



2022 BENEFITS GUIDE



BENEFITING YOU
— at every stage —

Welcome to Ingram Benefits!

Ingram provides a variety of benefit plans and multiple resources to help you protect and care for yourself and your family. Use this guide as a resource to better understand the benefits you receive as an Ingram associate, how to best use them, and what actions you need to take.

Eligibility

You are eligible for Ingram Benefits if you are a regular, full-time associate or auxiliary, part-time associate (20+ hours per week or 100 days per year). For more information on eligibility requirements for you and your dependents visit [IngramBenefits.com](https://www.ingrambenefits.com) > **Health** > **Eligibility**.

Mid-Year Changes

Once enrolled, you will not be able to make changes until the next open enrollment, unless you experience a Qualifying Change in Status Event (marriage, birth, adoption, or divorce). You will have 31 days from the event to submit your change at [MyIngramBenefits.com](https://www.ingrambenefits.com).

When Coverage Begins

As a new associate you must enroll in benefits within **31 days of your date of hire or you will not have coverage** for yourself or your eligible dependents.

If you do not enroll, you will only have the following company-paid benefits: Basic Life and AD&D, Employee Assistance Program (EAP), and Short-Term and Long-Term Disability, if eligible.

How to Enroll

Benefitsolver is the enrollment platform available year-round to view your benefit elections or make changes. You also have access to helpful information about your benefits in the Reference Center.

1. Go to [MyIngramBenefits.com](https://www.ingrambenefits.com)
2. For first time users, click the Register button on the landing page and complete the required fields to get started. The case-sensitive company key is **Ingram**
 - Enter your user name and password to log in
3. Click **Start Here** to explore your options and enroll
4. Once you've made all your elections, click **I Agree**

	Marine Group			
	Full-Time	Part-Time	Full-Time	Part-Time
Medical/Prescription Drug	Date of hire		2 months	
Healthcare FSA	Date of hire		2 months	
Health Savings Account (HSA)	Date of hire		2 months	
Dependent Care FSA	Date of hire		Date of hire	
Commuter	Date of hire		Date of hire	
Dental	Date of hire		2 months	
Vision	Date of hire		2 months	
Life/AD&D	1 month		1 month	
Short-Term Disability (STD)*	6 months	N/A	6 months	N/A
Long-Term Disability (LTD)*	6 months	N/A	6 months	N/A
Employee Assistance Program (EAP)	Date of hire		Date of hire	
Critical Illness/Accident	1 month		1 month	
Group Legal	1 month		1 month	

* Deckhands and Leadmen are not eligible for STD/LTD.



BE HEALTHY

MEDICAL PLANS

You have access to three Medical Plans, administered by **UnitedHealthcare**:

- **Signature Plan**—This plan provides you with a high level of benefits. You will pay the most out of your paycheck for this plan; however, office visits only require a copay. For most other services, you will pay a lower deductible (than the other plans) plus coinsurance
- **Choice + HSA Plan**—With this High Deductible Health Plan, you will pay the cost of services, including prescriptions, until you meet the deductible. You can contribute to a tax-advantaged HSA that can be used to pay out-of-pocket healthcare expenses or save for future expenses. Ingram contributes a set amount to your HSA annually
- **Value + HSA Plan**—Similar to the Choice + HSA Plan, with the Value + HSA Plan, you will pay the cost of services, including prescriptions, until you meet your deductible. This plan has the highest deductible and out-of-pocket maximum, but significantly lower premiums. Unlike the Choice + HSA Plan, Ingram does not contribute to your HSA

Provider Networks

You can use any doctor, but in-network providers offer the highest level of benefits.

