



MARK YOUR CALENDARS— OPEN ENROLLMENT IS COMING!

October 18 - November 15
(October 18 - November 29 for Marine Associates)



A NOTE FROM JOHN AND ORRIN

Ingram Associates,

Open enrollment for Ingram benefits is right around the corner. With that in mind, we want to share good news regarding your 2022 benefits coverage.

Our desire to continually improve your benefits led us in search of a new Medical Plan carrier capable of providing the quality of care and service we feel you and your family deserve. After much research and careful consideration, we are happy to inform you that effective January 1, 2022, **UnitedHealthcare** will become our new Medical Plan administrator. You will still have access to the same three Medical Plan choices and the same levels of coverage.

You may be wondering, "Why UnitedHealthcare?" The most important reasons include industry-leading service, a robust national network of doctors and healthcare facilities, integrated member services and support, and access to additional healthcare programs. We will continue to communicate often and provide ongoing support during open enrollment and through the new year.

There is no action needed from you at this time other than to watch your mail for additional communication from Ingram and UnitedHealthcare. Upcoming communication will detail services, tools, and support available to you and your covered family members.

And, be sure to review the Vitality section—the exciting Wellness Program that will allow you to qualify for the Engaged Wellness Rate in 2022.

Thank you for all you do, and we wish you the best of health now and in the new year.

Warm regards,

 
John Ingram Orrin Ingram



WELCOME TO UNITEDHEALTHCARE THE NEW MEDICAL CARRIER FOR 2022

UnitedHealthcare brings improved customer service and new programs that prioritize your family's health and well-being. Take advantage of these exciting new features right away:



A new, larger network of providers—UnitedHealthcare's large network of providers means you can most likely continue to see your current doctors. If your provider is not in the UnitedHealthcare network, we'll provide resources you need to ensure a smooth transition.



Industry-leading customer service—UnitedHealthcare gives you 24/7 access to healthcare resources, including concierge services for medical decisions and an industry-best digital platform.



Cost-saving programs—UnitedHealthcare's customer advocacy helps you choose care options that prioritize your health and wallet. Online tools and concierge resources enable you to find treatment best suited to your needs, access provider cost estimates, monitor your deductible, and much more.

Be sure to watch your mail for more details from Ingram and UnitedHealthcare in the coming weeks.

HELPFUL INFO FOR YOU

 **When is this change effective?**

January 1, 2022. If you are currently enrolled in a Medical Plan, you will continue to be covered by BCBST until December 31, 2021.

 **Can I see the same doctor?**

Ingram confirmed that the majority of doctors and clinics used by our associates and their families are within the UnitedHealthcare network. Therefore, you likely will not need to change doctors. In a few weeks, you will receive additional details from UnitedHealthcare, including how to check if your doctor is in-network.

 **Do I need to select a new Medical Plan?**

No. You will still have access to the same Medical Plans, and all three options will continue to include prescription drug coverage through CVS/Caremark. However, if you'd like to select a new Medical Plan, open enrollment is your opportunity to do so.





BENEFITING YOU
— at every stage —

Ingram Industries

Return Address

Return Address

Name

Address

City, ST Zip



LOOKING AHEAD TO THE 2022 PLAN YEAR

Open Enrollment is your once-a-year opportunity to review your benefit options, enroll, and add/drop family members from coverage. There is no need to re-enroll unless you want to make changes to your current coverage. **HSA, FSA, and Dependent Care FSA elections must be made each year.**

Here are some highlights:

- We will be changing the Medical Plan carrier from BlueCross BlueShield to UnitedHealthcare
- There will be no changes to copays, coinsurance, and deductibles for Medical, Dental, and Vision Plans
- You'll have the same three Medical Plan choices:
 - Signature PPO Plan
 - Choice + HSA Plan
 - Value + HSA Plan
- Life and AD&D coverage will continue to be administered by Prudential with new limits in 2022
- Ingram will continue to contribute to your Health Savings Account (HSA) if enrolled in the Choice + HSA Plan; Ingram's annual contribution is \$500/individual coverage and \$1,000/family coverage
- The 2022 annual contribution maximum for your HSA (including Ingram's contribution) is increasing:
 - \$3,650 for individual coverage
 - \$7,300 for family coverage



VITALITY WELLNESS PROGRAM

Ingram cares about your health and wants to reward you for living a healthy lifestyle.

Vitality empowers you to take a personalized approach to wellness by giving you the tools to make healthy life choices and rewarding you along the way. Most importantly, your participation in the Vitality Wellness Program determines whether or not you qualify for the Engaged Wellness Rate in 2022.



If you and your spouse or domestic partner are enrolled in a Medical Plan, you both must complete the three requirements below by December 1, 2021, to earn the Engaged Wellness Rate.

1. Complete the Vitality Health Review (VHR)
2. Complete the Tobacco-Free Affidavit or Living Smoke-Free goal
3. Earn Silver Status

Need a few extra points? If you complete your Open Enrollment through [MyIngramBenefits.com](https://myingrambenefits.com) this year, you can earn 100 Vitality points. Simply complete your enrollment and upload a picture of your confirmation number to [PowerOfVitality.com](https://powerofvitality.com).

THE ENGAGED WELLNESS RATE

The Engaged Wellness Rate is the lowest medical premium rate you can pay in the 2022 plan year. If you choose not to participate in the Vitality Wellness Program or you do not complete the three requirements by **December 1, 2021**, your Medical/Rx insurance will cost you \$130 more each month.

Here are some examples:

Medical Plan	2021 Monthly Rate	2022 Monthly Engaged Wellness Rate	2022 Monthly Rate
Choice + HSA			
Employee Only	\$102.19	\$87.19	\$217.19
Signature PPO			
Employee + Spouse	\$344.67	\$329.67	\$459.67
Value + HSA			
Employee + Children	\$83.46	\$68.46	\$198.46

For ideas on how you can earn Silver Status, visit [IngramBenefits.com](https://ingrambenefits.com) > Health > Vitality Wellness Program.

Visit [IngramBenefits.com](https://ingrambenefits.com) anytime to learn more about your benefits and see the latest benefits news. Questions? Contact the Ingram Benefits Department at **800.876.7266** or medical@ingram.com.