



Ingredion

Be what's next

Ingredion**Rewards**

Benefits for Health, Wellness and Financial Security



2023
Benefits at a Glance

Ingredion**Rewards**



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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 life and AD&D insurance, along with voluntary benefit plans.

Your eligible dependents include your:

- Child(ren) up to age 26
- Spouse or domestic partner (same or opposite gender)

Verification of Domestic Partnership is required. 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 2023 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
- Gain or 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

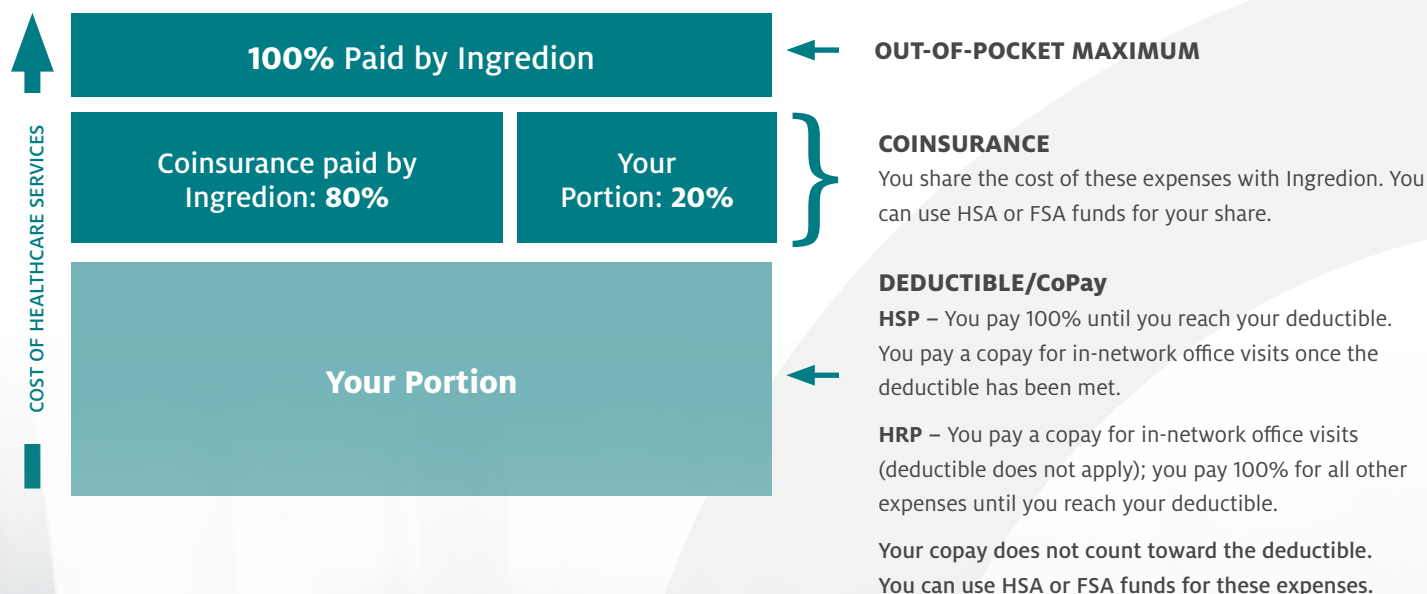
Ingredion provides medical benefits designed to help you, and your family, stay healthy and have access to care when you need it. You have two medical plan options available through Blue Cross Blue Shield of Illinois.

