



# 2023 BENEFITS GUIDE



**BENEFITING YOU**  
— at every stage —



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 and what actions you need to take. To thrive, we must be well in our approach to physical health, be prepared for our financial future, and be balanced in the demands that work and life often bring. These core qualities are the fabric of Ingram's total well-being offering.

## WELCOME TO INGRAM BENEFITS!

## Eligibility

### Associates

You are eligible for Ingram Benefits if you are:

- A regular, full-time associate
- An auxiliary, part-time associate (20 hours per week or 100 days per year)

### Dependents

- Lawful spouse (unless you are legally separated) or domestic partner
- Children under age 26 and those of your spouse or domestic partner, including stepchildren or adopted children for whom the final court order has been secured, or who have been placed in your home for adoption purposes
  - Note: Your child(ren)'s coverage will end at the end of the month in which he/she turns 26
- Your disabled child incapable of self-support due to a mental or physical disability that occurred before age 26
- Children for whom the court has granted you **full, legal custody**, or guardianship
  - Note: Partial guardianship is not considered full, legal custody and does not qualify the child for coverage
- Any child you have a legal obligation to provide health insurance coverage under a divorce decree or court order

### Verify Dependent Eligibility

Before you can enroll your dependents, you will need to provide documentation verifying their eligibility. Acceptable documentation includes marriage license, tax return, Ingram's Domestic Partner Certification Form, proof of state or municipal domestic partner registry, birth certificate, adoption orders, etc.

- If you do not provide the required documentation, your dependent will not be added
- If it is determined, that an enrolled dependent does not meet the eligibility requirement, that person will be dropped from coverage immediately and the premiums paid will not be refunded



For a full list of acceptable documentation or 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. You will have **31 days** from the event to submit your change at [MyIngramBenefits.com](https://www.ingrambenefits.com).

### Qualifying Change in Status Events

- Change in legal marital status, including:
  - Marriage
  - Death of spouse
  - Divorce
  - Legal separation
  - Annulment
- Change in domestic partnership status, including:
  - Partnership registration
  - Fulfilling requirements of Ingram's Domestic Partner Certification Form
  - Death of domestic partner
  - Termination of domestic partnership
- Change in number of dependents, including birth, adoption, placement for adoption, and death of dependent
- Termination or commencement of employment of any dependent(s)
- A change in hours worked by you or any dependent(s), including a switch between part-time and full-time, or return from an unpaid leave of absence
- Your dependent's plan year differs from Ingram's
- A dependent exceeds age limitations
- You or any dependent(s) become entitled to Medicare or Medicaid
- The plan receives a court order or qualified medical child support order pertaining to health insurance coverage for your dependent

## 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://MyIngramBenefits.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**

## 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 company-paid benefits:

Basic Life and AD&D, Employee Assistance Program (EAP), and Short-Term and Long-Term Disability, if eligible.

	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.



## Health and Welfare Rates

### Medical

	Signature Plan		Choice + HSA Plan		Value + HSA Plan	
	2023 Rate	Engaged Wellness Rate	2023 Rate	Engaged Wellness Rate	2023 Rate	Engaged Wellness Rate
<b>Monthly Payroll Premiums</b>						
EE Only	\$288.20	\$138.20	\$237.19	\$87.19	\$180.11	\$30.11
Employee Plus Spouse	\$479.67	\$329.67	\$361.82	\$211.82	\$236.50	\$86.50
Employee Plus Child(ren)	\$418.40	\$268.40	\$325.91	\$175.91	\$218.46	\$68.46
Family	\$609.89	\$459.89	\$438.14	\$288.14	\$274.85	\$124.85
<b>Bi-Weekly Payroll Premiums</b>						
EE Only	\$133.02	\$63.78	\$109.47	\$40.24	\$83.13	\$13.90
Employee Plus Spouse	\$221.39	\$152.16	\$166.99	\$97.76	\$109.15	\$39.92
Employee Plus Child(ren)	\$193.11	\$123.88	\$150.42	\$81.19	\$100.83	\$31.60
Family	\$281.49	\$212.26	\$202.22	\$132.99	\$126.85	\$57.62

### Dental

	Delta Dental		Cigna Dental	
	Monthly	Bi-Weekly	Monthly	Bi-Weekly
EE Only	\$13.52	\$6.24	\$12.46	\$5.75
Employee Plus Spouse	\$36.06	\$16.64	\$29.11	\$13.44
Employee Plus Child(ren)	\$38.30	\$17.68	\$30.15	\$13.92
Family	\$51.82	\$23.92	\$53.49	\$24.69

