

# Ingredion Rewards

Benefits for Health, Wellness and Financial Security



Benefits at a Glance





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# Eligibility, Dependents and Qualified Status Changes

## Who is Eligible?

Salaried employees and non-bargaining-unit hourly employees working 20 hours or more per week are eligible to enroll. You can also enroll eligible dependents in medical, dental, vision, supplemental and optional life and AD&D insurance.

Your eligible dependents include your:

- Children up to age 26
- Spouse or domestic partner

Verification of Domestic Partnership is required annually. You will be provided with verification instructions if you enroll a domestic partner. Domestic partners can only be added to coverage during Open Enrollment. It is recommended that you consult an attorney regarding applicable domestic relation laws and tax laws.

## Dependent Verification

You will be required to submit proof of eligibility for any dependents that are added to your coverage. In addition to sending documents by mail, proof of dependency can be provided during the enrollment process via mobile picture upload or document scan. Proof of eligibility must be provided within 30 days of benefits enrollment.

If acceptable documents are not received by the deadline, any unverified dependents will not be added to your coverage, and you will not be able to add them until the next Open Enrollment period or during a Qualified Life Event. To help you prepare for the dependent verification process, the documents listed below are examples of acceptable documentation you may need to provide:

### Spouse/Domestic Partner

- Marriage certificate
- Current tax return
- Bank or credit card statement with common address
- Mortgage or lease statement with common address
- Domestic partner affidavit

### Child

- Birth certificate
- Adoption certificate
- Current tax return with dependent listed

## Making Changes during the Year

**You cannot make changes to your 2019 benefits elections during the year unless you experience a **Qualified Life Event**, such as:**

- Change in marital status
- Birth or adoption of a child
- Death of a dependent spouse or child
- Change in eligibility status
- Change in employment status for you, your spouse or dependent child
- Loss of other coverage for your spouse or dependent child

Benefit elections made as a result of a Qualified Life Event must be made within 30 days of the event. Otherwise, the opportunity to make an election will be forfeited.



## Medical Coverage: A Choice in Plans

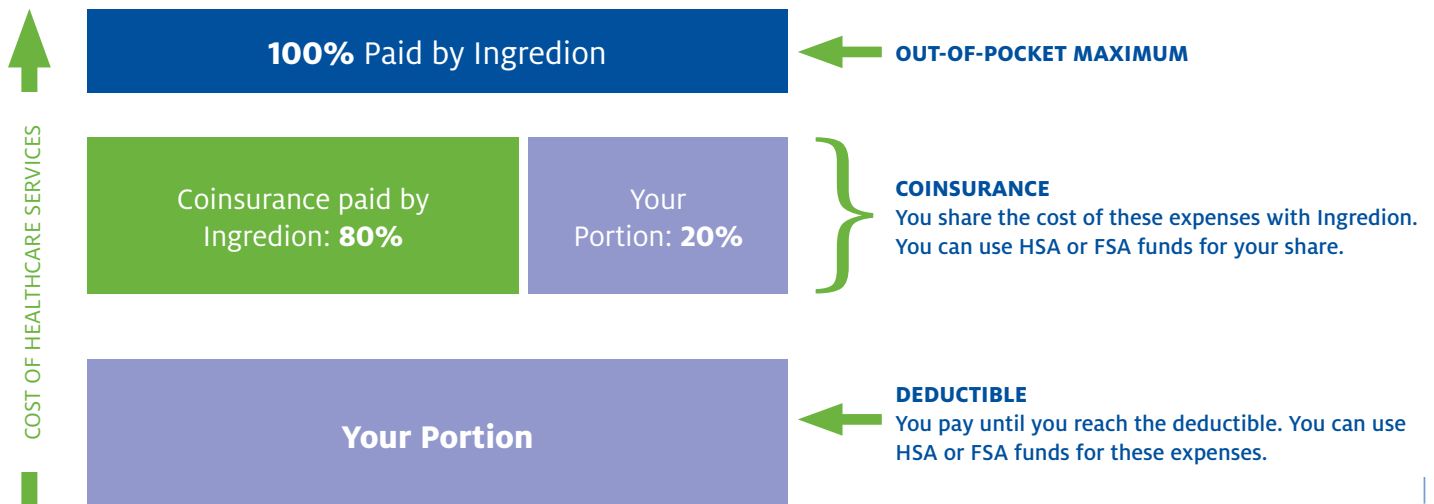
Ingredion provides medical benefits designed to help you, and your family, stay healthy and have access to care when you need it. You have two medical plan options available through Blue Cross Blue Shield of Illinois.

### They are the:

- Health Reimbursement Plan (HRP)
- Health Savings Plan (HSP)

### Both plans:

- Pay 100% of the cost of in-network preventive care
- Require you to pay non-preventive Healthcare costs at 100% until you reach your deductible
- Have an out-of-pocket maximum to protect you from medical financial hardships
- Are a part of the Blue Cross Blue Shield PPO Network
- Offer a convenient, telemedicine care option through MDLIVE



# Medical Coverage: At A Glance

Here is comparison information to help you choose a plan that's right for you.