- Choice Plus
- Select Plus (only CA)

Medical Plan Highlights

	Signature Plan		Choice + HSA Plan		Value + HSA Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Ingram Annual HSA Contribution						
Individual	Not eligible		\$500		\$0	
Family	Not eligible		\$1,000		\$0	
Annual Deductible*						
Individual	\$500	\$700	\$1,600	\$2,600	\$3,000	\$6,000
Family	\$1,000	\$1,400	\$3,200	\$5,200	\$6,000	\$12,000
Out-of-Pocket Maximum**						
Individual	\$2,100	\$4,150	\$3,500	\$7,000	\$5,000	\$10,000
Family	\$4,200	\$8,300	\$7,000	\$14,000	\$10,000	\$20,000
Coinsurance						
	20%	35%	20%	40%	20%	40%
Preventive Care and Well Baby/Childcare (includes immunizations)						
	\$0	35% after deductible	\$0	40% after deductible	\$0	40% after deductible
Office Visit						
Physician	\$25 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Specialist	\$40 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible

* The Choice + HSA Plan includes a non-embedded deductible. This means that if you are covering any dependents, the family deductible will apply to everyone. All family members' expenses will be combined to meet the family deductible before the plan begins contributing to your family's healthcare expenses. However, if you have Associate Only coverage, only the individual deductible will apply.

** In all three plans, the individual out-of-pocket (OOP) maximum is embedded in the family out-of-pocket maximum. This means that if one family member meets the OOP max, that individual doesn't have to wait for the entire family OOP max to be satisfied before the plan pays 100% of his/her covered services.

PRESCRIPTION DRUG PLAN

All three Medical Plan options include prescription drug coverage through **CVS/Caremark**. Your prescription costs will depend on your Medical Plan selection. For a more complete look at your prescription plan features, visit IngramBenefits.com > Health > Prescription Drug.

	Signature Plan		Choice + HSA Plan	Value + HSA Plan
	30-Day Supply	90-Day Supply		
Annual Deductible	\$0	\$0	Medical deductible applies In-network: \$1,600 for individual coverage and \$3,200 for family coverage*	Medical deductible applies In-network: \$3,000 for individual coverage and \$6,000 for family coverage
			Some preventive medications are not subject to the deductible—a list of these medications is available from the Ingram Benefits Department (800.876.7266)	
Generics	\$8	\$20	Pay the full cost of the medicine up to the deductible, then 20% of cost	
Formulary Brand	30% of cost	30% of cost		
Minimum	\$25	\$62.50		
Maximum	\$100	\$250		
Non-Formulary Brand	40% of cost	40% of cost		
Minimum	\$60	\$150		
Maximum	\$150	\$375		
Specialty	40% of cost	N/A		
Minimum	\$100	N/A		
Maximum	\$250	N/A		
Annual Out-of-Pocket Maximum	\$2,500	\$2,500	Medical out-of-pocket maximum applies: Network: \$3,500 for individual coverage and \$7,000 for family coverage— (\$3,500 per individual)	Medical out-of-pocket maximum applies: Network: \$5,000 for individual coverage and \$10,000 for family coverage— (\$5,000 per individual)

* The Choice + HSA Plan includes a non-embedded deductible. This means that if you are covering any dependents, the family deductible will apply to everyone. All family members' expenses will be combined to meet the family deductible before the plan begins contributing to your family's healthcare expenses. However, if you have Associate Only coverage, only the individual deductible will apply.



HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the Choice + HSA Plan or the Value + HSA Plan, you can take advantage of a Health Savings Account (HSA), administered by **MyChoice**. The HSA can help you save on taxes, pay for out-of-pocket medical, prescription, dental, or vision costs throughout the year, or you can choose to save for future healthcare expenses.

Learn more about the advantages of contributing to an HSA at [IngramBenefits.com](https://www.ingrambenefits.com) > **Benefit Extras** > **HSA**.

2022 IRS Limits

Single Coverage	\$3,650
Family Coverage	\$7,300

Watch a **quick video** on how an HSA can help you save money, plan ahead, and help pay for healthcare expenses.



FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are two types of FSAs—the Healthcare FSA and the Dependent Care FSA. These accounts allow you to pay for eligible Healthcare and Dependent Care out-of-pocket expenses incurred during a calendar year using tax-free dollars. It’s important to note that the accounts are separate, and money cannot be moved between them.

Learn more about FSAs at [IngramBenefits.com](https://www.ingrambenefits.com) > **Benefit Extras** > **FSAs**.

