



Ingredion

2023 Benefits Open Enrollment Enhancements, Updates and Key Information

NOVEMBER 2022

2023 Benefit Enhancements

- Medical plan enhancements
 - Add Learn to Live benefits – New care for mental wellbeing; provides online behavioral health programs and tools for members.
 - Add Hinge Health – Virtual musculoskeletal care to help with back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain free. Provided at no cost to members.
 - Add follow-up Colonoscopy coverage – Now includes coverage for colonoscopies without cost sharing when follow-up exams to initial screening are determined medically necessary.
 - Add Naprapathy care coverage – Similar to chiropractic therapy, however, Naprapathy providers work in a wider area, and they treat muscles and joints from a more general perspective.
 - No other medical plan design changes; no dental or vision plan design changes
- New voluntary benefit – 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
 - Coverage of pre-existing conditions when switching providers
 - Direct billed (no payroll deductions) and can be cancelled at any time



2023 Benefit Updates

- Limits
 - HSA \$3,850 single (up \$200) / \$7,750 family (up \$450) / \$1,000 catch-up (no change)
 - FSA Healthcare \$3,050 (up \$200)
 - FSA Healthcare rollover increase \$610 (up \$40); 2023 balance to 2024
 - FSA Dependent care \$5,000 (no change)
 - 401k \$22,500 (up \$2,000); \$7,500 catch-up (up \$1,000)
- Rates
 - 5.5% average rate increase for HRP and HSP medical plans
 - 0% rate increase for all other plans

Monthly Medical (discounted) – 5.5% average increase – below trend				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
HRP	\$131.00	\$333.00	\$226.00	\$480.00
HSP	\$101.00	\$264.00	\$177.00	\$379.00

2023 Open Enrollment Key Information

- Virtual benefits fair
 - Includes what's new for 2023 and link to **Benefits at a Glance**
 - Visit over a dozen vendor booths in the Exhibit Hall
 - Enter raffle to win a prize
- Live vendor webinars – see Webinar page in the fair for access
 - BCBS of IL (overview of medical plan and 2023 enhancements)
 - Fidelity (HSA informational session and open Q&A)
 - MetLife (Pet Insurance presentation)
- Live Q&A sessions with the Benefits Team
- Enroll October 31 through November 11 at IngredionBenefits.com
 - FSA elections are **required** / active
 - All other elections roll forward / passive