	HRP		HSP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible* (Employee Only/Employee + One or More)	\$750/\$1,500	\$1,500/\$3,000	\$1,750/\$3,500	\$1,750/\$3,500
Out-of-Pocket Maximum (Employee Only/Employee + One or More)	\$2,500/\$5,000	\$5,000/\$10,000	\$3,250/\$6,500	\$6,500/\$13,000
Preventive Care	In-network covered at 100%			
<b>Coinsurance</b>				
Primary Care	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible
Specialist Care				
MDLIVE	\$20 co-pay (not subject to the deductible)		\$20 co-pay after deductible has been met	

\*For the HRP, the in-network and out-of-network deductibles and out-of-pocket maximums are met separately.

## Your Contributions

	2018 Monthly Medical Rates - Discounted			
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
HRP	\$115	\$282	\$198	\$407
HSP	\$89	\$224	\$155	\$322

**Terms to Know:** Whether you choose medical coverage from the HRP or HSP, each has an annual deductible, coinsurance and an out-of-pocket maximum. So how do these work?

**Annual deductible:** You pay 100% of your Healthcare expenses each year up to a set amount called your annual deductible. Your medical plan account (HSA or HCFSA) can help you pay expenses until you reach your annual deductible.

**Coinsurance:** After you reach the annual deductible, you and Ingredion share the cost of your care. This cost-sharing is called coinsurance. Generally, you pay 20% and Ingredion pays 80% of eligible in-network expenses. The funds in your medical plan account (if applicable) can also help you pay your coinsurance.

**Out-of-pocket maximum:** Your out-of-pocket maximum is the most you will pay in a year for eligible medical expenses and protects you from financial hardships due to medical costs. Your deductible and coinsurance count toward your out-of-pocket maximum. After you reach this amount, Ingredion pays for 100% of eligible medical expenses for the rest of the year.

## Convenient, Telemedicine—MDLIVE

BCBSIL offers participants virtual doctor visits via MDLIVE. MDLIVE is available for simple, non-emergency medical and behavioral health conditions. No wait for scheduled doctor appointments. Physicians can also send digital prescriptions to member's pharmacy of choice.

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.

### Non-Emergency Medical Conditions

- Allergies
- Cold and Flu
- Earache
- Fever
- Headache
- Insect bites
- Nausea
- Pinkeye
- Sore throat
- And more...

### Behavioral Health

- Depression and anxiety
- Marital problems
- Child behavior and learning issues
- Financial hardship
- Coping with loss and grief
- Stresses and challenges of everyday life

To register, simply visit [www.mdlive.com/bcsil](http://www.mdlive.com/bcsil) and click on Activate Now to get started. You'll need your BCBS member ID to register.

## Tobacco-user Questions on ADP

**Important:** All employees and spouses/domestic partners are required to complete the tobacco-user questions when enrolling for benefits to be eligible for the discounted rates. Previously answered questions will automatically carry over.

If you are unable to meet at least one of the non-tobacco-user requirements, you will not receive the discounted rates. (An additional \$75 per month for each covered employee and spouse/domestic partner).

If you or a spouse/domestic partner meet the non-tobacco-user requirements at any time, you may resubmit the tobacco-user question responses, and your medical rates will be adjusted with the next available pay cycle.

## Spouse/Domestic Partner Premium Differential

**Important:** 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.

All employees are required to complete a question during enrollment indicating whether their spouse/domestic partner has additional coverage available through an employer-sponsored plan. **If the question is not answered, and you cover a spouse/ domestic partner on the plan, you will automatically be charged the premium differential.**

If at any time your spouse/domestic partner no longer has coverage available through an employer sponsored plan, you may resubmit the question, and your medical rates will be adjusted with the next available pay cycle.

# Choosing the Right Plan for You

You've seen how these plans are similar. How do they differ? The table below compares some of the key features of the HRP and HSP.

