

Because life
doesn't always
go as planned.



No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby – thanks to *LifeKeys*® services from Lincoln Financial Group.

LifeKeys® services include:



Save money on shopping and entertainment

You have access to GuidanceResources® Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows and much more. Also available in the GuidanceNow mobile app.



Help with important life matters

You'll find supportive tools and advice on a wide range of topics – including legal, financial, family and career on GuidanceResources® Online. It's one way to stay "in the know" on matters that impact your personal and professional life.



Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for the information you need to recognize and prevent identity theft – and restore your good name.



Online will preparation

Creating a will allows you to make vital decisions ahead of time – such as naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.



Guidance and support for your beneficiaries

LifeKeys' comprehensive program offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters and help coping with the occasional challenges of day-to-day life.

When you're enrolled in life or AD&D insurance, you have access to a wide range of services to help you and your loved ones through life's most important matters.

For your beneficiaries: help, guidance and support at a difficult time

The emotional impact of losing a loved one can be deep and long-lasting. All too often, financial or legal issues can add to the stress. *LifeKeys*[®] services can be a welcome resource for your beneficiaries.

These services are available for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, legal, or financial information and unlimited phone counseling.

Grief counseling—advice, information and referrals on:

- Grief and loss
- Stress, anxiety and depression
- Memorial planning information
- Concerns about children and teens

Legal support—quick access to legal information on:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

Financial services—online resources or advice from financial specialists on:

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

Help with everyday life—comprehensive information on:

- Planning a memorial service
- Finding child care or elder care
- Financing your home
- Moving and relocation
- Making major purchases



It's easy to access *LifeKeys*[®] services. Just visit [GuidanceResources.com](https://www.guidanceresources.com), download the *GuidanceNow* mobile app, or call 1-855-891-3684. (First-time user: Enter Web ID *LifeKeys*)

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Order code: LFE-LKEYE-FLI001



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Ingram Independent School District Benefits At-A-Glance

All Full-Time Employees

Voluntary Life and AD&D Insurance

The Lincoln Term Life and AD&D Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death or if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Features group rates for employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access only to emergency medical assistance when you're on a trip 100+ miles from home

Employee Life and AD&D	
Continuing Employee Guaranteed Coverage Annual Options	Choice of \$5,000, \$10,000, \$15,000, \$20,000. Up to 5 times annual Salary
Maximum coverage amount	This amount may not exceed \$500,000
Minimum coverage amount	\$10,000
Newly Hired Guaranteed Life coverage amount	\$150,000
AD&D coverage amount	Equal to the life insurance amount chosen
Spouse Life and AD&D The amount of Dependent Life Insurance coverage cannot be greater than 100% of the Employee Benefit.	
Continuing Employee Guaranteed Coverage Annual Options	Choice of \$5,000 or \$10,000
Maximum coverage amount	This amount may not exceed \$250,000
Minimum coverage amount	\$5,000
Newly Hired Guaranteed Life coverage amount	\$50,000
AD&D coverage amount	Equal to the life insurance amount chosen
Dependent Child(ren) Life	
At least 1 day up to age 26 years	\$10,000

What your benefits cover

Employee Coverage

Guaranteed Life Insurance Coverage Amount

- **Initial Open Enrollment:** When you are first offered this coverage, you can choose a coverage amount up to \$150,000 without providing evidence of insurability.
- **Annual Limited Enrollment:** If you are a continuing employee, you can increase your coverage amount by four levels without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined or withdrawn, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Insurance Coverage Amount

- You can choose a coverage amount up to \$500,000. Evidence of Insurability may be required for voluntary life coverage. See the Evidence of Insurability page for details.
-

Spouse Coverage - You can secure term life insurance for your spouse if you select coverage for yourself.

