



## Open Enrollment:

October 16 – November 13

October 16 – November 27  
(for Marine Associates)

# YOUR 2024 BENEFITS



## ACTIVE ENROLLMENT

### For 2024 Benefit Coverage

Active Enrollment means you **MUST** actively **ELECT** your benefits because your current elections will **NOT** roll over into the next year.

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



## HIGHLIGHTS FOR 2024

Open Enrollment is your once-a-year opportunity to review your benefit options, enroll, and add/drop family members from coverage.

- You'll have the same three Medical Plan choices provided by UnitedHealthcare (UHC)
- There will be no plan changes to the Dental, Vision, Life, and AD&D plans
- Ingram will contribute to your Health Savings Account (HSA) if enrolled in the Choice + HSA Plan:
  - \$500 for individual coverage
  - \$1,000 for family coverage
- **NEW!** 2024 contribution maximum for your HSA (including Ingram's contribution) is increasing:
  - \$4,150 for individual coverage
  - \$8,300 for family coverage
- **NEW!** Voya - Voluntary benefits coverage will be enhanced
- **NEW!** Leave Administration managed by Prudential. *Brochure included*
- **NEW!** Upwise is a free financial wellness app you can use to set goals and build better money habits



**BENEFITING YOU**  
— at every stage —

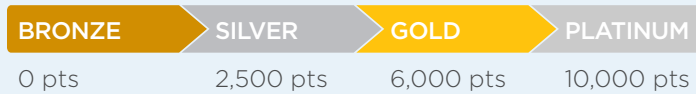
# Reach a Higher Status by **Dec. 1, 2023**, for Big Savings in 2024



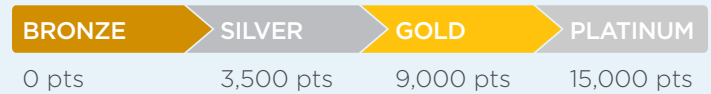
If enrolled in an Ingram Medical Plan, your medical premiums in 2024 will be based on the Vitality status you and your spouse or domestic partner reach by **December 1, 2023**.

## Who is Covered on Your Medical Plan?

You Only



You + Spouse or Domestic Partner



## Examples of Monthly Payroll Premiums:

Medical Plan	Bronze Status Rate	Silver Status Rate	Gold Status Rate*
Signature			
Employee Only	\$308.37	\$188.37	\$138.37
Choice + HSA			
Employee Only	\$253.79	\$133.79	\$83.79
Value + HSA			
Employee Only	\$192.72	\$72.72	\$22.72

\*Includes Platinum status

The rates that you see in Benefitsolver during Open Enrollment are based on the Vitality status reached by **September 30, 2023**. However, you have until **December 1, 2023** to reach a higher status. Then in mid-December, you can confirm your 2024 rates by logging into Benefitsolver.



## PREPARE FOR OPEN ENROLLMENT

- Review your 2024 Benefits Guide and visit [IngramBenefits.com](https://IngramBenefits.com) > **2024 Enrollment**.
- Consider which benefits plans are best for you and your family.
- Review your healthcare spending from 2023, and estimate if it will be more or less in 2024. Then determine how much to contribute to your HSA or FSAs.
- Confirm your covered dependents are still eligible. If it is determined your enrolled dependents do not meet the eligibility requirements, they will be dropped from coverage immediately and the premiums paid will not be refunded. **Ingram will conduct a dependent eligibility verification in 2024.**
- Enroll at [MyIngramBenefits.com](https://MyIngramBenefits.com) by the Open Enrollment deadline.

## Questions About Your Benefits?

Visit [IngramBenefits.com](https://IngramBenefits.com) anytime to learn more about your benefits and see the latest benefits news. For questions, contact the Benefits Department at **800.876.7266** or [medical@ingram.com](mailto:medical@ingram.com).