They are the:

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

Both plans:

- Pay 100% of the cost of in-network preventive care
- Have a copay for in-network visits to your primary care physician or specialist (after deductible for HSP)
- 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)	\$3,500/\$7,000	\$7,000/\$14,000	\$4,000/\$8,000	\$8,000/\$16,000
Preventive Care	In-network covered at 100%		In-network covered at 100%	

Copay applies after deductible is met

Copay**	HRP		HSP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care	\$25	You Pay 40% after deductible	\$25	You Pay 40% after deductible
Specialist Care	\$40		\$40	
MDLIVE	\$10		\$10	

Coinsurance	HRP		HSP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Test, Imaging, Surgery, Hospital Stay, etc.	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible

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

**Copays do not go towards meeting your deductible, but they do go towards meeting your out-of-pocket maximum.

Your Contributions

Monthly Medical Rates - Discounted				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
HRP	\$131	\$333	\$226	\$480
HSP	\$101	\$264	\$177	\$379

Terms to Know: Whether you choose medical coverage from the HRP or HSP, each has an annual deductible, copays, 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 HCFSAs) can help you pay expenses until you reach your annual deductible.

Copay: You will pay a fixed cost for an office visit to see your in-network primary care physician, in-network specialist or virtual physician with MDLIVE to receive the care you need when you're not feeling well. If you are in the HSP plan, you must first meet your deductible before the copay applies.

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, copays, 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 through MDLIVE. MDLIVE is available for simple, non-emergency medical and behavioral health conditions. No waiting for scheduled doctor appointments. Physicians can also send digital prescriptions to the member's pharmacy of choice.

Virtual visits under the HRP medical plan will have a \$10 copay (not subject to the deductible). Virtual visits under the HSP medical plan will have a \$10 copay 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/bcbsil and click on Activate Now to get started. You'll need your BCBS member ID to register.

Tobacco-user Questions on **Businessolver**

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"> Covered by any other medical plan that is not a high-deductible plan Enrolled in Medicare Claimed as a dependent on another individual's tax return
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 2023 is: <ul style="list-style-type: none"> Employee Only coverage: \$3,850 Employee + One or More coverage: \$7,750 Catch-up contribution (if 55 or older): \$1,000
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 \$500, 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"> All prescription drugs (preventive and non-preventive) are not subject to the deductible All prescription drugs count toward the out-of-pocket maximum 	<ul style="list-style-type: none"> Preventive prescription drugs are not subject to the deductible Non-preventive prescription drugs are subject to the deductible All prescription drugs count toward the out-of-pocket maximum
What expenses can I pay for with the FSA or HSA account?	<ul style="list-style-type: none"> Money in your Healthcare FSA account can be spent tax-free on eligible medical, dental and vision expenses Dependent Care FSA funds are used for child daycare and/or adult daycare that enables you to work 	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 agree to the terms and conditions from Fidelity during the enrollment process. Once enrolled you will receive a debit card from Fidelity that you can use to pay for medical expenses directly from your HSA.

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 via payroll deductions
- 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). After you turn 65, money in your HSA can also be used for non-qualified medical expenses with no penalty (only income taxes will apply).

Note: HSA balances roll over year after year.

If you make HSA contributions outside of payroll deductions, make sure you do not exceed IRS annual limits. Payroll is not informed of outside contributions. It's your responsibility to make sure your total contributions do not exceed IRS limits.

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](#).

Generic	Formulary	Non-formulary
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.	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.	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. www.express-scripts.com

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: 50% coinsurance with a \$80 minimum and \$240 maximum	You pay: 50% coinsurance with a \$200 minimum and \$600 maximum
Do my drug expenses count toward the out-of-pocket maximum?	Preventive Medications: Yes Non-Preventive Medications: Yes	

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.

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.

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.



Dental Plan

Dental care is important to your overall health and well-being. Ingredion offers a preferred provider dental plan through Blue Cross Blue Shield of Illinois. 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%
Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximum Benefit		
Per Person	\$2,000	\$2,000
Orthodontia Maximum Benefits		
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
\$13.70	\$31.63	\$27.41	\$45.34

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.bcbsil.com and click on “Find a Doctor or Hospital” and then “Find a Dentist.”

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 or \$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.	