Guaranteed Life Insurance Coverage Amount

- **Initial Open Enrollment:** When you are first offered this coverage, you can choose a coverage amount up to \$50,000 for your spouse without providing evidence of insurability.
- **Annual Limited Enrollment:** If you are a continuing employee, you can increase the coverage amount for your spouse by two levels without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined or withdrawn, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Insurance Coverage Amount

- You can choose a coverage amount up to \$250,000 for your spouse. Evidence of Insurability may be required.
-

Dependent Child(ren) Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Guaranteed Life Insurance Coverage Options: \$10,000

Additional Plan Benefits Included with Life Coverage

Waiver of Premium	Included
Portability	Included
Accelerated Death Benefit	Included
Conversion	Included

REMINDER: Please review your beneficiary(ies) to ensure they are up to date. It's good practice to review, and if necessary update, your beneficiary(ies) annually.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.

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The TravelConnect® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services.
Not for use in New York or Washington.

Group insurance products and services described herein are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.



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Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Questions? Call 800-423-2765 and mention Group ID: INGRAMISD.

REMINDER: Please review your beneficiary(ies) to ensure they are up to date. It's good practice to review, and if necessary update, your beneficiary(ies) annually.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.

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The TravelConnect® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services.
Not for use in New York or Washington.

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Monthly Voluntary Life Insurance Premium Calculate Your Premium.

Group Life and AD&D Rates for You

Employee Age Range	Life and AD&D Premium Rate
0 - 24	\$0.072
25 - 29	\$0.072
30 - 34	\$0.098
35 - 39	\$0.124
40 - 44	\$0.176
45 - 49	\$0.254
50 - 54	\$0.462
55 - 59	\$0.878
60 - 64	\$1.242
65 - 69	\$2.126
70 - 74	\$3.764
75 +	\$14.086

Group Life and AD&D Rates for Your Spouse

Employee Age Range	Life and AD&D Premium Rate
0 - 24	\$0.072
25 - 29	\$0.072
30 - 34	\$0.098
35 - 39	\$0.124
40 - 44	\$0.176
45 - 49	\$0.254
50 - 54	\$0.462
55 - 59	\$0.878
60 - 64	\$1.242
65 - 69	\$2.126
70 - 74	\$3.764
75 +	\$14.086

Group Life Rates for your Dependent Child(ren)

Child(ren) Life Premium Rate, per \$10,000
\$1.82

One affordable monthly premium covers all of your eligible dependent children.

Note: To be eligible for coverage, a spouse or dependent child cannot be confined on the date the increase or addition is to take effect, it will take effect when the confinement ends.

Please see prior page for product information.
Life Insurance Premium Calculation

Employee Monthly Premiums for Select Life and AD&D Insurance Coverage Amounts

Employee Age Range	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$50,000
0 - 24	\$0.36	\$0.72	\$1.08	\$1.44	\$1.80	\$2.16	\$2.52	\$2.88	\$3.60
25 - 29	\$0.36	\$0.72	\$1.08	\$1.44	\$1.80	\$2.16	\$2.52	\$2.88	\$3.60
30 - 34	\$0.49	\$0.98	\$1.47	\$1.96	\$2.45	\$2.94	\$3.43	\$3.92	\$4.90
35 - 39	\$0.62	\$1.24	\$1.86	\$2.48	\$3.10	\$3.72	\$4.34	\$4.96	\$6.20
40 - 44	\$0.88	\$1.76	\$2.64	\$3.52	\$4.40	\$5.28	\$6.16	\$7.04	\$8.80
45 - 49	\$1.27	\$2.54	\$3.81	\$5.08	\$6.35	\$7.62	\$8.89	\$10.16	\$12.70
50 - 54	\$2.31	\$4.62	\$6.93	\$9.24	\$11.55	\$13.86	\$16.17	\$18.48	\$23.10
55 - 59	\$4.39	\$8.78	\$13.17	\$17.56	\$21.95	\$26.34	\$30.73	\$35.12	\$43.90
60 - 64	\$6.21	\$12.42	\$18.63	\$24.84	\$31.05	\$37.26	\$43.47	\$49.68	\$62.10
65 - 69	\$10.63	\$21.26	\$31.89	\$42.52	\$53.15	\$63.78	\$74.41	\$85.04	\$106.30
70 - 74	\$18.82	\$37.64	\$56.46	\$75.28	\$94.10	\$112.92	\$131.74	\$150.56	\$188.20
75 - 79	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
80 - 84	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
85 - 89	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
90 - 94	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
95+	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30

