



2019 Open Enrollment for U.S. Employees

OCTOBER 2018

What will we be reviewing today?



Health and Welfare Benefits Plans



Wellness Program



Retirement – Financial Insights



Open Enrollment Processes and Resources



Questions

2019 Benefit Changes Summary



Medical/Rx and Dental

- No plan design changes
- New resource – MDLIVE telemedicine



Cost Sharing

- Premium differentials and rates
- Keeping cost low with preventative care



Spending Accounts

- New FSA vendor – Discovery



Life Insurance / Health Advocacy

- Cigna offering special voluntary life election rules
- New Health Advocacy Services program



Retirement

- Thinking about HSA for retirement savings
- Improved Fidelity financial wellness portal to replace Mercer tool



OE Processes and Resources

- New benefits administration and management system - Businessolver
- New dependent verification process

2019 Health and Welfare Benefits

A choice of two consumer-driven account plans



**Health Savings Plan
(HSP)**



**Health Reimbursement
Plan (HRP)**

**Businessolver's
MyChoice support tool**
can assist you in analyzing
which medical plan option
is best for you.



- New for 2019 – Both plans offer MDLIVE
- Both plans offer free in-network preventive care
- Out-of-pocket maximum provides a financial safety net
- No medical copays so you see the cost of care
- First-dollar responsibility: You may pay more at the point of care until the deductible is met
- You and the company share in costs after the deductible
- Critical Illness insurance is automatically included with HSP enrollment at no additional cost to you
- Contributions to a Health Savings Account (HSA) are only allowed with HSP enrollment

Medical Plans Overview

Plan Feature		HSP	HRP
Deductible	Employee Only	\$1,750	\$750
	Employee + One or More ¹	\$3,500	\$1,500
Coinsurance	In-network preventive care	100% paid for by the company	
	Non-preventive care including specialist	80% paid for by the company ² 20% paid for by you	
In-Network Out-of-Pocket Maximum	Employee Only	\$3,250	\$2,500
	Employee + One or More	\$6,500	\$5,000
Emergency Room Copay		N/A	\$200 deductible does not apply plus 20% coinsurance
Savings Options		HSA	FSA

¹In the HRP, once the individual deductible is met for one person coinsurance applies for that person's medical expenses. In the HSP, the entire family deductible must be met before coinsurance applies.

²Services performed at Blue Distinction Centers are covered at 90%



Connect

Computer, smartphone,
tablet or telephone

New for 2019 – MDLIVE

- Virtual doctor visits for nonemergency medical issues and behavioral health needs.
- Access to an independently contracted board-certified doctor is available 24 hours a day, seven days a week.
- MDLIVE doctors or therapists can help treat the following conditions and more:

General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

Pediatric Care

- Cold
- Flu
- Ear problems
- Pinkeye

Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems

- Here's a YouTube video showing how a typical appointment would work:
 - <https://www.youtube.com/watch?v=mDxgfAca98>

New for 2019 – MDLIVE

- Virtual visits can also be a better alternative than going to the emergency room or urgent care center.



A virtual visit is, on average:

\$70 less than an in-person PCP visit

\$130 less than an urgent care visit

\$730 less than an emergency room visit²

- Virtual visits under the HRP medical plan will have a \$20 co-pay (not subject to the deductible). Virtual visits under the HSP medical plan will have a \$20 co-pay after the deductible has been met.
 - Co-pays do not go towards meeting your deductible, but they do go towards meeting your out of pocket maximum.
- To register, visit mdlive.com/bcbsil and click on Activate Now to get started. You'll need your BCBSIL member ID number.

²BCBSIL Analytics Team, July 2017; savings based on allowed amounts

Voluntary Critical Illness Insurance

- This \$3,000 benefit provides you and your covered dependents with financial assistance when certain illnesses occur. Covered health conditions include, but are not limited to: cancer, heart attack, stroke, and kidney failure.
- Critical illness protection is automatically provided for all HSP participants
- Critical illness is also available on a voluntary employee-paid basis for all non-HSP plan participants (including employees who opt out of medical coverage through Ingredion)
- Voluntary coverage is guaranteed issue, meaning no evidence of insurability paperwork is required
- *Critical Illness is not intended to be a substitute for medical coverage*

Voluntary Critical Illness Insurance – Rates

- Monthly premiums based on your age at time coverage is first issued. Premiums are deducted from payroll on an after-tax basis.

Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<25	\$2.19	\$4.38	\$3.66	\$5.82
25-29	\$2.19	\$4.38	\$3.66	\$5.82
30-34	\$2.91	\$5.55	\$4.35	\$6.99
35-39	\$3.87	\$7.32	\$5.34	\$8.79
40-44	\$5.73	\$10.65	\$7.20	\$12.09
45-49	\$7.92	\$14.61	\$9.36	\$16.05
50-54	\$10.62	\$19.47	\$12.09	\$20.91
55-59	\$13.47	\$24.63	\$14.91	\$26.10
60-64	\$16.44	\$30.18	\$17.91	\$31.65
65-69	\$18.51	\$34.38	\$19.95	\$35.82
70+	\$21.75	\$40.74	\$23.22	\$42.18

Premium Differentials and Rates

- Tobacco premium differential
 - Tobacco premium differential remains at \$75 per month
- Spouse/domestic partner differential
 - If an employee covers a spouse/domestic partner who has coverage available through their employer or prior employer (excluding coverage through COBRA), they will pay an additional \$75 per month. Those employees earning a base salary of \$75,000 or less will pay an additional \$25 per month.
- Your current answers to the Tobacco and Spousal differential questions will automatically roll forward to 2019. If you've experienced a status change, please make sure to update your response during open enrollment.
- All employees are expected to answer tobacco and spousal questions honestly.

Premium Differentials and Rates

- 2019 monthly premium rates
 - Medical premium increases from 2 to 4%, which remain well below current market trend of 7% to 8%
- Don't forget the Wellness Incentive! A total of \$700 is available if you cover your spouse/ domestic partner under the plan.

Plan	Employee			Employee + Spouse/DP			Employee + Child(ren)			Family		
	2018	2019	Difference	2018	2019	Difference	2018	2019	Difference	2018	2019	Difference
HRP	\$112.00	\$115.00	\$3.00	\$272.00	\$282.00	\$10.00	\$193.00	\$198.00	\$5.00	\$394.00	\$407.00	\$13.00
HSP	\$87.00	\$89.00	\$2.00	\$215.00	\$224.00	\$9.00	\$151.00	\$155.00	\$4.00	\$310.00	\$322.00	\$12.00
Dental	\$13.00	\$13.37	\$0.37	\$30.00	\$30.86	\$0.86	\$26.00	\$26.74	\$0.74	\$43.00	\$44.23	\$1.23
Vision	\$3.32	\$3.60	\$0.28	\$6.67	\$7.24	\$0.57	\$5.64	\$6.12	\$0.48	\$9.30	\$10.09	\$0.79

Keeping your benefits affordable – be a smart consumer

- Ingredion spends about \$1,000 more per employee than our peers
- You can contribute towards cost savings by being a smart consumer with your healthcare consumption
 - Get free preventive care (annual exam, health screenings, immunizations)
 - Use in-network resources*
 - Know your costs of care
 - Call BCBS customer service for help
 - Use mail-order and generic drugs
 - Save money in a spending account
 - Use the emergency room only for true emergencies

*How to Find an In-Network Doctor

- 1) Go to bcbsil.com
- 2) Click Find a Doctor or Hospital



- 3) Click Find A Doctor with Provider Finder



- 4) Begin your search
Find a Doctor or Hospital with Provider Finder®



Keeping your benefits affordable – Pharmacy Program

- Protect yourself and those you care about. Get vaccinated at a network pharmacy near you.
 - Vaccinations are a key preventative measure for seasonal flu and other viral conditions and are covered at 100% in-network
 - Covered vaccinations include:
 - Flu
 - Tetanus/Diphtheria/Pertussis
 - Hepatitis
 - Human Papillomavirus (HPV)
 - Pneumonia
 - Rabies
 - Travel Vaccines (typhoid, yellow fever, etc.)
 - Childhood Vaccines (MMR, etc.)



Blue Distinction Plus Centers – for expertise and efficiency in delivering specialty care

- **Blue Distinction Plus Centers:**
 - Drive quality and safety
 - Lower the cost of care
 - Engage employees
- Services include knee/hip replacement, spine, cardiac, bariatric, and transplant surgeries



An increased coinsurance level (90%) will be applied for services received at a Blue Distinction Plus Center

Health Savings Account (HSA)

- You can contribute on a pre-tax basis:
 - up to \$3,500 (single) or \$7,000 (family) per year
 - an additional \$1,000 per year if you are age 55 or older
- Once your balance exceeds \$500 you may invest your funds (similar to a 401k)
- The account is yours. You can take it with you if you leave the company.
- You can change your contributions at any time

Health Savings Account



Triple tax advantages:

- Money deposited is tax free
- Earnings are tax free
- When you use the funds to pay for medical expenses, you are not taxed