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
\$3.76	\$7.56	\$6.39	\$10.55

Find a participating optometrist

Go to www.metlife.com/mybenefits

or call 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

HealthyYou Wellness Program

Sharecare, a partner of Ingredion's HealthyYou program, is a digital health solution that helps you manage all of your health in one place. The program offers wellness challenges, biometric screenings and the RealAge Test. You can receive personalized insights, information, daily tracking, innovative programs, and one-of-a-kind tools to help you live a healthier life, no matter where you are in your health journey. To get started with the HealthyYou program, visit ingredion.sharecare.com and sign up (make sure you have your Workday ID number handy). Call Sharecare at 855-429-7313 with any questions.

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 Healthcare, 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 also provides an online chat that is available Monday through Friday from 7:00am to 5:30pm CST at member.magellanhealthcare.com or 800-523-5668.

Healthcare and Insurance can be Complicated

New York Life Group Benefit Solutions (NYL) Health Advocacy Services Can Help. NYL 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 child(ren), 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
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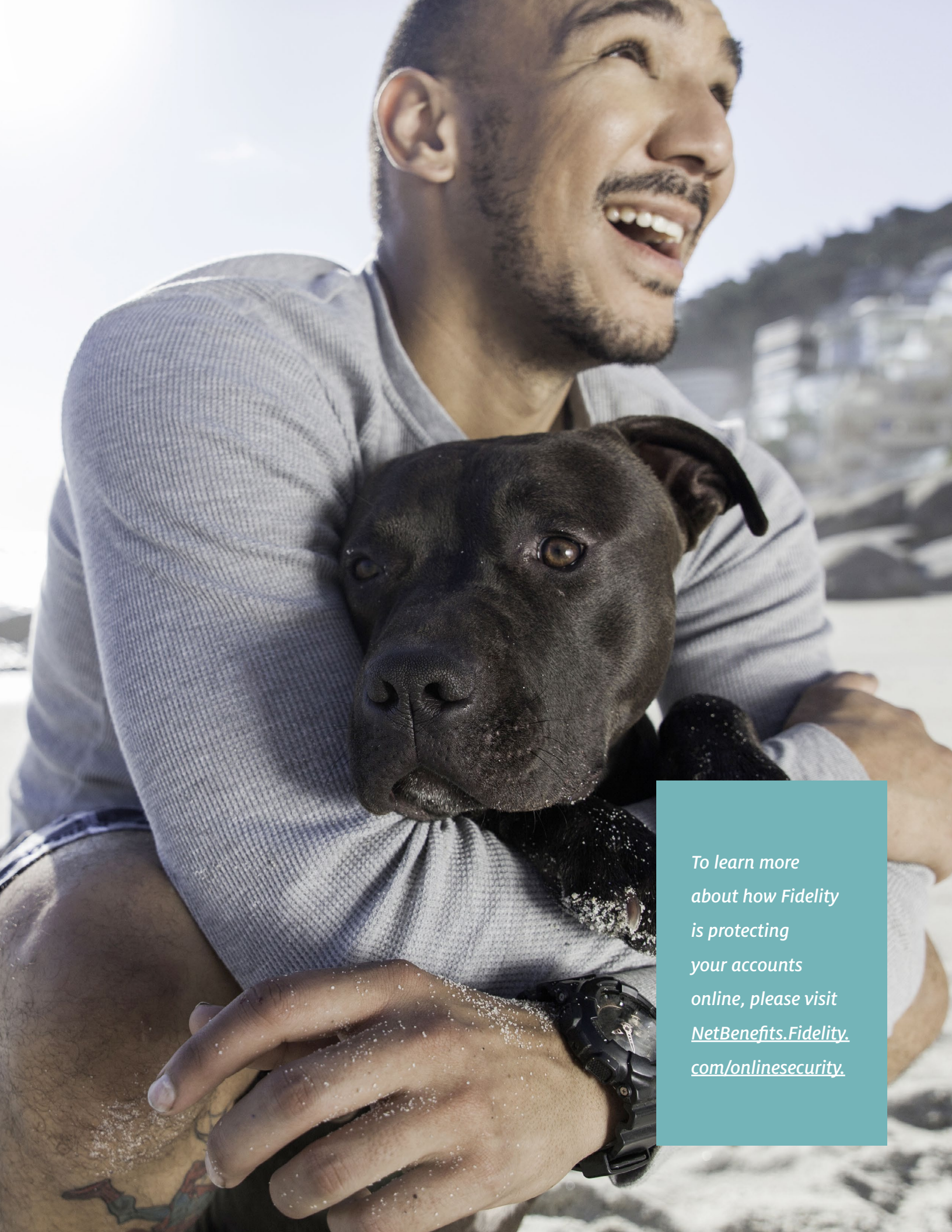
A Resource for Your Financial Wellness — Fidelity