### Vision

	VSP	
	Monthly	Bi-Weekly
EE Only	\$7.17	\$3.31
Employee Plus Spouse	\$14.35	\$6.62
Employee Plus Child(ren)	\$15.35	\$7.08
Family	\$24.54	\$11.33



# BE HEALTHY

## MEDICAL PLANS

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

- **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 (compared to 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**—This is another High Deductible Health 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. With this plan, Ingram does not contribute to your HSA

♥♥ **Premium Care Physicians:** The UnitedHealth Premium® program evaluates physicians using evidence-based medicine and national measures to help you locate quality and cost-efficient providers. To find a UnitedHealth Premium Care Physician go to [myuhc.com](https://myuhc.com) > **Find Care & Costs > Medical Directory**. Then, filter by Preferred Providers; and look for the two hearts.

### Provider Networks

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

- Choice Plus
- Select Plus (only CA)

Policy Number: **924851**

### Cost Estimator Tool

The UHC Cost Estimator shows you the estimated cost for a treatment or procedure.

To use the tool, visit [myuhc.com](https://myuhc.com) and go to **Find Care and Costs > Medical Directory > Cost Estimates**.

Download the UHC App.



## Virtual Visits Give You Access to Doctors 24/7

Virtual Visits are a convenient and confidential way to access a doctor from your home, office, or while traveling. All you need is a telephone, smartphone, tablet or computer. Virtual Visits are usually \$49 or less.

- Allergies
- Sinus infections
- Sore throat
- Cold and flu
- Respiratory issues
- Urinary tract infections
- Fever
- Skin conditions (rash or insect bites)
- And much more

### Getting Started

- 1 Register at [myuhc.com](https://myuhc.com) or sign into your account
- 2 Go to Find Care & Costs and select Virtual Care
- 3 Select a Virtual Visit option then select Get Started

Note: Your copay will be listed before you begin.

### Virtual Care Providers

UHC virtual care providers include Teladoc, Optum Virtual Care, AmWell, and Doctors on Demand. The provider assigned to you is based on your location.

## Medical Plan Highlights

The chart below reflects the amount you pay for covered services, unless otherwise stated.

	Signature Plan		Choice + HSA Plan		Value + HSA Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Ingram Annual HSA Contribution</b>						
Individual		Not eligible		\$500		\$0
Family		Not eligible		\$1,000		\$0
<b>Annual Deductible*</b>						
Individual	\$500	\$700	\$1,600	\$2,600	\$3,000	\$6,000
Family	\$1,000	\$1,400	\$3,200	\$5,200	\$6,000	\$12,000
<b>Out-of-Pocket Maximum**</b>						
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
<b>Coinsurance</b>						
	10%♥♥	35%	10%♥♥	40%	10%♥♥	40%
	20%		20%		20%	
<b>Preventive Care</b>						
	\$0	35% after deductible	\$0	40% after deductible	\$0	40% after deductible
<b>Well Baby/Childcare (includes immunizations and injections)</b>						
	\$0	35% after deductible	\$0	40% after deductible	\$0	40% after deductible
<b>Office Visit</b>						
Physician	\$15 copay♥♥	35% after deductible	10% after deductible♥♥	40% after deductible	10% after deductible♥♥	40% after deductible
	\$25 copay		20% after deductible		20% after deductible	
Specialist	\$30 copay♥♥	35% after deductible	10% after deductible♥♥	40% after deductible	10% after deductible♥♥	40% after deductible
	\$40 copay		20% after deductible		20% after deductible	
<b>Virtual Visits (online doctor)</b>						
	\$0	N/A	\$0 after deductible	N/A	\$0 after deductible	N/A
<b>Urgent Care</b>						
	\$75 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Emergency Room</b>						
	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
<b>Inpatient Hospital (includes mental health and substance abuse)</b>						
	20% after deductible	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Mental Health Visit (outpatient)</b>						
	\$25 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Outpatient Surgery</b>						
	\$250 copay	35% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Physical Therapy (limit 30 visits per year)</b>						
	\$15 copay	35% after deductible	\$15 copay after deductible	40% after deductible	\$15 copay 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 (OOP) 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.

♥♥ Premium Care Physicians

## 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](https://www.ingrambenefits.com) > **Health** > **Prescription Drug**.