	HRP	HSP
Who can elect the plan?	Any Ingredion employee who is eligible for medical benefits	Any Ingredion employee who is eligible for medical benefits. To have an HSA account you CANNOT be: <ul style="list-style-type: none"> <li>• Covered by any other medical plan that is not a high-deductible</li> <li>• Enrolled in Medicare</li> <li>• Claimed as a dependent on another individual's tax return</li> </ul>
Paycheck cost vs. deductible	Higher per-paycheck cost in exchange for a lower deductible	Lower per-paycheck cost, but a higher deductible
Who can contribute to the HSA account?	Not applicable	You can contribute to the account. Contributions made through payroll deductions are done on a pre-tax basis. The maximum amount of contributions you can make to your account in 2019 is: <ul style="list-style-type: none"> <li>• Employee Only coverage: \$3,500</li> <li>• Employee + One or More coverage levels: \$7,000</li> <li>• Catch-up contribution (if 55 or older): \$1,000</li> </ul>
Who owns the HSA account?	Not applicable	You own the money in the account
Can the money in the HSA account earn interest or be invested?	Not applicable	Money in your account can grow tax-free with interest, and when you reach a balance of at least \$1,000, you can invest your money – much like a 401(k) plan
Can my HSA account balance roll over to next year?	Not applicable	You can roll your funds over from year to year and use them in retirement or after you leave Ingredion
Can I participate in an FSA?	You can participate in both a Healthcare and/or Dependent Care FSA	You are prohibited from participating in a Healthcare FSA, but you can participate in a Dependent Care FSA
How does the plan work with prescription drugs?	<ul style="list-style-type: none"> <li>• All prescription drugs (preventive and non-preventive) are not subject to the deductible</li> <li>• All prescription drugs count toward the out-of-pocket maximum</li> </ul>	<ul style="list-style-type: none"> <li>• Preventive prescription drugs are not subject to the deductible</li> <li>• Non-preventive prescription drugs are subject to the deductible</li> <li>• All prescription drugs count toward the out-of-pocket maximum</li> </ul>
What expenses can I pay for with the FSA or HSA account?	<ul style="list-style-type: none"> <li>• Money in your Healthcare FSA account can be spent tax-free on eligible medical, dental and vision expenses</li> <li>• Dependent Care FSA funds are used for child daycare and/or adult daycare that enables you to work</li> </ul>	Money in your HSA account can be spent tax-free on eligible medical, dental and vision expenses now or in the future – even if you leave Ingredion





## Your Health Savings Account With Fidelity

If you enroll in the HSP, and elect to contribute to an HSA, you will need to complete the necessary steps provided to you via e-mail from Fidelity or postcard mailed to your home. Once enrolled and you complete the account opening process on NetBenefits, you will receive a debit card from Fidelity that you can use to pay for medical expenses directly from your HSA.

*Note: Any funds left in your HSA each year remain in your HSA for future years.*

## HSA Tax Advantages

When you enroll in and use your HSA for eligible medical expenses, you can save money! These accounts have tax advantages because you pay no taxes on:

- Contributions you make to the account
- Account interest or investment earnings
- Money you withdraw to pay for eligible medical expenses

## HSA Retirement Savings

Did you know 15% of retiree spending goes towards health care? Your HSA can be a valuable tool during retirement, when your health care costs may be higher than they are today. Funds used from your HSA for qualified medical expenses will be free from federal income tax—unlike money you take out of your 401(k).

## Critical Illness

If you elect the HSP, you will automatically receive a Critical Illness benefit at no cost. This benefit provides you and your enrolled dependents with financial assistance when certain illnesses occur. Covered health conditions include, but are not limited to, cancer, heart attack, stroke, and kidney failure. A partial list of covered conditions is provided in the chart below.

Covered Condition	Initial Benefit	Recurrence
Full Benefit Cancer	\$3,000	\$3,000
Partial Benefit Cancer	\$750	\$750
Heart Attack	\$3,000	\$3,000
Stroke	\$3,000	\$3,000
Coronary Artery Bypass Graft	\$3,000	\$3,000
Kidney Failure	\$3,000	NONE
Alzheimer's Disease	\$3,000	NONE
Major Organ Transplant	\$3,000	NONE
22 listed conditions*	\$3,000	NONE

*Note: Critical Illness is not intended to be a substitute for medical coverage.*

Critical illness protection 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). The benefit levels mirror that outlined above and the age-based monthly premiums are below. Premiums are deducted on an after tax basis.

Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + 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

\*A complete list of covered conditions and benefit payout amount is available at [IngredionRewards.com](https://www.ingredionrewards.com)

# Prescription Drug Coverage

When you enroll in either of the Ingredion medical plan options, you automatically receive prescription drug coverage through Express Scripts. You can choose to have prescriptions filled either at a participating retail pharmacy or through mail order for a 90-day supply. You may save money if you choose to fill your 90-day prescription through mail order.

The amount you pay for a prescription depends on the medication's classification – generic, formulary or non-formulary.

The table below explains these classifications:

Tiers	Description
Generic	Generic drugs have the same active ingredients as their brand name equivalents and must meet the same federal standards for safety. Because they are no longer on patent, they are generally less expensive. Using generics helps keep your costs down.
Formulary	Brand name prescription medications preferred by a pharmacy manager like Express Scripts. Drugs in this classification are chosen to provide a safe, effective and affordable alternative to higher priced non-formulary drugs.
Non-formulary	Brand name prescription medications that are not on a pharmacy manager's preferred drug list (or formulary). They are covered, but you pay a higher price.