Spouse Monthly Premiums for Select Life and AD&D Insurance Coverage Amounts

Employee Age Range	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$50,000
0 - 24	\$0.36	\$0.72	\$1.08	\$1.44	\$1.80	\$2.16	\$2.52	\$2.88	\$3.60
25 - 29	\$0.36	\$0.72	\$1.08	\$1.44	\$1.80	\$2.16	\$2.52	\$2.88	\$3.60
30 - 34	\$0.49	\$0.98	\$1.47	\$1.96	\$2.45	\$2.94	\$3.43	\$3.92	\$4.90
35 - 39	\$0.62	\$1.24	\$1.86	\$2.48	\$3.10	\$3.72	\$4.34	\$4.96	\$6.20
40 - 44	\$0.88	\$1.76	\$2.64	\$3.52	\$4.40	\$5.28	\$6.16	\$7.04	\$8.80
45 - 49	\$1.27	\$2.54	\$3.81	\$5.08	\$6.35	\$7.62	\$8.89	\$10.16	\$12.70
50 - 54	\$2.31	\$4.62	\$6.93	\$9.24	\$11.55	\$13.86	\$16.17	\$18.48	\$23.10
55 - 59	\$4.39	\$8.78	\$13.17	\$17.56	\$21.95	\$26.34	\$30.73	\$35.12	\$43.90
60 - 64	\$6.21	\$12.42	\$18.63	\$24.84	\$31.05	\$37.26	\$43.47	\$49.68	\$62.10
65 - 69	\$10.63	\$21.26	\$31.89	\$42.52	\$53.15	\$63.78	\$74.41	\$85.04	\$106.30
70 - 74	\$18.82	\$37.64	\$56.46	\$75.28	\$94.10	\$112.92	\$131.74	\$150.56	\$188.20
75 - 79	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
80 - 84	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
85 - 89	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
90 - 94	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30
95+	\$70.43	\$140.86	\$211.29	\$281.72	\$352.15	\$422.58	\$493.01	\$563.44	\$704.30

Dependent Child(ren) Monthly Premiums for Life Insurance Coverage Amounts

Coverage	Premium
\$10,000	\$1.82

Please see prior page for product information.
Life Insurance Premium Calculation



Keep your
destination
in sight

We'll help you past the roadblocks.

You have hopes, dreams and goals for your future. So, when you encounter bumps along the road, you'll be glad to know the *EmployeeConnect*SM program is on your side. Whether it's a helping hand during tough times or a bit of professional guidance, we're here for you with the support you need to keep moving forward.

With *EmployeeConnect*, help is available 24/7 for you and your dependents – at no additional cost to you – for:

- Depression
- Marital or family difficulties
- Managing stress and anxiety
- Substance abuse
- Legal and financial matters
- Locating child or elder care
- Moving and relocation
- Planning for college, events or vacation
- Family planning and pregnancy health



Take advantage of *EmployeeConnect*SM

For more information about the program, visit [GuidanceResources.com](https://www.guidanceresources.com), download the *GuidanceNow*SM mobile app or call 888-628-4824.

GuidanceResources.com login credentials:

Username: LFGSupport Password: LFGSupport1

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Order code: LTD-EAPEP-PTR001



Scan the QR code to learn more about how *EmployeeConnect*SM services can help!

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Caring support and assistance when you travel



TravelConnect® services offer help, comfort and reassurance – helping make travel less stressful. If you're enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect* services 24 hours a day, 7 days a week.

