

Ingram Industries Inc. — Surest Plan Design Overview
10/3/2025

Calendar Year: 01/01/26 — 12/31/26

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Category	Plan Design Element	Surest Plan	
		In-Network	Out-of-Network
Overall Provisions	Deductible	\$0	
	Coinsurance (Plan Paid)	100%	
	OOP Limit Individual	\$4,000	\$8,000
	OOP Limit Family	\$8,000	\$16,000
Medical Coverage	Office Visit	\$10 to \$65	\$195
	Virtual Health		
	Virtual Health (Primary and Urgent)	\$0	Not Covered
	Virtual Health (Mental Health & Substance Use Disorder)	\$10 to \$40	Not Covered
	Virtual Health (Specialty)	\$0 to \$65	Not Covered
	Preventive Care	\$0	\$100
	Routine Diagnostic Test (e.g. X-ray, Lab, Ultrasound)	\$0	\$0
	Complex Imaging (MRI, CT, etc.)	\$75 to \$950	Up to \$2,850
	Emergency Room	\$450	\$450
	Observation Stay	\$450	\$450
	Ambulance	\$225	\$225
	Urgent Care	\$35	\$105
	Procedures (Office, Outpatient and Inpatient)	\$15 to \$2,500	Up to \$7,000
	Procedures (Inpatient and some Outpatient)	\$200 to \$2,500	Up to \$7,000
	Other Outpatient Hospital Services	\$75 to \$525	\$1,575
	Other Inpatient Stay (inc. admission from ER)	\$1,600	\$4,800
	Mental Health & Substance Use Disorder		
	In an office setting	\$10	\$100
	Intensive Outpatient Treatment Program	\$40	\$120
	Partial Hospitalization Program	\$75	\$225
	In an outpatient setting	\$75	\$225
	In an inpatient setting	\$1,200	\$3,600
	Maternity		
	Prenatal and Postnatal Care	\$0	\$100
	Delivery	\$625 to \$1,600	\$4,800
	Home Health Care	\$35	\$105
	Rehabilitative Therapies	\$5 to \$85	Up to \$220
	Acupuncture	Not Covered	Not Covered
	Chiropractic	\$15	\$45
	Occupational Therapy	\$10 to \$65	\$185
	Physical Therapy	\$5 to \$45	\$135
	Speech Therapy	\$10 to \$65	\$185
Skilled Nursing Facility	\$1,200	\$3,600	
Durable Medical Equipment	\$0 to \$500	Up to \$1,000	
Hospice			
Home Hospice Visit	\$35	\$105	
Inpatient Hospice Care	\$1,600	\$4,800	
Advanced Tests¹	\$10 to \$800	Up to \$2,400	
Chemotherapy	\$10 to \$550	Up to \$1,650	
Medical Infusions	\$20 to \$2,000	Up to \$6,000	
Therapeutic Treatments²	\$10 to \$1,700	Up to \$5,100	
Fertility Treatment	Not Covered	Not Covered	
Pharmacy Coverage CVS	Preventive Pharmacy - Up to 90 Days Supply	\$0	Not Covered
	Retail Pharmacy - Up to 30 Days Supply		
	Tier 1	\$8	Not Covered
	Tier 2	\$25 min, \$100 max	Not Covered
	Tier 3	\$60 min, \$150 max	Not Covered
	Retail & Mail Order Pharmacy - Up to 90 Days Supply		
	Tier 1	\$20	Not Covered
	Tier 2	\$62.50 min, \$250 max	Not Covered
	Tier 3	\$150 min, \$375 max	Not Covered
	Specialty Retail Pharmacy - Up to 30 Days Supply	\$25 min, \$100 max \$0 if participating with PrudentRx	Not Covered

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Other Benefit Notes	Out-of-Pocket Limits	Embedded	Embedded
	Out-of-Pocket Cross Application	INN copays only apply towards INN OOP Limit	OON copays apply toward the OON OOP Limit
	Out-of-Pocket Accumulator	ERISA Plan Year Accumulator	ERISA Plan Year Accumulator
	Out of Network Reimbursement	N/A	Naviguard
Other Coverage Notes	Bariatric Surgery	Covered	Not Covered
	Gender Dysphoria Surgery	Covered	Covered
	Gender Dysphoria Reconstructive Services	Covered	Covered

[1] Advanced Test are complex medical tests your doctor may order to learn more about your health; typically planned and separately scheduled. Examples include a facility-based sleep study or tilt table testing.

[2] Therapeutic Procedures are treatments for complex diseases and health needs that do not involve surgery. Examples include radiation therapy or dialysis.

Virtual Health Category	Virtual Care Coverage	2026 Copay	2026 Member Experience
Virtual Health (Primary & Urgent)	Virtual Urgent & Acute Care	\$0	Featured
	Virtual Primary Care	\$0	Featured
Virtual Health (Mental Health & Substance Use Disorder)	Virtual Mental Health	\$10	Featured
	Virtual Eating Disorder Support	\$10	Featured
	Virtual Intensive Outpatient Therapy (IOP)	\$40	Featured
	Virtual Serious Mental Illness	\$10	Featured
	Virtual Substance Abuse Support	\$10	Featured
Virtual Health (Specialty)	Virtual Migraine Care	\$10	Featured
	Virtual Dermatology	\$10	Featured
	Virtual Speech Therapy	\$10	Featured
	Virtual Gastrointestinal Clinic	\$40	Featured
	Virtual Exercise Therapy	\$0	Featured
	Virtual Sleep Clinic	\$10	Featured
	Virtual Women's Health	\$10	Featured
	Virtual Cardiac Rehabilitation	\$10	Featured
	Virtual Placeholder 1 - Low Cost	\$0	Featured
	Virtual Placeholder 2 - Moderate Cost	\$10	
	Virtual Placeholder 3 - High Cost	\$65	