*Because we all should be focused on preventing disease, preventive prescription drugs are not subject to the deductible. The list of preventive drugs can be found on Express-Scripts website.*

The chart below describes the prescription drug benefits:

	Retail Pharmacy (30-DAY SUPPLY)	Mail Order (90-DAY SUPPLY)
Does the medical plan deductible apply?	Preventive Medications: No HRP Non-Preventive Medications: No HSP Non-Preventive Medications: Yes	
Generic Drugs	You pay: \$10 copay	You pay: \$20 copay
Formulary	You pay: 20% coinsurance with a \$30 minimum and \$90 maximum	You pay: 20% coinsurance with \$75 minimum and \$225 maximum
Non-formulary	You pay: 40% coinsurance with a \$60 minimum and \$180 maximum	You pay: 40% coinsurance with a \$150 minimum and \$450 maximum
Do my drug expenses count toward the out-of-pocket maximum?	Preventive Medications: Yes Non-Preventive Medications: Yes	

*Note: A drug's classification can change during the plan period. You can check a drug's classification by calling Express Scripts or checking on their website, [www.express-scripts.com](http://www.express-scripts.com).*

*Certain pharmacy programs are in place to help ensure the safety and cost effectiveness of prescription drugs. Contact Express Scripts for additional information regarding these programs.*

*Important Note about the HSP and Prescription Drugs...*

*If you choose the HSP, your non-preventive prescription drugs will be subject to your annual deductible. This means you will need to pay the cost for all non-preventive prescription drugs up front until you reach your deductible. After you meet your deductible, coinsurance begins.*

# Dental Plan

Dental care is important to your overall health and well-being. Ingredion offers a preferred provider dental plan through MetLife. As with the medical plan, in-network preventive care, such as regular teeth cleanings, is covered 100%. For other services, you pay for the cost until you reach your deductible and cost-sharing begins. Your dental coverage also includes basic and major dental care services, as well as an orthodontia benefit for your eligible dependents.

The chart below highlights benefits provided in the dental plan. The coinsurance levels refer to in-network providers based on allowed services. If you use a dentist who is not in-network, the plan pays the coinsurance level based on “reasonable and customary” (R&C) rates. You will be responsible for paying the balance.

### Dental Plan Features

Coverage Type	In-Network	Out-of-Network
Preventive (cleanings, exams, x-rays)*	100%	100%
Basic Restorative (fillings, extractions)	80%	75%
Major Restorative (bridges, dentures)	50%	50%
Orthodontia	50%	50%
<b>Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Annual Maximum Benefit</b>		
Per Person	\$2,000	\$2,000
<b>Orthodontia Maximum Benefits</b>		
Per Person	\$2,000	\$2,000

\* Preventive care is not subject to the deductible.

### Monthly Dental Plan Contributions

Dental Coverage Level			
Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$13.37	\$30.86	\$26.74	\$44.23

**Find a Dentist** — You can save money on your dental care by seeing an in-network provider. To see if your dentist participates in this plan, or to find a dentist in your area, go online to [www.metlife.com/dental](http://www.metlife.com/dental) and click on “Find a participating dentist.”

### ID Cards

MetLife does not issue ID cards. Your in-network provider can call MetLife to verify your benefits and coverage.

# Vision Plan

The vision plan provides comprehensive eye exams and allowances on frames and/or contact lenses.

There are no claims for you to file when you go to a participating vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

## Vision Plan Features

	Responsibility	Frequency
Eye Exam Copay	\$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 Allowance	\$150 allowance	Once every 12 months
Contact Lenses – Necessary	Covered in full after eyewear copay	Once every 12 months
Additional Lens Options	Average 20-25% discounts	
Additional Discounts on Glasses & Sunglasses	20% discount off the cost of the additional pairs of prescription and non-prescription sunglasses, including lens options.	
Laser Vision Correction	Average 15% discounts off the regular price, or 5% off a promotional offer for laser surgery. Discounts only available from MetLife participating facilities.	

*Note: There is no vision exam provided through the BCBS medical plans. If you enroll in a BCBS medical plan, additional vision discounts are available through Davis Vision.*

## Monthly Vision Plan Contributions

Vision Coverage Level			
Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$3.60	\$7.24	\$6.12	\$10.09

*Find a participating optometrist*

Go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-855-MET-EYE1

## ID Cards

MetLife does not issue ID cards. Your in-network provider can call MetLife to verify your benefits and coverage.

# Taking Your Physical, Mental and Financial Wellness into Account

## Get engaged in living a healthy lifestyle

As an employee, you can start a journey to wellness with Interactive Health Solutions (IHS), our wellness partner. You will be presented with wellness challenges and offered biometric screenings and health-risk assessments.

The IHS portal is an interactive, intuitive site offering flexible wellness solutions that are tailored to help reduce healthcare spend while improving productivity. The content on IHS is based on test results and the key moments in your lifecycle that lead to participation, engagement, and achievement of healthier outcomes. Your account will have relevant personalized feedback, recommendations, and action steps unique to your risk. There is the ability for you to have fun and use the portal more as you customize your own experience.