TravelConnect services you can count on during an emergency.*

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. *TravelConnect* helps with:

- Arranging travel if you're injured and need emergency medical evacuation to a medical facility.
- Managing travel for a companion and/or your dependent children, including transportation expenses and accommodations of a qualified escort.
- Planning and paying for a safe evacuation because of a natural disaster, or a political or security threat.
- Arranging transportation of a deceased traveler.
- Securing emergency pet boarding and/or return and vehicle return.

Ongoing support when you're far from home.

From planning the trip until flying home, these *TravelConnect* services can help you on your way.

- Medical record requests
- Medication and vaccine delivery
- Medical, dental and pharmacy referrals
- Corrective lenses and medical device replacement
- Legal consultation
- Recovering lost or stolen documents or luggage
- ID recovery assistance
- Language translation services
- Destination information

TravelConnect® GLOBAL ASSISTANCE PROGRAM

Provided by On Call International
Medical, security and travel assistance services
for participants traveling 100+ miles from home

Visit mysearchlightportal.com and enter Group ID # LFGTravel123 for access to plan documents, international calling instructions and destination information.



Insurance products issued by
The Lincoln National Life Insurance Company
Lincoln Life Assurance Company of Boston

LFE-TRVFE-FLI001





For a complete list of *TravelConnect*[®] services, go to mysearchlightportal.com and enter your Group ID: LFGTravel123.

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*On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

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Order code: LFE-TRVFE-FLI001



If you need medical, security or travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day.

Call collect from anywhere in the world:

+1-603-328-1955

Call toll free from U.S. or Canada:

866-525-1955

Email: mail@oncallinternational.com

Global Assistance Services must be coordinated and approved by On Call in order to be covered.

See your plan description for full terms and conditions of the services offered in your plan.



On Call International

A member of the Tokio Marine HCC group of companies



Full-Time Employees of Ingram Independent School District

Benefits At-A-Glance

Dental Insurance

The Lincoln DentalConnect® PPO Plan:

- Covers many preventive, basic, and major dental care services
- Also covers orthodontic treatment for children
- Features group coverage for Ingram Independent School District employees
- Allows you to choose any dentist you wish, though you can lower your out-of-pocket costs by selecting a contracting dentist
- Does not make you and your loved ones wait six months between routine cleanings

	Contracting Dentists	Non-Contracting Dentists
Calendar (Annual) Deductible	Individual: \$50 Family: \$150 Waived for: Preventive	Individual: \$50 Family: \$150 Waived for: Preventive

Deductibles are combined for basic and major Contracting Dentists' services. Deductibles are combined for basic and major Non-Contracting Dentists' services.

Annual Maximum	\$1,000	\$1,000
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MaxRewards® lets you and your covered family members roll a portion of unused dental benefits from one year into the next. So you have extra benefit dollars available when you need them most.

- **Eligible Range (claim threshold):** \$600
- **Rollover Amount:** \$250 per calendar year
- **Rollover Amount with Preferred Provider:** \$350 per calendar year
- **Maximum Rollover Account Balance:** \$1,000

Lifetime Orthodontic Max	\$1,000	\$1,000
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Orthodontic Coverage is available for dependent children.