	Signature Plan		Choice + HSA Plan	Value + HSA Plan
	30-Day Supply	90-Day Supply		
<b>Annual Deductible</b>	\$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
<b>Generics</b>	\$8	\$20	Some preventive medications are not subject to the deductible—a list of these medications is available at <a href="https://www.ingrambenefits.com/prescription-drug/">https://www.ingrambenefits.com/prescription-drug/</a>	
<b>Formulary Brand</b>	30% of cost	30% of cost		
Minimum Maximum	\$25 \$100	\$62.50 \$250		
<b>Non-Formulary Brand</b>	40% of cost	40% of cost	Pay the full cost of the medicine up to the deductible, then 20% of cost	
Minimum Maximum	\$60 \$150	\$150 \$375		
<b>Specialty</b>	30% of cost \$0 out-of-pocket if participating in the PrudentRx program*	N/A		
<b>Annual Out-of-Pocket Maximum</b>	\$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)

## Caremark Maintenance Choice®

Maintenance medications (chronic, long-term conditions, such as high blood pressure, high cholesterol, diabetes, etc.) must be filled as a 90-day supply. You may get a 90-day supply at a CVS pharmacy or through mail order. CVS/Caremark will notify you if your medications are included in this program. It's easy to switch your prescriptions to Maintenance Choice, just log into your account at [caremark.com](https://www.caremark.com) or call **800.503.3241**.

## Prescription Delivery

If you live within 50 miles of a CVS pharmacy, CVS will ship a 90-day supply of maintenance medications, short-term antibiotics, and medical supplies directly to your home within 1-2 days at no charge. If you live within 10 miles of a CVS pharmacy, your order can be delivered within four hours for a small charge. Contact your local pharmacy for details.

1-2 Day Delivery	4-Hour Delivery
<ul style="list-style-type: none"> <li>Live within 50 miles of a CVS pharmacy***</li> <li>Delivery Monday–Sunday</li> </ul>	<ul style="list-style-type: none"> <li>Live within 10 miles of a CVS pharmacy***</li> <li>Delivery 7 days a week</li> </ul>
Cost: \$0	Cost: \$7

\* Members enrolled in the PrudentRx Program have the opportunity to get select specialty medications at no cost.  
 \*\* 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.  
 \*\*\* Not currently available in Manhattan, New York, and Puerto Rico stores, as well as Navarro pharmacies in South Florida.

For more information on the Prescription Drug plan, including Specialty Medications, Generics, Step Therapy, CVS/Caremark Maintenance Choice®, CVS Tobacco Cessation, CVS Prescription Delivery, and more, visit [IngramBenefits.com/prescription-drug](https://www.ingrambenefits.com/prescription-drug).

## 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**.

## 2023 IRS Limits

Maximum HSA Contribution	
Single Coverage	\$3,850
Family Coverage	\$7,750
Age 55 or Older	+\$1,000 catch-up

Download the MyChoice App!



## Ingram's HSA Contribution (Choice + HSA Plan Only)

At the beginning of the year, Ingram contributes to your HSA to help pay for out-of-pocket medical expenses before your deductible is met:

- \$500 for individual coverage
- \$1,000 for family coverage

If you enroll in the HSA during the year, you will receive a prorated amount. You can also add your own money to your account. Both contributions, Ingram's and yours, belong to you. Keep in mind, Ingram's contributions apply toward the IRS limits.

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are two types of FSAs—the Healthcare FSA and the Dependent Care FSA. Each account allows you to pay for eligible out-of-pocket expenses incurred during a calendar year using tax-free dollars. It's important to note that these 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*
<b>Purpose</b>	Pay for expenses that are not covered by your health insurance	Pay for <b>daycare</b> for your eligible dependents so you and your spouse can work or actively look for work
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>You</li> <li>Your spouse and qualifying child(ren) even if they are not covered by Ingram's health plan</li> <li>Your qualifying relative; special IRS rules may allow a family member to be eligible for this plan even if he or she does not qualify as a dependent on your tax return</li> <li>Domestic partners may not be eligible dependents</li> </ul>	Generally, <ul style="list-style-type: none"> <li>Your child(ren) under the age of 13</li> <li>Your disabled spouse</li> <li>Any disabled dependent of any age who lives with you at least 8 hours a day</li> </ul>
<b>Estimate Your Expenses For the Calendar Year</b>	<ul style="list-style-type: none"> <li>Deductibles and copays</li> <li>Eyeglasses</li> <li>Braces</li> <li>Hearing aids</li> <li>Over-the-counter medications, and health items such as bandages</li> </ul>	<ul style="list-style-type: none"> <li>Weekly childcare</li> <li>Day camp</li> <li>Preschool</li> <li>Licensed nursery school</li> <li>After school programs</li> <li>Eldercare</li> </ul>
<b>Contribution Limits</b>	Visit <a href="https://www.irs.gov">IRS.gov</a> 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](https://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

Download the Vitality Today App and Start Earning Rewards Today!