## Preserve Your Emotional Well-Being

The Employee Assistance Program (EAP) provides you with online resources, referrals and free, confidential in-person counseling to help you and your family balance the stresses of daily life.

This benefit, administered by Magellan Health Services, can help you navigate both personal and professional life challenges. You can speak with experienced professionals about personal issues, including parenting, finances, mental health and substance abuse. Magellan Health Services also provides an online chat that is available Monday through Friday from 7:00am to 5:30pm CST at [www.magellanhealth.com/member](http://www.magellanhealth.com/member) or 800-523-5668.

## Healthcare and Insurance can be Complicated — Cigna's Health Advocacy Services Can Help

Cigna's Advocacy Program provides convenient access to Personal Health Advocates (typically a Registered Nurse and experienced insurance professionals) to assist with complex healthcare and health insurance questions and/or concerns for participants and their family (spouse/domestic partner, dependent children, parents & parents-in-law).

Personal Health Advocates are available 24/7 @ 866-799-2725

## Services include:

- Clinical Services - healthcare related questions
- Senior Care and Special Needs - locate eldercare homes, day care private nurses, rehabilitation services, house call physicians, nursing and group homes
- Administrative Support - healthcare eligibility, preauthorizations, claims, service referrals, benefits disputes between carriers, medical equipment/device process, help with review and appeals process, etc.
- Financial Support - provide comparative cost estimates, negotiate fees with providers, review billing & zip-code cost estimates
- Medical Bill Saver - help negotiate discounts on non-covered medical bills over \$400

## A Resource for Your Financial Wellness — Fidelity

Fidelity's enhanced wellness platform is a one stop shop for financial help. Looking for solutions to assist with buying a home, saving for college, high interest debt, wills and estate planning, emergency savings, budgeting, etc.? Fidelity's financial platform provides topics, tools and suggestions to help make managing your financial life just a bit more manageable.

To gain access to Fidelity's Financial Wellness tools, log onto the site at [www.401.com](http://www.401.com).

Fidelity has many ways to protect you from Cyber Fraud. When you log into your account ([www.401k.com](http://www.401k.com)) you can update your log in and password information at any time, update your mobile phone number and sign up for eDelivery for statements and account information. You can also enroll in the Fidelity MyVoice program. The next time you call Fidelity, simply provide Fidelity consent to create your unique voiceprint. So, the next time you call, Fidelity's call system will recognize your voice as validation to your account.

To learn more about how Fidelity is protecting your accounts online, please visit [NetBenefits.Fidelity.com/onlinesecurity](http://NetBenefits.Fidelity.com/onlinesecurity).

# Flexible Spending Accounts

A flexible spending account is a way for you to set aside money from your paycheck on a pre-tax basis to pay for eligible out-of-pocket healthcare and/or dependent care expenses. You must file claims for expenses incurred in 2019 by March 30, 2020.

## These include:

- Healthcare FSA
- Dependent Care FSA

## Here is an example on how you save with flexible spending accounts:

	Example Without FSA Plan	Example With FSA Plan
Monthly Pay	\$3,000	\$3,000
Health Premiums (pre-tax)	\$60	\$60
Healthcare FSA (pre-tax)	\$0	\$50
Dependent Care FSA (pre-tax)	\$0	\$350
Taxable Income	\$2,940	\$2,540
Tax - 30% tax rate	\$882	\$762
Net Pay	\$2,058	\$1,778
Pay for Healthcare Expenses	\$50	\$0
Pay for Dependent Care Expenses	\$350	\$0
Disposable Income after Expenses	\$1,658	\$1,778

Our FSA provider, Discovery Benefits, offers a convenient debit card for the Healthcare FSA that allows you to pay for expenses at point-of-service instead of submitting a claim form and waiting for reimbursement. When you enroll in an FSA, you can set aside pre-tax money from your paycheck to pay for eligible expenses.

You are eligible to participate in both the Healthcare FSA and Dependent Care FSA if you enroll in the HRP medical option or if you waive medical coverage. If you elect to participate in the HSP medical option, you may not participate in a Healthcare FSA, but you are able to participate in the Dependent Care FSA.

## *FSA Pre-tax Advantage*

*You can save money when you enroll in a FSA. The money you contribute to your account is not taxed and it's tax free when you pay for eligible expenses.*

## Healthcare Flexible Spending Account Carryover

You may carry over up to \$500 of your unused Healthcare FSA balance at the end of the plan year. You will have until March 30, 2020 to submit eligible expenses for reimbursement incurred between January 1 and December 31, 2019.