Waiting Period	This plan includes an additional waiting period if you do not enroll within the defined timeframe when it is first offered to you or within an annual open enrollment period. <ul style="list-style-type: none"> • 6 months for basic services • 12 months for major services • 12 months for orthodontic services 	
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Preventive Services	Contracting Dentists	Non-Contracting Dentists
Routine oral exams Bitewing X-rays Full-mouth or panoramic X-rays Other dental X-rays (including periapical films) Routine cleanings Fluoride treatments Sealants	100% No Deductible	100% No Deductible
Basic Services	Contracting Dentists	Non-Contracting Dentists
Space maintainers for children Problem focused exams Consultations Palliative treatment (including emergency relief of dental pain) Fillings Prefabricated stainless steel and resin crowns Simple extractions	80% After Deductible	80% After Deductible
Major Services	Contracting Dentists	Non-Contracting Dentists
Injections of antibiotics and other therapeutic medications Surgical extractions Oral surgery Biopsy and examination of oral tissue (including brush biopsy) General anesthesia and I.V. sedation Prosthetic repair and recementation services Endodontics (including root canal treatment) Periodontal maintenance procedures Non-surgical periodontal therapy Periodontal surgery Bridges Full and partial dentures Denture reline and rebase services Crowns, inlays, onlays and related services Build-ups/post & core	50% After Deductible	50% After Deductible
Orthodontics	Contracting Dentists	Non-Contracting Dentists
Orthodontic exams X-rays Extractions Study models Appliances	50%	50%
Contracting Dentists/Non-Contracting Dentists	Contracting Dentists	Non-Contracting Dentists
To find a contracting dentist near you, visit www.LincolnFinancial.com/FindADentist . This plan lets you choose any dentist you wish. However, your out-of-pocket costs are likely to be lower when you choose a contracting dentist. For example, if you need a crown...	...you pay a deductible (if applicable), then 50% of the remaining discounted fee for PPO members. This is known as a PPO contracted fee.	... you pay a deductible (if applicable), then 50% of the usual and customary fee, which is the maximum expense covered by the plan. You are responsible for the difference between the usual and customary fee and the dentist's billed charge.

Dental Coverage | At-A-Glance

With the Lincoln Dental Mobile App

- Find a network dentist near you in minutes
- Have an ID card on your phone
- Customize the app to get details of your plan
- Find out how much your plan covers for checkups and other services
- Keep track of your claims

Lincoln DentalConnect® Online Health Center

- Determine the average cost of a dental procedure
- Have your questions answered by a licensed dentist
- Learn all about dental health for children, from baby's first tooth to dental emergencies
- Evaluate your risk for oral cancer, periodontal disease and tooth decay

Covered Family Members

When you choose coverage for yourself, you can also provide coverage for:

- Your spouse or domestic partner.
- Unmarried dependent children, up to age 26.

Benefit Exclusions

Like any coverage, this dental coverage does have some exclusions.

- The plan does not cover services started before coverage begins or after it ends. Benefits are limited to appropriate and necessary procedures listed in the summary plan description. Benefits are not payable for duplication of services. Covered expenses will not exceed the summary plan description's usual and customary allowances.
- Plan benefits are not payable for a condition that is covered under Workers' Compensation or a similar law; that occurs during the course of employment or military service or involvement in an illegal occupation, felony, or riot; or that results from a self-inflicted injury.
- The plan does not cover an orthodontia treatment plan started before coverage begins unless the member was receiving orthodontia benefits from the employer's previous group dental summary plan description. In this case, Lincoln Financial will continue orthodontia benefits until the combined benefit paid by both policies is equal to this summary plan description's lifetime orthodontia maximum. Plan benefits are not payable if the orthodontic appliance was installed after the age of 19.
- In certain situations, there may be more than one method of treating a dental condition. This summary plan description includes an alternative benefits provision that may reduce benefits to the lowest-cost, generally effective, and necessary form of treatment.
- Certain conditions, such as age and frequency limitations, may impact your coverage. See the summary plan description for details.

A complete list of benefit exclusions is included in the summary plan description.

Questions? Call 800-423-2765 and mention Group ID: INGRAMISD.

This is not intended as a complete description of the coverage offered. Controlling provisions are provided in the summary plan description, and this summary does not modify coverage. A summary plan description will be made available to you that describes the benefits in greater detail. Refer to your summary plan description for your maximum benefit amounts.

Lincoln DentalConnect® health center Web content is provided by go2dental.com, Santa Clara, CA. Go2dental.com is not a Lincoln Financial Group® company. Coverage is subject to actual summary plan description language. Each independent company is solely responsible for its own obligations.

The Lincoln National Life Insurance Company (Fort Wayne, IN), does not conduct business in New York, nor is it licensed to do so. In New York, business is conducted by Lincoln Life & Annuity Company of New York (Syracuse NY). Both are Lincoln Financial Group Companies.