### 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](https://IngramBenefits.com) > Health > Vitality Wellness Program.



## OPPORTUNITIES FOR POINTS

 Vitality Health Review™ (VHR) 500 points	 Health Screening 400 points	 Physical Activity Review 250 points	 Flu Shot 200 points	 Dental Screening 200 points
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## 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.

Delta Dental Plan	Cigna Dental Plan*
<ul style="list-style-type: none"> <li>● Annual deductible applies for all services except diagnostic and preventive services</li> <li>● After you meet the deductible, the plan pays a percentage for each eligible service—you pay the remainder</li> <li>● See the provider of your choice. However, you will lower your out-of-pocket costs if you use a dentist who is a member of one of the plan's two networks, Delta Dental Premier and Delta Dental PPO</li> <li>● To find an in-network dentist, visit <a href="https://deltadentaltn.com">deltadentaltn.com</a> or call <b>800.223.3104</b></li> </ul>	<ul style="list-style-type: none"> <li>● Provides you with coverage through a dental HMO (DHMO), with no deductibles to pay</li> <li>● Plan pays for all diagnostic and most preventive services received from a Cigna DHMO provider</li> <li>● All covered services must be obtained from an approved Cigna DHMO provider or by referral from that provider. Before receiving treatment check that your provider is in the DHMO network</li> <li>● To find an in-network dentist, visit <a href="https://www.cigna.com/dental">www.cigna.com/dental</a> or call <b>800.244.6224</b></li> </ul>

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

### Dental Plan Highlights

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

\* 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
<b>Vision Exam (each calendar year)</b>		
	100%, no copay	Up to \$45
<b>Frames* and Eyeglass Lenses (each calendar year)</b>		
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
<b>Contact Lens Care** (each calendar year)</b>		
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
<b>Company-Paid Benefits (provided at no cost to you)</b>	
Basic Life Insurance*	2x your annual salary Maximum: \$500,000
Basic AD&D Insurance	2x your annual salary Maximum: \$500,000
<b>Associate-Paid Benefits (you can purchase)</b>	
<b>For You</b>	
Supplemental Life Insurance*	1 to 5x your annual salary Maximum: \$750,000
Supplemental AD&D Insurance	1 to 10x your annual salary Maximum: \$1,000,000
<b>For Your Spouse</b>	
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)
<b>For Your Child(ren)</b>	
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.

\*\*\* Child(ren) must be between 14 days and 26 years old to qualify.



## 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 more information and a full list of eligible health screening tests go to [IngramBenefits.com](https://www.ingrambenefits.com) > **Income Protection > Voluntary Benefits.**

## BENEFIT EXTRAS

### Be Prepared

FEDlogic helps you and your family navigate your federal and state benefits. Learn how to strategize, plan, and execute from the experts.

**FEDlogic**

Contact FEDlogic if you are:

- Retiring in the next couple of years
- Age 65 and ready for Medicare
- A surviving spouse
- A divorced widow
- The parent of a disabled child

Contact FEDlogic by calling **615.830.7016**.

## INGRAM 401(k) PLAN

Opening and contributing to a 401(k) Plan is one of the easiest ways to save and invest for life after your career. Go to [IngramBenefits.com](https://www.ingrambenefits.com) > **Financial Wellness > 401(k) Plan** for more details on this retirement savings vehicle, including details on the company contribution, vesting, and more.

### 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](https://www.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.



## 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](https://www.prudential.com/ingram) and create a profile
2. Select the Interests tab and choose content that fits your needs
3. Take the self-assessment to know where you stand financially

### Banking Benefit

Through our relationship with Bank of America, you can take advantage of benefits that can help make your financial life better, including a full range of banking solutions and investing solutions from Merrill.

You may be eligible for:

- 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
- Help to achieve financial goals through free financial education, 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](https://www.bofa.com/ingram) to learn more.





## BE BALANCED

### EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) through **Optum**, part of UHC, 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: relationship problems, conflicts, parenting, family issues, stress, anxiety, depression, eldercare support, as well as legal and financial concerns.