	Healthcare FSA	Dependent Care FSA*
Purpose	Pay for expenses that are not covered by your health insurance	Pay for daycare for your eligible dependents so you and your spouse can work or actively look for work
Estimate Your Expenses For the Calendar Year	<ul style="list-style-type: none"> ● Deductibles and copays ● Eyeglasses ● Braces ● Hearing aids ● You can now purchase over-the-counter medications, as well as health items such as bandages, with FSA funds 	<ul style="list-style-type: none"> ● Weekly childcare ● Day camp ● Preschool ● Licensed nursery school ● After school programs ● Eldercare
Contribution Limits	Contribution limits are subject to the IRS and may increase each year. Visit IRS.gov to view the most recently updated amounts for the plan year.	

* Your Dependent Care FSA election may be reduced as a result of nondiscrimination rules under Internal Revenue Code Section 125. You will be notified if this occurs.





VITALITY WELLNESS PROGRAM

Total Well-Being and Savings Start with You!

Ingram's Vitality Wellness Program rewards you for taking actions for improved health. You will receive a personalized approach to wellness, tools to make positive life choices, and many opportunities to earn rewards.

How it Works

If you and your spouse/domestic partner are enrolled in an Ingram Medical Plan, you can start earning Vitality points right away. You want to earn points for two reasons. First, for each Vitality Point you earn, you will also earn a Vitality Buck. Vitality Bucks are the currency you will redeem for exciting items such as gift cards and fitness devices in the Vitality Mall. Second, improve your Vitality Status to earn the Engaged Wellness Rate in the upcoming year.

Steps to Register

- Visit PowerOfVitality.com
- Under the login box, select "Register Now"
- Provide your name, date of birth, and email address
- Confirm your identity by providing your employee ID number; spouses or domestic partners registering will also need to provide the employee ID number of the Ingram associate

Once registered, visit PowerOfVitality.com and download the **Vitality Today App** (available in the App Store® and Google Play®) to begin earning rewards and incentives right away!

What is the Engaged Wellness Rate?

It is the lowest premium you can pay for your Medical/Rx insurance.

How to Earn a Higher Vitality Status?

There are many ways to move from Bronze to Platinum Status. Visit IngramBenefits.com > **Health** > **Vitality Wellness Program**.



OPPORTUNITIES FOR POINTS



Flu Shot

200 points



Dental Screening

200 points



Health Screening

400 points



Fasting Glucose Screening

125 to 725 points



Nutrition Course

900 points

DENTAL PLANS

Ingram offers robust dental plans through **Delta Dental and Cigna Dental**. To get the most from your coverage, check to make sure your provider participates in the network before you enroll.

Dental Plan Highlights

	Delta Dental Plan Any Provider	Cigna Dental Plan* Network Providers Only
Annual Deductible	\$50 per person, up to \$150 per family (applies to basic, major, dental implant, and orthodontic services combined)	None
Diagnostic and Preventive Services (includes oral exams, routine cleanings twice a year, fluoride treatments, X-rays)	Plan pays 100% , no deductible	\$0 copay
Basic Services (includes tooth extraction, oral surgery, routine fillings, endodontics, and periodontal treatments)	Plan pays 80% after deductible	You pay a set copay for each procedure listed in the K1-09 fee schedule, then the plan pays 100%
Major Services (includes crowns, dentures, partials, implants, and bridges)	Plan pays 50% after deductible	You pay a set copay for each procedure listed in the K1-09 fee schedule, then the plan pays 100%
Dental Implants (endosteal implants)	Plan pays 50% after deductible	No coverage
Orthodontic Services (includes orthodontic diagnostic and treatment for both adults and children)	Plan pays 50% after deductible, up to \$1,500 per covered person per lifetime	You pay a set copay for each procedure listed in the K1-09 fee schedule, then the plan pays 100%
Benefits the Plan Pays (not including orthodontics)	\$1,500 per covered person per calendar year (does not apply to diagnostic and preventive services)	Unlimited

* Available when there are in-network providers where you live.

VISION PLAN

Ingram offers vision coverage through **VSP** to assist you and your family with vision needs such as eyeglasses and contact lenses.