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Dental Coverage | At-A-Glance

DTL-ENRO-BRC001-TX

Dental Rate

Here's how little you pay with group rates.

As an Ingram Independent School District employee, you can take advantage of this dental coverage for less than \$1.30 a day. Plus, you can add loved ones to the plan for just a little more.

Your estimated cost is itemized below.

Coverage	Monthly Rate
Employee only	\$38.91
Employee & spouse/domestic partner	\$90.28
Employee & child/children	\$86.65
Employee & family	\$140.51

The Lincoln National Life Insurance Company
Please see prior page for product information.

Dental Coverage | Rate Calculation



Vision plan benefits for Ingram ISD

Copays		Monthly premiums		Services/frequency	
Exam ¹	\$10	Emp. only	\$9.69	Exam	12 months
Eyewear ²	\$10	Emp. + spouse	\$16.40	Frame	12 months
		Emp. + child(ren)	\$17.37	Lenses	12 months
		Emp. + family	\$26.22	Contact lenses	12 months

(Based on date of service)

Benefits through Superior Select Southwest network

	In-network	Out-of-network
Exam	Covered in full	Up to \$35 retail
Frames	\$125 retail allowance	Up to \$70 retail
Lenses (standard) per pair		
Single vision	Covered in full	Up to \$25 retail
Bifocal	Covered in full	Up to \$40 retail
Trifocal	Covered in full	Up to \$45 retail
Progressive	See description ³	Up to \$45 retail
Contact lenses ⁴	\$150 retail allowance	Up to \$80 retail
Medically necessary contact lenses	Covered in full	Up to \$150 retail
LASIK vision correction ⁵		\$200 allowance

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

¹ Eye exam copay is a single payment due to the provider at the time of service

² Eyewear copay applies to eyeglass lenses / frame and contact lenses. Eyewear copay is a single payment that applies to the entire purchase of eyeglasses (frame and lenses)

³ Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay

⁴ Contact lenses and related professional services (fitting, evaluation and follow-up) are covered in lieu of eyeglass lenses and frames benefit

⁵ Lasik Vision Correction is in lieu of eyewear benefit, subject to routine regulatory filings and certain exclusions and limitations

Discount features

Discounts on covered materials⁶

These discounts apply to the glasses and contacts that are covered under the vision benefits.

Frames:	20% off amount over allowance
Conventional contacts	20% off amount over allowance
Disposable contact	10% off amount over allowance

superiorvision.com

(800) 507-3800

Lens type*	Member out-of-pocket*
Scratch coat	\$15
Ultraviolet coat	\$12
Tints, solid	\$15
Tints, gradient	\$18
Polycarbonate	\$40
Blue light filtering	\$15
Digital single vision	\$30
Progressive lenses	
Standard/Premium/Ultra/Ultimate	\$55 / \$110 / \$150 / \$225
Anti-reflective coating	
Standard/Premium/Ultra/Ultimate	\$50 / \$70 / \$85 / \$120
Polarized lenses	\$75
Plastic photochromic lenses	\$80
High Index (1.67 / 1.74)	\$80 / \$120

* The above table highlights some of the most popular lens type and is not a complete listing. This table outlines member out-of-pocket costs⁵ and are not available for premium/upgraded options unless otherwise noted.

Discounts on non-covered exam, services and materials⁶

Exams, frames, and prescription lenses:	30% off retail
Contacts, miscellaneous options:	20% off retail
Disposable contact lenses:	10% off retail
Retinal imaging:	\$39 maximum out-of-pocket

Laser vision correction (LASIK)⁶

Laser vision correction (LASIK) is a procedure that can reduce or eliminate your dependency on glasses or contact lenses. This corrective service is available to you and your eligible dependents at a special discount (20-50%) with your Superior Vision plan. Contact QualSight LASIK at (877) 201-3602 for more information.

Hearing discounts⁶

A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.

All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.