HSA Retirement Savings

- Did you know 15% of retiree spending goes towards healthcare?
- A HSA can be a valuable retirement savings tool
- Money in a HSA can be used for eligible healthcare expenses today and after you retire, when costs will likely be higher
- Funds used from a HSA for qualified medical expenses in retirement will be free from Federal income tax – unlike money used from a 401k

FRIGHTFUL
FACTS

15%
of retiree
spending
goes toward
health care



Flexible Spending Account (“FSA”)

- **If you wish to participate in 2019 you must complete online enrollment via Businessolver**
- Healthcare FSA is available for HRP participants or employees who waive medical coverage
- Maximum annual pre-tax contribution for HCFSA is forecasted to be \$2,700 (up from \$2,650)
 - Carryover: Any remaining HCFSA balance up to a maximum of \$500 will be transferred to Discovery Benefits and available mid-April 2019
 - This allows for run-out processing time of 2018 claims through 3/31/2019
- Maximum annual pre-tax contribution for Dependent Care (daycare) FSA is \$5,000
 - This maximum may be reduced for highly compensated employees

Healthcare FSA



Note:

- If you enroll in the HSP plan, you are not eligible to enroll in healthcare FSA.

Flexible Spending Account (“FSA”) – Discovery Benefits

- New vendor – Discovery Benefits – **effective January 1**
- Improved technology and enhanced customer service
- Online, mobile app and debit card access
- 85% average automatic approval rate for eligible debit card purchases
- Easy documentation uploading on the mobile app
- Thousands of eligible expenses for purchase at the FSA store




Important information and dates for current FSA participants:

- WageWorks will continue to process 2018 claims through 3/30/2019
- Use Discovery Benefits for all 2019 claims
- New 2019 FSA debit cards will be issued by Discovery Benefits in mid-December


Dental Plan: PPO through MetLife

- Preventive care, such as regular teeth cleaning, is covered at 100%
- Basic care is covered at 80% in network (75% out of network) and includes fillings and extractions
- Major care is covered at 50% and includes bridges, dentures, oral surgery
- See if your dentist participates in the plan or find a dentist in your area at www.metlife.com/dentist.
- **Your costs may be lower if you use an in-network provider.**
 - **In-network = % of negotiated fee**
 - **Out-of-network = % of R&C fee**

	Dental Plan Features	
	No changes	In Network
Individual Annual Benefit Maximum	\$2,000	\$2,000
Individual Orthodontia Lifetime Maximum	\$2,000	\$2,000
Individual Deductible	\$50	\$50
Family Deductible	\$150	\$150
Preventive Care Coinsurance	100%	100%
Basic Care Coinsurance	80%	75%
Major Care Coinsurance	50%	50%
Orthodontic Care Coinsurance	50%	50%

Vision Plan through MetLife

- **The voluntary vision plan provides comprehensive eye exams, as well as discounts and allowances on frames and/or contact lenses.**
 - No claims to file when you go in network. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.
- Davis Vision discounts through BCBS of IL can be used in addition to the voluntary vision plan benefits through MetLife.

	Copay	Frequency
Eye Exam	\$0 copay	Once every 12 months
Eyewear Copay	\$15 copay	
Frame Allowance (after eyewear copay)	\$150 \$85 (Costco)	Once every 12 months
Standard Corrective Lenses (single vision, bifocal, trifocal and lenticular)	Covered after eyewear copay	Once every 12 months
Contact Lens Fitting & Evaluation	Covered in full with a copay not to exceed \$60	Once every 12 months
Contact Lenses – Elective	\$150 allowance	Once every 12 months
Additional Discounts	Additional prescription or non-prescription sunglasses, laser vision correction, lens options, etc.	

The Ingredion Wellness Program

Stay Healthy: Physical, Financial, Emotional

- **Ingredion provides resources to help you stay healthy**
 - Health Wellness Partner
 - Health Club Reimbursement
 - Tobacco Cessation
 - Fidelity Financial Wellness Tools
 - Identity Protection
 - Adoption Assistance
 - Employee Assistance Program



Benefits for Your Wellness

- Paid Holidays
- Paid Vacation
- Tuition Assistance
- Ingredion Educational Foundation
- Ingredion Matching Gift Program



Benefits for Your Wellness – Vacation Buy a Week Process in Workday

- Employees with less than 4 weeks of vacation can extend their time off through Ingredion's Vacation Buy a Week Program
- Forget paper forms! The vacation buy a week process is handled in Workday.
- Eligible employees will be able to enter their request via Workday – this request automatically routes to the manager and then to payroll
- Eligible employees will receive an email with more details mid-November



Interactive Health Offers Wellness Solutions

Interactive Health Solutions is our wellness partner.