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, and more? 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.401K.com.

Fidelity has many ways to protect you from Cyber Fraud. When you log into your account (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.



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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 2023 by March 30, 2024.

These include:

- Healthcare FSA
- Dependent Care FSA

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

Our FSA provider, WEX, 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 FSA, you can set aside pre-tax money from your paycheck to pay for eligible expenses.

	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

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.

Funds in a Dependent Care FSA are used to pay for childcare for child(ren) under age 13 when they’re claimed as qualifying dependents. The funds can also be used to cover care for a disabled spouse or dependent of any age. To be eligible for a Dependent Care FSA, you and your spouse (if applicable) must be employed, or your spouse must be a full-time student or looking for work.

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 \$570 of your unused Healthcare FSA balance at the end of the plan year. You will have until March 30, 2024 to submit eligible expenses for reimbursement incurred between January 1 and December 31, 2023.

2023 Medical Plan Enrollment

2022 FSA Balance	
HRP	Up to \$570 may be carried over into your 2023 FSA (if not elected, FSA will be set up automatically)
HSP	Balance will be forfeited
Waive	Up to \$570 may be carried over into your 2023 FSA (if not elected, FSA will be set up automatically)

Note: Any unused funds up to \$570 from 2022 will automatically be carried over into your 2023 FSA, unless you are enrolling in the HSP for 2023.

	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 – \$3,050 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"> • Medical copays, deductibles and coinsurance for services covered by the medical plan • Prescription drug copays and coinsurance for drugs covered by the medical plan • Dental and orthodontic care • Vision exams, copays and materials • Other eligible Healthcare expenses not covered by the medical plan 	Eligible expenses such as: <ul style="list-style-type: none"> • Nursery school, before- and after school care, or summer day camp for your child(ren) under age 13 • Adult day care facility, senior center or elder care center

Please refer to WEX's website www.wexinc.com/insights/benefits-toolkit/eligible-expenses for information on eligible expenses.

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 2023, unless you are carrying over a Healthcare FSA balance from 2022, 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 New York Life Group Benefit Solutions (NYL) 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 child(ren). 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 child(ren). 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 child(ren).

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/	Non-Smoker	0.055	0.06	0.08	0.09	0.10	0.15	0.23	0.43	0.66	1.27	2.06
Spouse Life	Smoker	0.075	0.075	0.085	0.105	0.13	0.20	0.32	0.51	0.75	1.30	2.20

* 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.

Monthly Supplemental Child Life Insurance Contributions

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

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 Child(ren)	\$2.20

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.

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).

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 child(ren). 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 child(ren) are insured	60% of employee’s supplemental AD&D amount
If one or more dependent child(ren) 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 100% of base pay	Benefit Amount 66.7% of base pay
Less than 2 years	8 weeks at 100% of base pay;	18 weeks at 66.7% of base pay
2–4 year	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

Voluntary Benefit Plans

Accident

If you and your family have an active lifestyle, your children play sports or your medical plan has a high deductible, you may want to consider accident insurance. An accident can happen to anyone in the family and with it can come unexpected expenses not covered by medical insurance. Coverage includes broken bones, concussions, dislocations, and second-and-third-degree burns, medical services related to the accident such as doctor visits, ambulance transportation, medical testing and physical therapy. There is no waiting period for coverage to begin with a hassle-free claims process. Payments from claims are made directly to you from MetLife and can be used any way you see fit.