⁶Not all providers participate in Superior Vision Discounts, including the member out-of-pocket features. Call your provider prior to scheduling an appointment to confirm if he/she offers the discount and member out-of-pocket features. The discount and member out-of-pocket features are not insurance. Discounts and member out-of-pocket are subject to change without notice and do not apply if prohibited by the manufacturer. Lens options may not be available from all Superior Vision providers/all locations.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.

EMERGENT PLUS MEMBERSHIP BENEFITS

\$14 per month

Emergent Air Transportation



In the event of a serious medical emergency, Members have access to emergency air transportation into a medical facility or between medical facilities. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.

Emergent Ground Transportation



In the event of a serious medical emergency, Members have access to emergency ground transportation into a medical facility or between medical facilities. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.

Non-Emergent Inter-Facility Transportation



In the event that a member is in stable condition in a medical facility but requires a heightened level of care that is not available at their current medical facility, Members have access to non-emergent air or ground transportation between medical facilities. Please see your Member Services Agreement for the complete terms, conditions, and limitations of this benefit.

Repatriation/Recuperation



In the event that a Member is hospitalized more than 100-miles from their home, Members have access to air or ground medical transportation into a medical facility closer to Member's home for the purposes of recuperation. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.

Did You Know?

16-Million people are sent to the emergency room through a ground or air ambulance every year.*

Insurance companies typically **DO NOT** cover all air and ground ambulance expenses which can result in a bill in excess of \$60,000.

Emergent Ground Ambulance transports can cost as much as

\$5,000



Non-Emergent Air Medical transports can cost more than

\$20,000



Emergent Air Ambulance transports often cost more than

\$60,000



MASA MTS PROVIDES ULTIMATE PEACE OF MIND

Trust MASA MTS to provide you and your family peace of mind against the financial burden of medical transport bills by enrolling in a MASA MTS membership at an affordable GROUP RATE.

*SOURCE: National Hospital Ambulatory Medical Care Survey

The descriptions of the services offered by MASA are for marketing purposes only and do not represent the terms and conditions contained within each applicable Member Services Agreement. Please review the applicable Member Services Agreement for the completed terms and conditions of any service offered by MASA.

PLATINUM MEMBERSHIP BENEFITS

\$39 per month

Emergent Air Transportation		In the event of a serious medical emergency, Members have access to emergency air transportation into a medical facility or between medical facilities. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Emergent Ground Transportation		In the event of a serious medical emergency, Members have access to emergency ground transportation into a medical facility or between medical facilities. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Non-Emergent Inter-Facility Transportation		In the event that a member is in stable condition in a medical facility but requires a heightened level of care that is not available at their current medical facility, Members have access to air or ground transportation between medical facilities. Please see your Member Services Agreement for the complete terms, conditions, and limitations of this benefit.
Repatriation/Recuperation		In the event that a Member is hospitalized more than 100-miles from their home, Members have access to air or ground medical transportation into a medical facility closer to Member's home for the purposes of recuperation. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Return Transportation		In the event the Member is hospitalized more than 100-miles away from home for more than 24-hours, Member has access to return transportation, upon their release, to the commercial airport nearest their home. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Escort Transportation		In the event that Member requires medical transportation, Member may elect to have a family member or friend accompany them during the medical transportation. This benefit is limited to the availability of space within the vehicle, giving due priority to medical personnel and equipment. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Visitor Transportation		In the event that Member is hospitalized more than 100-miles away from home for more than 7-days (consecutively), Member may elect to have a family member or friend transported (by commercial airline) to join them while they recover. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Mortal Remains Transportation		In the event the Member dies more than 100-miles from home, MASA shall pay (on behalf of the Member's estate) the airway bill associated with the return of the Member's mortal remains. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Minor Return		In the event that Member requires the use of one or more of the member transportation benefits and (as a result of such benefit) a minor child (who is in the Member's custody) is left unattended, the minor child shall have access to return transportation (by commercial airline) to the commercial airport nearest the minor child's home. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Organ Retrieval/Organ Recipient		In the event of an organ transplant procedure, MASA will arrange for the transportation of Member or the transplant organ to the site of the transplant. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Vehicle Return		In the event that Member requires the use of one or more of the member transportation benefits and (as a result of such benefit), Member may elect to have MASA transport Member's ground vehicle to Member's home or rental return location. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Pet Return		In the event that Member requires the use of one or more of the member transportation benefits and (as a result of such benefit), Member may elect to have MASA transport Member's pet to Member's home. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.
Worldwide Coverage		Worldwide Coverage: Contingent on 10-day prior notice of travel to MASA, Member has world-wide access to Non-Emergent Air Transport, Repatriation/Recuperation, Return Transportation, Escort Transportation, Visitor Transportation, and Mortal Remains Transportation. Coverage is limited to trips of 90-days or less. Please see your Member Services Agreement for the complete terms, conditions and limitations of this benefit.