The IHS portal offers access to your health screening results and tons of educational resources.



Additional Wellness Programs & Resources

- **Health Club Reimbursement Program**
 - Reimburse employees up to \$180 per year (\$15/month)
 - Membership must be for a qualified, full-service health and fitness club facility with cardiovascular and strength-training equipment
 - Reimbursements for 2018 will be made via payroll in March 2019
 - Policy on InSite



Additional Wellness Programs & Resources

- **Tobacco Cessation Reimbursement Policy**
 - Employees and eligible spouses/domestic partners are each eligible for reimbursement up to \$300 per year for tobacco cessation products and/or services
 - Eligible reimbursements include: hypnosis and acupuncture (e-cigarette is not eligible)
 - Reimbursements for 2018 will be made via payroll in March 2019
 - Policy on InSite



Employee Assistance Program (EAP) provides counseling

- **A confidential counseling and referral service that can help deal with life's challenges**
 - Legal & Financial Services
 - Work-Life Services
 - Discount Center
- All employees and members of their household are eligible for up to five in-person counseling sessions at no charge
- Counseling Services are provided by a network of professional, licensed clinicians, conveniently located near your workplace or home, and can be accessed through (800) 523-5668, 24 hours a day, 365 days a year. Members can also log on to **www.magellanhealth.com/member**. Live chat option is also available.



Benefits for Your Financial Security

- Life and Accidental Death & Dismemberment
- Optional Life Insurance
- Short Term Disability
- Long Term Disability
- Long Term Care



Benefits for Your Financial Security – Special Supplemental Life enrollment opportunity

- Supplemental life elections for both employee and spouse will be subject to more generous “new hire” guarantee-issue levels
- Employees can elect up to the lesser of 3 times your salary or \$500,000
- Spouse’s election can be the lesser of 100% of your own supplemental coverage amount or \$50,000
- Coverage levels are guarantee-issue without being subject to evidence of insurability rules
- Only available during the 2019 open enrollment process

Health Advocacy Services – New for 2019

- Services to supplement information and support already provided through the Businessolver and BCBS customer support centers
- Personal health advocates provide individualized assistance with a range of health care and insurance-related needs
- Services include:
 - Information and guidance
 - Administrative support to resolve claim issues
 - Locating senior care and special needs services
 - Identifying complementary and alternative medicine

CIGNA GROUP INSURANCE®

Health Advocacy Services

Access to help when you need it for all your health care, insurance or medical bill needs – for you and your family, including parents and parents-in-law.




866.799.2725



Financial Wellness: Protect Your Identity

- **Identity Protection with ID Watchdog**
 - Proactive Credit Services – tri-bureau credit monitoring and credit score, single bureau credit report
 - Comprehensive Identity Monitoring – internet black market surveillance, payday loan monitoring
 - Advanced Identity Tools – 2-factor authentication, social network alerts, lost wallet replacement
 - Restoration – fully managed resolution services, pre-existing conditions, identity profile report
 - Customer Care Center – 24/7, internet safety advisors, language interpretation services of more than 100 languages

	IB+3 Plan Coverage Type	Monthly Cost
	Employee Only	\$8.95
	Family	\$17.95

Gain Financial Insights To Reach Your Goals

- **Fidelity NetBenefits Now Provides Online Financial Wellness Tools**
 - Beyond just saving for retirement, Fidelity is expanding to become a one-stop shop for everyday financial help
 - Includes solutions to assist with budgeting, emergency savings, high interest debt, student debt, and estate and will planning
 - Look for topics, tools and suggestions you can use to gain control of your money, make more informed decisions, and feel good about where you stand
- Ingredion has not renewed our Mercer Financial Wellness subscription for 2019; however, employees who are currently registered will continue to have ongoing access to the site



Your destination for everyday financial help—sorted and prioritized based on you.

Go.Fidelity.com/FinancialWellness

Adoption assistance covers some adoption expenses

- **Ingredion is proud to offer paid leave and financial assistance to employees adopting a child.**
 - Maximum reimbursement of \$5,000 for incurred adoption expenses.
 - Maximum reimbursement of \$6,000 for incurred adoption expenses for a special needs child.
 - A maximum of two adoption reimbursements.