MetLife Accident Plan*

Accident	Benefit Payment
Ambulance	\$200
Appliance	Up to \$1,500
ER Visit	\$200
Follow up Treatment	\$200 2x/accident
Urgent Care	\$150
X-Ray	\$300
Concussion	\$600
Closed Dislocations	Up to \$3,000
Closed Fractures	Up to \$4,000
Eye Injury	\$400
Lacerations	Up to \$600
AD&D (EE)	\$100,000
Wellness	\$75
Tier	Monthly Rate
Employee	\$13.09
Employee + Spouse	\$25.44
Employee + Child(ren)	\$29.21
Family	\$35.75

Hospital Indemnity

Unanticipated health issues or accidents can sometimes land you in the hospital. Whether it be a broken arm after a fall needing surgery, a heart attack brought on by undue stress, or a fast-spreading virus, hospitalizations are unpredictable and can have a significant impact on finances. Typically a flat amount is paid for the day that you are admitted to a hospital and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay. Acceptance is guaranteed for you and your eligible family members.

MetLife Hospital Indemnity Plan*

Hospital Indemnity	Benefit Payment
Initial Hospital Admission; Limitations Hours required for Admission	\$1,500 1x/year 20 Hours
Daily Hospital Confinement; Limitations	\$200 15 days (no limit on confinements)
Daily ICU Confinement; Limitations	\$200 15 days (no limit on confinements) *pays in addition to "Daily ICU"
Rehab Facility	\$200
Maternity	Yes
Tier	Monthly Rate
Employee	\$23.75
Employee + Spouse	\$56.25
Employee + Child(ren)	\$38.61
Family	\$71.15

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

Critical Illness

If you elect the HSP medical plan, 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.

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

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



Identity Protection with ID Watchdog

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

- **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.

Coverage Tier	Monthly Cost
Employee only	\$8.95
Family*	\$16.95

**Family coverage is a spouse and a maximum of five child(ren) up to age 26.*

Pet Insurance

No matter what unpredictable antics your furry family member gets into, your family isn't complete without them. You can enroll in MetLife Pet Insurance and feel confident that their health and your wallet are protected if you're faced with an unexpected trip to the vet.

Why MetLife Pet Insurance?

- Flexible coverage with up to 100% reimbursement and freedom to visit any U.S. licensed vet
- Optional Preventive Care coverage
- 24/7 access to Telehealth Concierge Services
- Discounts and offers on pet care
- Coverage of pre-existing conditions when switching providers
- MetLife Pet mobile app to submit and track claims, manage your pet's health and wellness and find nearby pet services

Employees are billed directly (no payroll deductions) and can cancel coverage at any time.

Enroll by calling 1 800 GET-MET8 or by visiting www.metlife.com/getpetquote.



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.