Vision Plan Highlights

	Using VSP Providers, Plan Pays	Using Other Providers, Plan Reimburses
Vision Exam (each calendar year)	100%, no copay	Up to \$45
Frames* and Eyeglass Lenses (each calendar year)		
Frames	100% after \$20 copay	Up to \$70
Single Vision	\$175 allowance for wide selection of frames	Up to \$30
Progressive	\$225 for featured frames	Up to \$50
Bifocals	\$95 for frames at Costco, Walmart, and Sam's Club	Up to \$50
Trifocals		Up to \$65
Contact Lens Care** (each calendar year)		
Lens Exam Fitting and Evaluation	\$60 copay	Up to \$105
Lens Allowance	\$175	Up to \$105

* Most basic frames are covered by the plan; however, there is a limit on the cost of frames. You must pay the cost difference for more expensive frames, minus a 20% discount. Your VSP provider can tell you which styles and options are covered through the Choice Plan.

** In lieu of eyeglass lenses and frames.



BE PREPARED

INCOME PROTECTION BENEFITS

To protect you and your family against financial loss, Ingram provides protection through Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance. The Income Protection program includes: Basic Coverage provided at no cost to you, and Supplemental Coverage that you can purchase for yourself and your eligible dependents.

Plan	Coverage Details
Company-Paid Benefits (provided at no cost to you)	
Basic Life Insurance*	2× your annual salary Maximum: \$500,000
Basic AD&D Insurance	2× your annual salary Maximum: \$500,000
Associate-Paid Benefits (you can purchase)	
For You	
Supplemental Life Insurance*	1 to 5× your annual salary Maximum: \$750,000
Supplemental AD&D Insurance	1 to 10× your annual salary Maximum: \$1,000,000
For Your Spouse	
Spouse Life**	Increments of \$10,000 Maximum: 50% of your Life Insurance coverage or \$100,000 (whichever is less)
Spouse AD&D	Increments of \$1,000 Maximum: 100% of your AD&D Insurance, or \$250,000 (whichever is less)
For Your Child(ren)	
Child Life	\$10,000

* Coverage amount is reduced by 50% at age 70.

** Amounts over \$30,000 require Evidence of Insurability and coverage ends when the associate turns 74.



DISABILITY COVERAGE

Disability coverage, offered at no cost to you, provides income protection if you are unable to work due to sickness, injury, or because you have recently given birth to a child. To be eligible, you must be a regular, full-time associate with at least six months of continuous service. (Deckhands and Leadmen are not eligible for disability benefits.)

Short-Term Disability (STD)

STD coverage only applies to a non-work-related injury or sickness that causes physical or mental impairment to such a degree of severity that you are continuously unable to perform the duties of your regular job.

Coverage will begin after being disabled and out of work for seven consecutive days to satisfy the Elimination Period.

STD Payment Schedule

Full-Time Service at Disability	% of Base Pay
0 to 6 Months	0%
6 Months to 2½ Years	50%
2½ Years to 5 Years	60%
5 Years to 10 Years	75%
10+ Years	90%

Benefits will end when your disability ends or after 150 days when you become eligible for Long-Term Disability—whichever comes first.

Long-Term Disability (LTD)

To be eligible, you must remain disabled and unable to work for more than 150 days.

LTD coverage provides you 60% of your salary up to a \$25,000 maximum monthly benefit. Monthly benefits will be reduced by other coverages. Be sure to notify Prudential if other sources of disability income take effect.

Benefits continue until you are no longer disabled, or until you reach your Normal Retirement Age as determined by the Social Security Act. The duration of paid benefits may vary if you are disabled after age 60 and if you have certain health conditions. Certain exclusions and limits for pre-existing conditions apply.

Visit [IngramBenefits.com](https://www.ingrambenefits.com) > **Income Protection** tab for more details on Income Protection benefits including eligibility, Evidence of Insurability requirements, and coverage amounts.