2019 Medical Plan Enrollment	2018 FSA Balance
HRP	Up to \$500 may be carried over into your 2019 FSA (if not elected, FSA will be set up automatically)
HSP	Balance will be forfeited
Waive	Up to \$500 may be carried over into your 2019 FSA (if not elected, FSA will be set up automatically)

*Note: Any unused funds up to \$500 from 2018 will automatically be carried over into your 2019 FSA, unless you are enrolling in the HSP for 2019.*

	Healthcare FSA	Dependent Care FSA
You are eligible if:	You are not enrolled in the Health Savings Plan (HSP)	You have an eligible dependent per IRS regulations
You can contribute:	\$100 – \$2,700 per year	\$100 – \$5,000 per year (total combined limit if you and your spouse both contribute)*
To pay for:	Eligible expenses such as: <ul style="list-style-type: none"> <li>• Medical copays, deductibles and coinsurance for services covered by the medical plan</li> <li>• Prescription drug copays and coinsurance for drugs covered by the medical plan</li> <li>• Dental and orthodontic care</li> <li>• Vision exams, copays and materials</li> <li>• Other eligible Healthcare expenses not covered by the medical plan</li> </ul>	Eligible expenses such as: <ul style="list-style-type: none"> <li>• Nursery school, before- and afterschool care, or summer day camp for your children under age 13</li> <li>• Adult day care facility, senior center or elder care center</li> </ul>

*Note: Please refer to the IRS website [www.irs.ustreas.gov](http://www.irs.ustreas.gov) for information on eligible expenses.*

*\*Highly Compensated Employees may have a lower maximum election for Dependent Care FSA*

***Don't miss your chance!***  
*You must enroll for the FSAs during the annual Open Enrollment period or you will not have an account for 2019, unless you are carrying over a Healthcare FSA balance from 2018, in which case an FSA will be opened for you.*



# Life and Accidental Death and Dismemberment Insurance Plans

Ingredion offers life and accidental death and dismemberment (AD&D) coverage for employees and eligible dependents. These benefits help protect employees and their families from financial hardship in the event of a death or injury.

## There are several life and AD&D plans offered through Cigna at Ingredion:

- **Basic coverage** is automatically provided and paid for by Ingredion.
- **Supplemental coverage** can be elected during Open Enrollment. You can add to your basic coverage by purchasing supplemental coverage. If you cover yourself, you can then buy supplemental insurance for your spouse and/or children. You pay for supplemental coverage with after-tax payroll deductions.
- **Optional coverage** can also be elected during Open Enrollment. As an alternative to supplemental life insurance coverage, you can purchase optional life insurance coverage for your spouse and/or children. You pay for optional coverage with after-tax payroll deductions.

## Basic Life Insurance

Basic life insurance pays a cash lump sum to your beneficiary if you die while you are covered. Ingredion will provide basic life insurance at no cost to you. You will automatically be enrolled for basic coverage that includes a benefit of 1.5x your base salary (up to \$1,000,000).

## Supplemental Life Insurance

For additional protection, you may purchase supplemental life insurance for yourself. It is in addition to your basic life insurance provided by Ingredion. If you choose to purchase supplemental life insurance for yourself, you can then also purchase it for your spouse and/or children.

Supplemental Life Amount	
Employee	0.5 – 6x base salary up to \$1,000,000
Spouse	\$10,000 increments up to \$300,000
Child	\$2,000 / \$5,000 / \$10,000

## Monthly Supplemental Life Insurance Plan Rates

		Rate Per \$1,000 in Coverage											
		Tobacco Use*	Under Age 25	Age 25–29	Age 30–34	Age 35–39	Age 40–44	Age 45–49	Age 50–54	Age 55–59	Age 60–64	Age 65–69	Age 70+
Supplemental Employee Life/Spouse Life	Non-Smoker		0.055	0.06	0.08	0.09	0.10	0.15	0.23	0.43	0.66	1.27	2.06
	Smoker		0.075	0.075	0.085	0.105	0.13	0.20	0.32	0.51	0.75	1.30	2.20

\*Note: If you elect coverage for you or a spouse/domestic partner that requires Evidence of Insurability, you will be provided with instructions during the enrollment process.

## Enter Your Beneficiaries

To avoid a delay in receiving benefits, be sure to indicate your beneficiary designation during online enrollment. Beneficiary designations for the 401(k) must be made at [www.401k.com](http://www.401k.com).

## Monthly Supplemental Child Life Insurance Contributions

Benefit Plan	Rate
\$2,000	\$0.24
\$5,000	\$0.60
\$10,000	\$1.20

## Buying Supplemental Spouse or Child Life Insurance

You must purchase supplemental life insurance for yourself if you want to purchase supplemental life insurance for your spouse and/or child(ren).