*You can have up to eight face-to-face counseling sessions per issue, per year, at no cost to you.*

#### How to Access Services

- Visit [liveandworkwell.com](https://liveandworkwell.com)
- Call **866.374.6061**
- Enter company access code: **Ingram**

#### Comprehensive EAP Support

- Phone, video, and in-person counseling
- Online chat and texting
- Talkspace online counseling
- On-demand self-help tools

#### WorkLife Services

Your EAP includes WorkLife Services. You may call anytime to speak with a WorkLife specialist. They can help connect you to helpful resources on topics such as:

- Adult and elder care
  - Grief/loss
  - In-home or nurse care options
- Child and family support
  - Childcare options
  - Adoption resources
- Chronic illness and condition support
  - Caregiving services
  - Meal and transportation resources
- Convenience services
  - Pet services
  - Car and home repair and maintenance



### Be Balanced Benefit Extras

Legal Plan	Commuter Benefits
<p>Ingram's Legal Plan provides affordable options for a range of legal services through <b>MetLife</b>.</p> <p><b>How MetLife Can Help</b></p> <ul style="list-style-type: none"> <li>● <b>An Experienced Attorney Network:</b> 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</li> <li>● <b>Comprehensive Coverage:</b> With over 100 legal matters covered under the plan, you can see attorneys as many times as you need to throughout the year</li> <li>● <b>Access to Digital Tools:</b> 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</li> <li>● <b>Attorney Hours:</b> Four hours of legal consultation at no cost to you, for matters such as child custody, DUIs, divorce, and more</li> </ul>	<p><b>Do you use public transportation as part of your daily commute or pay for parking while at work?</b></p> <p>If so, you are eligible for this pre-tax benefit. It's an easy way to save money!</p> <p>Administered by <b>MyChoice</b> at <a href="https://MyIngramBenefits.com">MyIngramBenefits.com</a>.</p> <p><b>How it Works</b></p> <ul style="list-style-type: none"> <li>● Determine how much to contribute for the month</li> <li>● Log in and make your election online at <a href="https://MyIngramBenefits.com">MyIngramBenefits.com</a> by the 15th of the month to be effective the following month</li> <li>● Funds are deducted from your paycheck before taxes</li> <li>● Passes are delivered to you, and cards are loaded before the new month begins</li> </ul>

Go to [IngramBenefits.com](https://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.

## Benefit Information at Your Fingertips

### Easy Access to Your Benefits

Visit [IngramBenefits.com](https://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! Check back often for benefits news and updates.



#### Ingram Benefits Department

800.876.7266  
 Fax: 615.298.8219  
[medical@ingram.com](mailto:medical@ingram.com)



View benefit elections and make changes.

[MyIngramBenefits.com](https://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.



# CONTACT INFORMATION

Plan	Carrier	Contact Information
<b>Carrier/Administrator Resources</b>		
Medical	UnitedHealthcare	866.204.3120 <a href="https://myuhc.com">myuhc.com</a>
Prescription	CVS/Caremark	800.503.3241 <a href="https://caremark.com">caremark.com</a>
HSA, FSA, and Commuter Benefits	MyChoice	877.399.5349 <a href="https://MyIngramBenefits.com">MyIngramBenefits.com</a>
Vitality Wellness Program	Vitality	877.224.7117 <a href="mailto:wellness@powerofvitality.com">wellness@powerofvitality.com</a>
Dental	Delta Dental	800.223.3104 <a href="https://deltadentaltn.com">deltadentaltn.com</a>
	Cigna Dental	800.244.6224 <a href="https://cigna.com">cigna.com</a>
Vision	Vision Service Plan (VSP)	800.877.7195 <a href="https://vsp.com">vsp.com</a>
Life, AD&D, and Disability	Prudential	800.524.0542 (Life) 800.842.1718 (Disability)
Employee Assistance Program (EAP)	Optum	866.374.6061 <a href="https://liveandworkwell.com">liveandworkwell.com</a> Company access code: Ingram
Group Legal Plan	MetLife	800.821.6400 Access code: 9260450 <a href="mailto:info@legalplans.com">info@legalplans.com</a>
Critical Illness and Accident Insurance	Voya	877.236.7564 <a href="https://presents.voya.com/EBRC/IngramIndustries">presents.voya.com/EBRC/IngramIndustries</a>
Ingram 401(k)	John Hancock Retirement Plan Services	800.294.3575 <a href="https://myplan.johnhancock.com">myplan.johnhancock.com</a>
Federal Benefits	FEDlogic	615.830.7016 <a href="mailto:services@FEDlogicgroup.com">services@FEDlogicgroup.com</a>





*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](https://www.ingrambenefits.com). You may print notices directly from the site or request a copy from the Ingram Benefits Department.



**BENEFITING YOU**  
— at every stage —