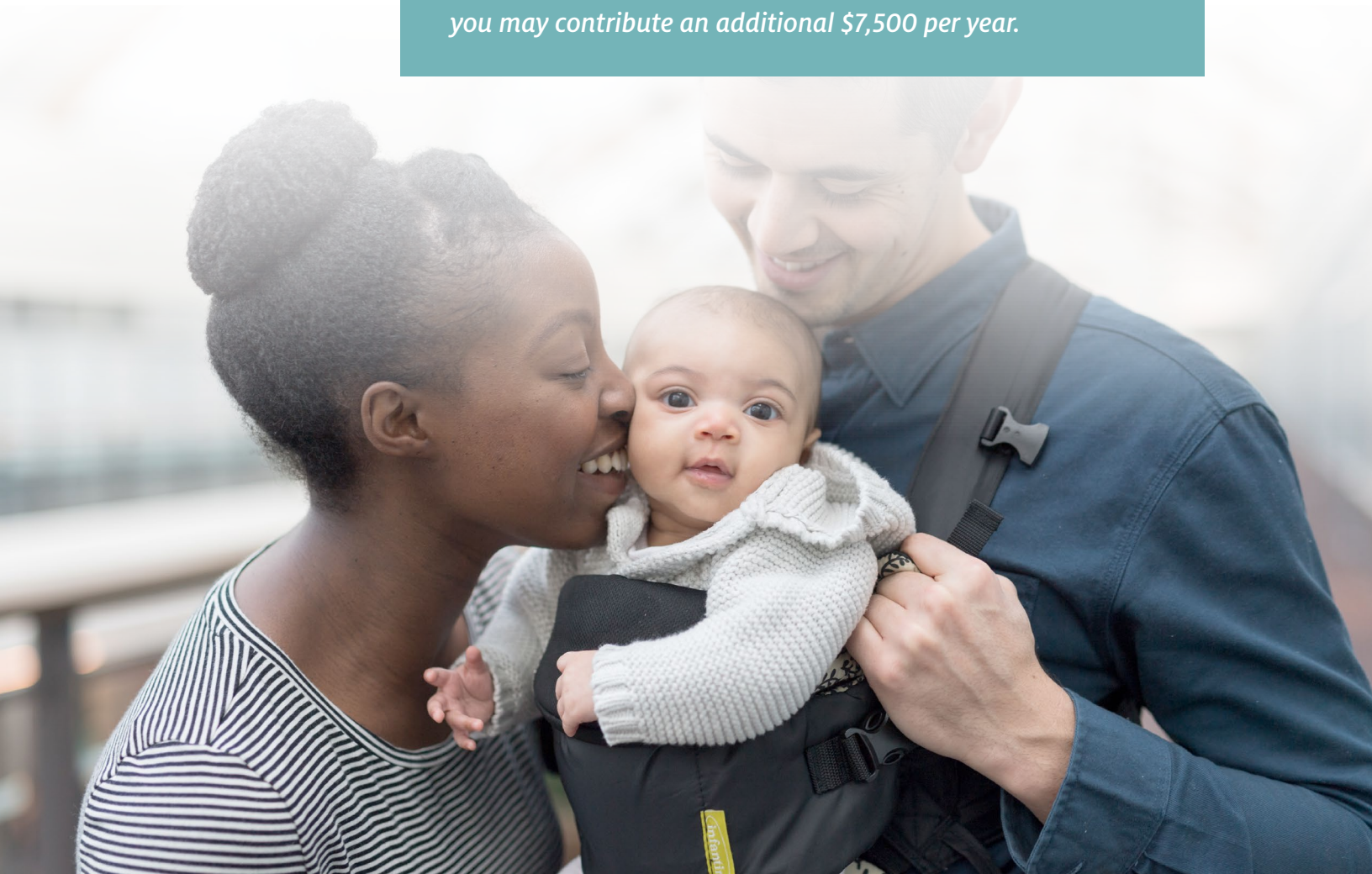
If you were hired January 1, 2015 or after, the company will also provide you with an annual contribution of 3% of your base pay.

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 2023 is \$22,500. If you are age 50 or older, you may contribute an additional \$7,500 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.

The maximum for 2023 is \$22,500. If you are age 50 or older, you may contribute an additional \$7,500 per year.



Employee Policies and Perks

For more information, please visit HR Connect for policies and forms.

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 \$10,000 for incurred adoption expenses. Employees can be reimbursed for up to two adoptions.

Parental Leave

Ingredion provides Parental Leave, which allows parents to take paid leave to care for and bond with their newborn, newly adopted or newly placed child. Eligible employees will receive a maximum benefit of six weeks of 100% paid Parental Leave within the 12-month period following their child's birth, adoption or foster placement.

Parental Leave runs concurrent with Family and Medical Leave Act (FMLA) leave, as applicable, and must be taken in full week increments.

Employees preparing to take Parental Leave must inform their supervisor and local human resources at least 30 days prior to the proposed leave date.