VOLUNTARY BENEFITS

Critical Illness and Accident Insurance

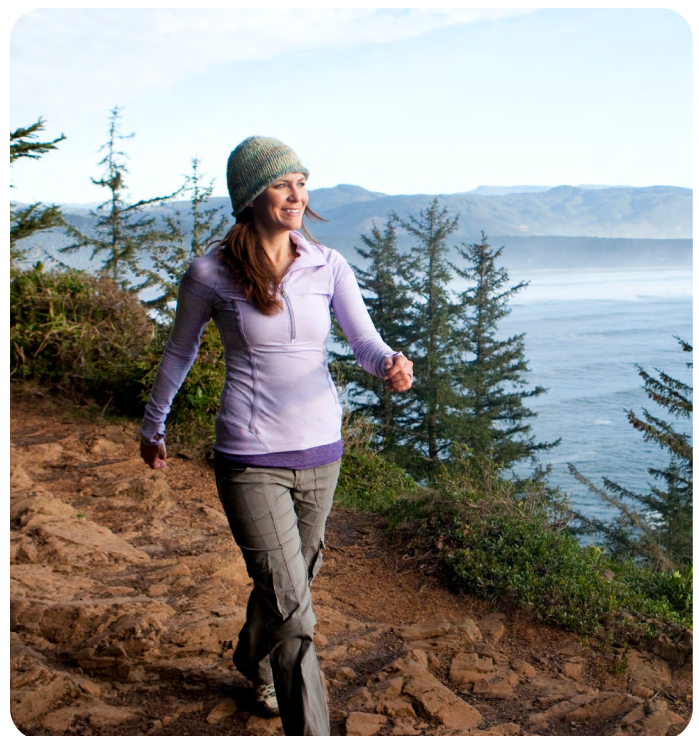
Voluntary benefits administered by **Voya** provide an added layer of financial protection for you and your family. This benefit will help cover any extra out-of-pocket expenses if you suffer an unexpected, serious illness, or qualifying accident.

Wellness Benefit Payment

This payment is available each year when you and your covered dependents complete a health screening test.

	Critical Illness Insurance	Accident Insurance
Associate	\$50	\$75
Spouse	\$50	\$75
Child	\$25 per child, up to \$100 maximum	\$37.50 per child, up to \$150 maximum

For a clearer picture of how these insurance programs function and for a full list of eligible health screening tests go to [IngramBenefits.com](https://www.ingrambenefits.com) > **Income Protection** > **Voluntary Benefits**.



INGRAM 401(k) PLAN

Contributing to a 401(k) Plan is one of the easiest ways to save and invest for your future.

How it Works

- Approximately 30 days after your date of hire, you will be automatically enrolled at a 5% contribution rate. This amount will be deducted from each paycheck
- For new hires, your contribution percentage will automatically increase 1% per year, up to 15%
- You may change your contribution percentage (up to 50% of your eligible compensation) or opt out at any time
- You have two contribution options:
 - Pre-tax: Contributions are made before taxes are withheld, reducing the amount of federal income tax you pay, or
 - Roth 401(k): An after-tax option in which the earnings on your investments grow tax-free, provided certain requirements are met
- Contributions are deposited into a personal retirement account. You decide how the funds are invested
- **Company match:** There is no waiting period to receive the company match. You will receive the entire match—100% of the first 5% of eligible compensation you contribute to your 401(k)—from day one
- **Vesting:** Your contributions and earnings are always 100% vested. After two years of service, you will become 100% vested in the company matching contributions, meaning you own 100% of the funds in your 401(k)
- Go online to johnhancock.com/myplan to change deferral and/or investment elections, beneficiaries, and more

Download John Hancock's retirement app to access retirement planning, financial wellness, and personal finance tools, anytime, anywhere.

Android



iOS



Go to IngramBenefits.com > **Financial Wellness** > **401(k) Plan** for more details on this retirement savings vehicle, including details on the company contribution, vesting, and more.

FINANCIAL WELLNESS

Financial Wellness Through Prudential

This digital platform helps you explore how well you are spending, planning, and protecting your money and assets. You have access to a robust and comprehensive online resource that can help you on your path to financial well-being. Customize your experience:

1. Go to prudential.com/ingram and create a profile
2. Select the Interests tabs and choose content based on your interests
3. Take the self-assessment to know where you stand financially

Banking Benefit

Through our relationship with Bank of America, you have special banking benefits including:

- A special bundle of no-fee banking services on qualified checking and savings accounts that receive an Ingram payroll direct deposit
- A rate reduction or reduced closing costs on a new Bank of America mortgage
- Free financial education to help achieve your financial goals, available online or in person
- A full suite of investment solutions from Merrill, including access to the people, tools, and personalized advice and guidance you'll need to put your investing ideas into action

Go to go.bofa.com/ingram to take advantage of this resource!



