



BENEFITING YOU
— at every stage —

GET TO KNOW YOUR **2022 BENEFITS**



OPEN ENROLLMENT DATES:

October 18 - November 15

October 18 - November 29 (for Marine Associates)



VITALITY DEADLINE COMING SOON

Complete These Steps by December 1 to Qualify for Big Savings in 2022

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

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

Here are some monthly examples:

Medical Plan	2021 Rate	2022 Engaged Wellness Rate	2022 Rate
Choice + HSA			
Employee Only	\$102.19	\$87.19	\$217.19
Signature			
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 > Health > Vitality Wellness Program.

Need a Few Extra Points?

If you complete your Open Enrollment through MyIngramBenefits.com this year, you can earn 100 points. Once you review and confirm your elections, upload a picture of your confirmation number to PowerOfVitality.com.



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 this year's Open Enrollment Highlights:

- The Medical Plan carrier is changing 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 Plan
 - Choice + HSA Plan
 - Value + HSA Plan
- 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
- Life and AD&D coverage will continue to be administered by Prudential with new limits in 2022

For more details, view the **2022 Benefits Guide** or go to IngramBenefits.com.



WELCOME TO UNITEDHEALTHCARE!

On January 1, 2022, UnitedHealthcare will be the new medical carrier for the Ingram Medical Plans. This change brings improved customer service and new programs that prioritize your family's health and well-being.

- **A new, larger network of providers**—UnitedHealthcare's large network of providers means you can most likely continue to see your established 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**—The enhanced support provided by UnitedHealthcare gives you unlimited 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 care options best suited to your needs, access provider cost estimates, monitor your deductible, and much more

New Medical ID Cards

New Medical ID cards will be mailed in late December.

Provider Networks

Use in-network doctors to receive the highest level of benefits.

- Choice Plus
- Select Plus (Only CA)

Call **866.204.3120** any time for more information.

For more information, visit [WhyUHC.com/ingram](https://www.whyuhc.com/ingram) through December 31, 2021.



Once coverage begins on January 1, 2022, visit [MyUHC.com](https://www.myuhc.com).

WHERE ENROLLMENT MEETS CONVENIENCE

Benefitsolver is your year-round resource where you can view your benefit elections and make changes. You can adjust your elections during Open Enrollment or if you experience a qualifying change in status event.

3 Ways to Access Benefitsolver Throughout the Year

- Visit **MyIngramBenefits.com** on your desktop
- Follow the **ENROLL IN YOUR BENEFITS** link from iKnow, IngramWeb, or Ingram Connect
- Or, download the **MyChoice App**

What You Need to Enroll

- Social Security Numbers and birth dates for yourself and any eligible dependent(s) you plan to enroll
- Documentation to verify your dependents' eligibility (marriage certificate, birth certificate, etc.)
- Preferred email address



SECOND OPINION SERVICES

To continue to grow our benefit offerings, we are excited to announce a new partnership with **2nd.MD**. Beginning January 1, 2022, you and your dependents enrolled in a medical plan will have access to a virtual expert medical consultation and navigation service at no cost.

2nd.MD connects you with board-certified, elite specialists from top medical institutions for a virtual medical consultation via phone or video from the comfort of your home.

When to Use 2nd.MD

When dealing with illness, injury, or chronic pain, **2nd.MD** can help when you have medical questions about:

- A new or existing diagnosis
- Your medications
- Treatment plan
- A chronic condition
- Possible surgery

Let **2nd.MD** take on the burden of finding the right specialist, collecting medical records, and navigating the healthcare system, so you can focus on getting the best care. Additional details are enclosed in this packet.

YOUR ENROLLMENT CHECKLIST

Take a few minutes to make sure you're prepared for Open Enrollment with this helpful checklist:

- Evaluate the medical plans in your **2022 Benefits Guide** and decide which one is the best fit for you and your family.
- Review your healthcare spending from 2021 and estimate if it will be more or less in 2022 to determine how much you will need to contribute to your FSA or HSA* account.
* You must be enrolled in the Choice + HSA Plan or the Value + HSA Plan to participate in the HSA.
- Confirm that your covered dependents are still eligible. If it is determined that your enrolled dependents do not meet the eligibility requirements, they will be dropped from coverage immediately and the premiums paid will not be refunded.
- Enroll at **MyIngramBenefits.com** by the deadline below.

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QUESTIONS ABOUT YOUR BENEFITS?

Visit **IngramBenefits.com** anytime to learn more about your benefits and see the latest benefits news. Questions? Contact the Benefits Department at **800.876.7266** or **medical@ingram.com**.