### Evidence of Insurability (EOI) rules during open enrollment:

- If electing a supplemental life insurance election for the first time, you will have to complete EOI or proof of good health.
- If maintaining your current level of supplemental life insurance, you do not have to complete EOI or proof of good health.
- If you currently have a supplemental life election, you can elect additional life insurance for yourself up to .5x salary, to a maximum of \$50,000, without having to complete EOI or proof of good health provided that the .5x salary election does not exceed 3x salary or \$500,000, whichever is less.
- Any election for spouse supplemental life insurance will have to go through EOI or proof of good health.

The deduction for the premium on the supplemental life election that requires EOI or proof of good health will not be deducted from your paycheck until the election is approved. The deduction will start from the date of approval.

### Optional Dependent Life Insurance.

Optional dependent life insurance provides a financial benefit if your dependent(s) die. You may purchase dependent life insurance for your spouse and child(ren) for a flat monthly rate, regardless of the number of dependents you cover. You do not need to elect employee supplemental life insurance to purchase optional dependent life insurance.

#### You may purchase coverage as follows:

- Spouse: \$10,000
- Child(ren): \$2,000 (per covered child)

#### Monthly Optional Dependent Life Insurance Plan Rates

Benefit Plan	Rate
Eligible Spouse and Children	\$2.20

*Note: If you elect coverage for yourself or a spouse/domestic partner that requires Evidence of Insurability, you will be provided with instructions during the enrollment process.*

## Basic AD&D Insurance

Basic AD&D insurance pays a cash lump sum to your beneficiary if you die as a result of an accident that occurs while you are covered. A portion of the full benefit is payable to you if you are severely injured as a result of an accident. Ingredion will provide basic AD&D insurance at no cost to you. You will automatically be enrolled for basic coverage that includes a benefit of 1.5x your base salary (up to \$1,000,000).

## Supplemental AD&D Insurance

For additional income protection, you may purchase supplemental AD&D insurance for yourself, your spouse and your child(ren). If you choose to purchase supplemental AD&D insurance for yourself, you can then also purchase it for your spouse or children. During Open Enrollment, you can choose from the following options:

Supplemental AD&D Amount	
Employee	0.5 – 6x base salary up to \$1,000,000
Spouse	Beneficiary Receives
If no dependent children are insured	60% of employee's supplemental AD&D amount
If one or more dependent children are insured	50% of employee's supplemental AD&D amount
Child	Beneficiary Receives
If spouse is not insured	15% of employee's supplemental AD&D amount
If spouse is insured	10% of employee's supplemental AD&D amount

### Monthly Supplemental AD&D Insurance Rates

Benefit Plan	Rate Per \$1,000 in Coverage
Employee Only Supplemental AD&D	\$0.022
Employee + One or More Dependents Supplemental AD&D	\$0.037



# Disability Plans

If you suffer from an illness or injury that prevents you from working, Ingredion provides financial protection through disability benefits at no cost to you, including:

- Short-term Disability (STD)
- Long-term Disability (LTD)

## Short-Term Disability (STD)

STD replaces your pay for up to 26 weeks if you have a non-work-related illness or injury that prevents you from working. You receive benefits based on the number of years of service you have completed. You are eligible for STD benefits if you are normally scheduled to work at least 20 hours per week.

### Short-Term Disability Schedule

Length of Service	Benefit Amount
Less than 2 years	3 weeks at 100% of base pay; 23 weeks at 66.7% of base pay
2–4 years	13 weeks at 100% of base pay; 13 weeks at 66.7% of base pay
4+ years	26 weeks at 100% of base pay

## Long-Term Disability (LTD)

If you are normally scheduled to work at least 30 hours per week and are out on disability due to a non-work-related illness or injury for longer than 26 weeks, your STD plan transitions to an LTD plan. This benefit is paid until age 65, as long as the plan criteria is met, and pays out the following benefit:

Benefit Amount	LTD Benefit Maximum
66.7% of your base pay	\$15,000/month



# 401(k) Retirement Savings Plan to Build Your Nest Egg

If you haven't thought about retirement savings, use the momentum from Open Enrollment to check your plan parameters.

Ingredion offers a 401(k) plan, administered by Fidelity, to help you plan for retirement. Ingredion matches your contribution at 100% for the first 6% you contribute to your account on a pre-tax or after tax basis. You have the option to adjust your contribution rate from 1–75% of your pay or opt out of the plan.

If you were hired January 1, 2015 or after, the company will also provide you with an annual contribution of 3% of your base pay.

You are always 100% vested in your own contributions to the plan, as well as any earnings on them. You are 100% vested in the company's contributions after three years of continuous service.

The IRS sets annual maximums that participants are allowed to contribute on a pre-tax basis. The maximum for 2019 is \$19,000. If you are age 50 or older, you may contribute an additional \$6,000 per year.

Although nothing is required during Open Enrollment, take some time now to check your beneficiary designations, contribution rates and investment directions at [www.401k.com](http://www.401k.com).



# Additional Employee Benefits

## Voluntary ID Protection at a Discount

Ingredion has partnered with ID Watchdog to offer identity theft protection for employees. The plan offers credit monitoring, identity monitoring, and restoration services.