2019 Retirement Savings Plan

Retirement Savings Plan - Philosophy

- **Building savings for retirement should be a long-term objective of all employees**
- Ingredion is committed to reviewing and benchmarking its retirement program to make sure it continues to help you meet your retirement and financial goals.
- Among the things considered are:
 - The range of investment funds available through the Plan
 - Investment funds performance
 - Access to services that complement your account.
- With an opportunity of a contribution of at least 9% of pay from Ingredion, our program is very good compared to most other companies.
 - We are above average for our peer group
 - Fortune 500 companies who have moved solely to 401(k) contribute 7% on average



Retirement Savings Plan – Contributions

- **You can defer up to a maximum of 75% of eligible compensation – pre-tax, after-tax or a combination of the two**
- Company matching contributions on pre-tax and/or after-tax deferrals
 - \$1 for \$1 up to 6%
 - Three-year step vesting schedule; 34% after 1 year of service, 67% after 2 years of service, 100% after 3 years of service
- Employees hired on or after 1/1/15 receive a flat 3% employer contribution (unmatched) into their account (not eligible for the Cash Balance Plan)
- Catch-Up Contributions – \$6,000 in 2019 – must be turning age 50 or older within current calendar year
- IRS 2019 Limit on pre-tax deferrals is \$19,000 (up from \$18,500)



Retirement Savings Plan – Protect yourself from Cyber Fraud

- Set up online access for your Fidelity NetBenefits account.
 - Cybercriminals frequently attack unregistered online accounts.

- Create a unique username and password for your Fidelity NetBenefits account.
 - Don't share this information with anyone and don't ever reuse passwords.

- Add or update your mobile phone number and email address.
 - Get real-time alerts and confirm sensitive transactions through two-factor authentication.

- Sign up for eDelivery and monitor your Fidelity NetBenefits account.
 - Check account statements and other documents for unauthorized activity.

- Enable Fidelity MyVoice.
 - Eliminate the need for passwords with your personal encrypted voiceprint.



2019 Employee Discount Program - PerkSpot

PerkSpot

- Don't forget Ingredion's employee discount program with PerkSpot!
- PerkSpot is a FREE one-stop online shop for exclusive discounts at 30,000 national and local merchants. You can use PerkSpot to find great deals on everything from household essentials to once-in-a-lifetime vacations.
- PerkSpot is mobile optimized, so you can access it at home, from work, or on the at ingredionrewards.perkspot.com.
- Employees with an email address in Workday have been automatically registered. Log in or register today!



Additional Employee Benefits

Additional Benefits

Ingredion strives to offer a comprehensive benefits program. One which provides value to our diverse workforce.

Benefits information is available 24/7/365 at [IngredionRewards.com](https://www.ingredionrewards.com)

In addition to the benefits covered throughout the presentation, we also offer:

Flexibility

- Flexible work schedule (start and end times) at managers discretion
- Personal leave (unpaid, up to 30 days)
- Summer hours (varies by location)

Support Services

- Bereavement benefit to surviving family members (2 mos. salary / health benefit continuation)

Paid Time Off

- Competitive short term disability policy
- Parental caregiver leave (up to 5 days)
- Unlimited illness / personal issue time off
- Bereavement leave (up to 3 days)
- Floating holidays (2 days)

Other

- Company supported athletic, recreational and social activities

Open Enrollment

New Dependent Verification Process

- Important – effective 10/29 – new dependent verification process
- Applies to any new dependent being added during open enrollment
- Current process = dependent is automatically added to coverage, but removed from coverage if the dependent verification process fails
 - May mislead employee to believe dependent is covered without completing the DV process because first month coverage is automatic
- New process = dependent is added to coverage after the dependent verification process is approved
 - Coverage is retro-active to eligible coverage date



Open Enrollment is November 2 through November 16

- Enroll via **Businessolver** – our new benefits administration system
- You will need to register online to gain access to Businessolver. Log onto www.ingredionbenefits.com to complete the registration process.
- You will set up your own user name and password. Important: Our Company Key is Ingredion; you will need this during registration.
- Once registered online, you can request an access code for the MyChoice mobile app and use that code to download the app on your mobile phone.
- Businessolver's service center team will be available to help with any registration or enrollment questions and can be reached toll-free at 866-390-5537.
- An enrollment flyer with step by step instructions is also available.



Resources and Help

- Access **Businessolver** for 2019 plan information effective November 2
 - Summary of Benefits and Coverage
 - Legal documents and notices
 - Benefit rates
 - Life change events
 - Online beneficiary election
 - MyChoice recommendation engine
- Visit **IngredionRewards.com** for all 2019 open enrollment information
 - A copy of the presentation deck and much more will be available



Questions?

INGREDION RESERVES THE RIGHT TO CHANGE OR TERMINATE ANY OF THE BENEFIT PLANS, INCLUDING ANY OF THE COMPONENT PLANS, AT ANY TIME.