



Open Enrollment:

October 7 – October 21

October 7 – November 4
(for Marine Associates)

YOUR 2025 BENEFITS

Open Enrollment is your opportunity to assess which benefits you need to encourage a healthy lifestyle. Ingram provides support through comprehensive plans and programs that are here to help you make the best choices.



HIGHLIGHTS FOR 2025

- 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!** Deductible limits for the Choice + HSA and Value + HSA Plans are increasing per IRS guidelines:

Choice + HSA	Value + HSA
● \$1,650 for individual coverage	● \$3,300 for individual coverage
● \$3,300 for family coverage	● \$6,600 for family coverage
- **NEW!** 2025 contribution maximum for your HSA (including Ingram's contribution) is increasing:
 - \$4,300 for individual coverage
 - \$8,550 for family coverage
- **NEW!** Supplemental Life Insurance can be increased up to 1x your salary with no Evidence of Insurability (EOI) required.



PREPARE FOR OPEN ENROLLMENT

- Review your 2025 Benefits Guide and visit MyIngramBenefits.com > 2025 Enrollment.
- Consider which benefits plans are best for you and your family.
- Review your healthcare spending from 2024, and estimate if it will be more or less in 2025. Then determine how much to contribute to your HSA or FSAs.
- Enroll at MyIngramBenefits.com by the Open Enrollment deadline.

Questions About Your Benefits?

Visit MyIngramBenefits.com any time 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.



BENEFITING YOU
— at every stage —

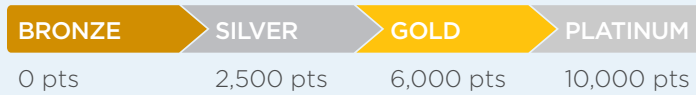
Reach a Higher Status by Dec. 1, 2024, for Big Savings in 2025



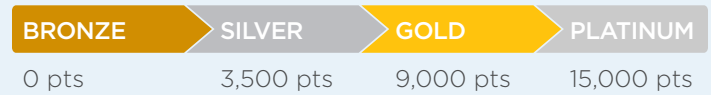
If enrolled in an Ingram Medical Plan, your medical premiums in 2025 will be based on the Vitality status you and your spouse or domestic partner reach by **December 1, 2024**.

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/Platinum Status Rate
Signature			
Employee Only	\$323.79	\$203.79	\$153.79
Choice + HSA			
Employee Only	\$266.48	\$146.48	\$96.48
Value + HSA			
Employee Only	\$202.36	\$82.36	\$32.36

The rates that you see in Benefitsolver during Open Enrollment are based on the Vitality status reached by **August 31, 2024**. However, you have until **December 1, 2024**, to reach a higher status. Then in mid-December, you can confirm your 2025 rates by logging into Benefitsolver.



Incentive for Vitality Platinum Status

Associates that reach Vitality Platinum status are eligible to receive an **additional \$100** to be used in the Vitality Mall. The \$100 incentive will be a coupon promotion code* listed in the Rewards section. Rewards will be taxed once they are used due to IRS requirements.

Redeem Your Promotion Code

Follow the steps below to redeem your promotion code*.

1. Visit PowerofVitality.com
2. Discover an announcement on your homepage or navigate to **Rewards > Redeem Your Vitality Bucks**
3. Click **Add Filter** and select the **Promotion** box
4. Find an item that you would like to purchase, click the pink arrow, then click **Redeem**
5. Click **Checkout**
6. To add your promotion code, click on **Apply**; this will zero out your balance so that you will not use your Vitality Bucks for this purchase
7. Click the **Checkout** button to complete your transaction

* Promotion codes will expire on December 31, 2024



BENEFITING YOU
— at every stage —