BE BALANCED

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) through **LifeWorks** brings you and your family the best resources to feel supported, connected, and guided, with 24/7 access at no cost to you. This **confidential counseling** service can help with: stress, anxiety, depression, anger, relationships, communication, grief, addictions, parenting, eldercare, life changes (such as divorce or retirement), as well as financial and legal matters, and more.

You can have up to eight face-to-face counseling sessions at no cost to you.

How to Access Services

- Go to login.lifeworks.com
- Download the LifeWorks App
- **To register:**
 - Your unique invitation code is “ING” followed by your Employee ID—“ING-xxxxxx”

LifeWorks Savings and Perks

You can enjoy online discounts and cashback offers on theme parks and attractions, hotels, restaurants, movie tickets, fitness and nutrition programs, fashion, electronics, gift cards, and more!

Support for your immediate family members! Under “Profile,” invite your dependents to join you on the LifeWorks platform.

Be Balanced Benefit Extras

Legal Plan	Commuter Benefits
<p>Ingram’s Legal Plan provides affordable options for a range of legal services through MetLife.</p> <h3>How MetLife Can Help</h3> <ul style="list-style-type: none"> ● An Experienced Attorney Network: You have access to the largest attorney network available, as well as the option to use an out-of-network attorney and be reimbursed for part of the costs ● Comprehensive Coverage: With over 100 legal matters covered under the plan, you can see attorneys as many times as you need to throughout the year ● Access to Digital Tools: MetLife provides a simple, guided online process for you to complete wills, living trusts, and durable power of attorney documents, in as a little as 15 minutes 	<p>Do you use public transportation as part of your daily commute or pay for parking while at work?</p> <p>If so, you are eligible for this pre-tax benefit. It’s an easy way to save money!</p> <p>Administered by MyChoice at MyIngramBenefits.com.</p> <h3>How it Works</h3> <ul style="list-style-type: none"> ● Determine how much to contribute for the month ● Log in and make your election online at MyIngramBenefits.com by the 15th of the month to be effective the following month ● Funds are deducted from your paycheck before taxes ● Passes are delivered to you, and cards are loaded before the new month begins

Go to IngramBenefits.com > **Benefit Extras** for more information on these money-saving benefits!



YOUR BENEFITS INFORMATION

We want you to be informed and have easy-to-find benefits information when you need it. Use the resources below if you have questions or to explore the many options available to you and your family.



You can get a high-level view of your benefit offerings here—scan the QR code to watch your Benefits Overview Video.

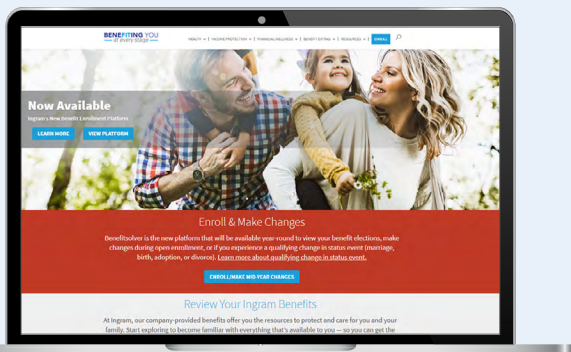
Benefit Information at Your Fingertips

Easy Access to Your Benefits

Visit **IngramBenefits.com**

From your computer, phone, or tablet, you have 24/7 access to benefit plan details, legal notices, well-being tools, benefit vendor contacts, and more!

For a full list of provider contacts, visit **IngramBenefits.com > Resources > Benefit Contact Info**



Ingram Benefits Department

800.876.7266

Fax: 615.298.8219

medical@ingram.com



View benefit elections and make changes.

MyIngramBenefits.com



Ingram Pension and 401(k) Department

866.415.4015



Enroll or Make Changes

Use the **MyChoice App** when you need your medical plan ID card, enroll new dependents, want to know about certain coverages, need to chat with a Member Services Advocate, and more.



This guide provides you with highlights of your benefit plans. It is not a complete, detailed description of your benefit plans. For more details about the plans, see your Summary Plan Descriptions. If there is a difference between this guide or the Summary Plan Descriptions and the actual plan documents that govern the plans, the plan documents will be followed. The company reserves the right to amend or terminate the plans in whole or in part at any time.

Legal Notices and plan documents can be found at **IngramBenefits.com**. You may print notices directly from the site or request a copy from the Ingram Benefits Department.