Coverage Tier	Monthly Cost
Employee only	\$8.95
Family*	\$17.95

*\*Family coverage is a spouse and a maximum of five children up to age 26.*

### Identity Monitoring

- Proactive identity monitoring
- Breach notification
- High risk transactions
- Black market website surveillance
- USPS national change of address monitoring

### Credit Monitoring

- Rapid single bureau credit alerts
- Single bureau monthly credit score tracking
- Triple bureau credit monitoring

### Restoration Services

- Covers ID theft from all sources (e.g. internet, lost wallet, etc.)
- Assigned advocate/limited power of attorney
- 100% resolution guarantee
- Lost wallet protection

## Adoption Assistance

Our employees choose to build their families in many ways. In order to support adoptive parents, we offer an Adoption Assistance Reimbursement Program. We will reimburse up to \$5,000 (\$6,000 for special needs adoption) for incurred adoption expenses. Employees can be re-imbursed for up to two adoptions.

## Employee Discount Program—Perk Spot

**Did you know Ingredion has an Employee Discount Program? Employees have the benefits of over 30,000 discounts on apparel, auto, electronics, life services, restaurants, travel, gifts and lots more!**

Ingredion is happy to offer you PerkSpot, a one-stop-shop for exclusive discounts at many of your favorite national and local merchants! PerkSpot is completely **FREE**, and optimized for use on any device: desktops, tablets, and mobiles.

Sign up or log in at [ingredionrewards.perkspot.com](http://ingredionrewards.perkspot.com). Follow the simple on-screen instructions to make an account with your personal or work e-mail.



# Your Resources

If you have additional questions about your benefits, contact your benefit providers listed below. You can also contact the Businessolver Ingridion Benefits Helpline at 866-390-5537 for assistance.

For more information on:	Contact	Telephone	Web or e-mail address
Ingridion Benefits Helpline <ul style="list-style-type: none"> <li>• Benefits enrollment</li> <li>• Dependent verification</li> </ul>	Businessolver	1-866-390-5537	<a href="http://www.ingredionbenefits.com">www.ingredionbenefits.com</a>
Medical <ul style="list-style-type: none"> <li>• Health Savings Plan (HSP)</li> <li>• Health Reimbursement Plan (HRP)</li> </ul>	Blue Cross Blue Shield of Illinois	1-800-458-6024	<a href="http://www.bcbsil.com/members">www.bcbsil.com/members</a>
Nurseline (for BCBS members)	Blue Cross Blue Shield of Illinois	1-800-299-0274	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
Health Savings Account (HSP account)	Fidelity Investments	1-888-544-3716	<a href="http://www.401k.com">www.401k.com</a>
Prescription Drug Plan	Express Scripts	1-866-877-8492	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Dental Plan	MetLife	1-800-942-0854	<a href="http://www.metlife.com/dental">www.metlife.com/dental</a>
Vision Plan	MetLife	1-800-MET-EYE1 (1-855-638-3931)	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Critical Illness	MetLife	1-800-GET-MET8 (1-800-438-6388)	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Flexible Spending Accounts (FSAs)	Discovery Benefits	866-451-3399 - CUSTOMER SERVICE 866-451-3245 - CLAIMS	<a href="mailto:customerservices@discoverybenefits.com">customerservices@discoverybenefits.com</a>
Disability <ul style="list-style-type: none"> <li>• Short-term Disability (STD)</li> <li>• Long-term Disability (LTD)</li> </ul>	Cigna	CLAIMS: 1-888-84-CIGNA (1-888-842-4462)	<a href="http://www.mycigna.com">www.mycigna.com</a>
Employee Assistance Program (EAP)	Magellan Health Services	1-800-523-5668	<a href="http://www.magellanhealth.com/member">www.magellanhealth.com/member</a>
Retirement Savings Plans – 401(k)	Fidelity Investments	1-800-835-5091	<a href="http://www.401k.com">www.401k.com</a>
Health Wellness	Interactive Health	1-800-840-6100	<a href="http://www.myinteractivehealth.com">www.myinteractivehealth.com</a>
Health Advocacy Services	Cigna	1-866-799-2725	N/A
Identity Protection	ID Watchdog	1-866-513-1518	<a href="http://www.idwatchdog.com">www.idwatchdog.com</a>
For other benefit questions, including Life Insurance and AD&D Insurance	Ingridion Benefits	N/A	(e-mail) <a href="mailto:benefits@ingredion.com">benefits@ingredion.com</a>

**Please visit [ingredionrewards.com](http://ingredionrewards.com) for all benefits information**

*This summary is intended to be an outline of available benefits, and the programs described therein are subject to change. Specific details on each U.S. plan are contained in plan documents that are available from Human Resources. In case of a discrepancy, the plan document will govern.*