Workplace Banking PNC BANK

Whether you're thinking about better ways to manage your money right now or wondering if your long-term financial dreams are within reach, PNC WorkPlace Banking offers a rewarding relationship. PNC Virtual Wallet products include tools to simplify money management with online and mobile banking. There are free seminars, workshops and digital sources to improve your financial wellness. You can also schedule a one-on-one appointment with your PNC WorkPlace Banker to discuss financial needs. Visit pnc.com/workplace.employee for more info.

Tuition Reimbursement

Ingredion supports employee development through formal job/career-related courses of study. Tuition and eligible fees can be reimbursed up to a maximum of \$5,250 in a calendar year. The educational program must be consistent with current or potential roles within Ingredion. Employees with at least 12 months of service with the company and performance at a three (3) level or higher are eligible for reimbursement.

Matching Gifts

Ingredion encourages employees to support organizations and institutions that improve quality of life and strengthen the community. Employee contributions to 501 (c) (3), non-profit organizations will be matched by Ingredion to help initiate this support.

Ingredion will match up to a maximum of \$7,500 in eligible contributions per employee each year. The first \$1,000 will be matched \$2:\$1, the remaining \$6,500 will be matched \$1:\$1.

Employee Discount Program—PerkSpot

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 onestopshop 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. Follow the simple onscreen instructions to make an account with your personal or work email.

Inside Rx Pets

We've partnered with Express Scripts to offer Inside Rx Pets to all employees. Inside Rx Pets is a discount card providing savings at over 40,000 participating pharmacies. Users will save an average of 15% off brands and 77% off generics on the human medication pets need.

Download a card, search for a participating pharmacy and check the current price of your pet's prescription online at www.insiderx.com or by calling customer service at 800-722-8979. Simply take the prescription to a participating pharmacy and show your card to the pharmacist to enjoy the savings.

Your Resources

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

For more information on:	Contact	Telephone	Web or e-mail address
Ingredion Benefits Helpline	Businessolver	866-390-5537	www.ingredionbenefits.com
<ul style="list-style-type: none"> • Benefits enrollment • Dependent verification 			
Medical	Blue Cross Blue Shield of Illinois	800-458-6024	www.bcbsil.com
<ul style="list-style-type: none"> • Health Savings Plan (HSP) • Health Reimbursement Plan (HRP) 			
Nurseline (for BCBS members)	Blue Cross Blue Shield of Illinois	800-299-0274	www.bcbsil.com
Health Savings Account (HSA account)	Fidelity Investments	800-544-3716	www.401k.com
Prescription Drug Plan	Express Scripts	866-877-8492	www.express-scripts.com
Dental Plan	Blue Cross Blue Shield of Illinois	800-367-6401	www.bcbsil.com
Vision Plan	MetLife	800-MET-EYE1 (855-638-3931)	www.metlife.com/mybenefits
Accident Critical Illness Hospital Indemnity Pet Insurance	MetLife	800-GET-MET8 (800-438-6388)	www.metlife.com/mybenefits www.metlife.com/getpetquote
Flexible Spending Accounts (FSAs)	WEX	CUSTOMER SERVICE: 866-451-3399	customerservice@wexhealth.com www.wexinc.com
Disability	New York Life Group Benefit Solutions	CLAIMS: 888-842-4462	mynylgbs.com
<ul style="list-style-type: none"> • Short-term Disability (STD) • Long-term Disability (LTD) 			
Wellness	Sharecare	855-429-7313	ingredion.sharecare.com
Employee Assistance Program (EAP)	Magellan Healthcare	800-523-5668	member.magellanhealthcare.com
Retirement Savings Plans – 401(k)	Fidelity Investments	800-835-5091	www.401k.com
Health Advocacy Services	New York Life Group Benefit Solutions	866-799-2725	N/A
Identity Protection	ID Watchdog	866-513-1518	www.idwatchdog.com
Workplace Banking	PNC Bank	216-222-5477	pnc.com/workplace/employee

Please visit 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.