Let's get you signed in.

Visit tasconline.com and select

Sign in to Universal Benefit Account

The sign in screen has two sections, the left side for **participants** and right side for **clients**.

The first time you access Universal Benefit Account **you need to sign up**, even if you had online access to MyTASC.

To sign up, select **First time here?** under the section that applies to you and select **Sign up**. Follow the instructions to sign up for Universal Benefit Account.

Once you have signed up, use the **Sign in** button to access your account(s) going forward. Select **Sign in**, enter your email address, and click **Next**. On the next screen enter your password and click **Sign in**.

A New Way to Manage Benefits

Whether this is your first experience with Universal Benefit Account™ as a new TASC customer or following your recent upgrade, the future of benefit account management is here

Sign in to Universal Benefit Account



WELCOME TO UNIVERSAL BENEFIT ACCOUNT™

Participants, sign in to access your benefit accounts

Sign in

First time here?

The first time you access Universal Benefit Account you will need to sign up. This applies to new and existing TASC participants

Sign up to establish access to your new account

Clients, sign in to manage benefit plans for your employees

Sign in

First time here?

The first time you access Universal Benefit Account you will need to sign up. This applies to new and existing TASC clients

Sign up to establish access to your new account

It is important to use the email address your employer has on file for you.

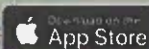
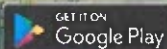


If the one you entered is not recognized, please contact TASC Customer Care at 1-800-422-4661 for assistance.

Benefits should **feel** like benefits.™

No matter where you are, the TASC Mobile app* gives you exactly that experience.

Smart. Easy. Connected.



*Standard message and data rates may apply.
The TASC Card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.





Do your dependent care expenses qualify for reimbursement?

CAA/ARPA provisions are set to expire after 2021.

The TASC Dependent Care FSA allows you to use pretax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self-care, so you (or your spouse) can work, look for work, or attend school full-time. **Medical expenses for your dependent are not eligible for reimbursement under the TASC Dependent Care FSA.**

Eligibility for the dependent care benefit requires that certain criteria be met, which are outlined in this document.

- A) **The dependent care expenses must be work-related.** The care must be necessary for the employee and/or the employee's spouse to work, to look for work, or to attend school full-time, or if they are physically unable to care for their children.
- B) **The dependent care expenses provided during a calendar year cannot exceed \$5,000.** In the case of a separate return by a married individual, the limit is \$2,500. This amount may be less if the employee's earned income or spouse's earned income is less than \$5,000.

Dependent care expenses must be for the care of one or more qualifying persons.

A "Qualifying Person" is defined as one of the following:

- A dependent child who was under age 13 when care was provided and for whom a tax exemption can be claimed.
- A spouse who was physically or mentally unable to care for themselves and lived with you for more than half the year.
- A dependent who was physically or mentally unable to care for themselves and for whom an exemption can be claimed, and lived with you for more than half the year.

Eligible and Ineligible Expenses for Dependent Care FSA Reimbursement (partial list)

Allowed for Reimbursement:

- Fees for licensed day care or adult care facilities
- Before and after school care programs for dependents under age 13
- Amounts paid for services (including babysitters or nursery school) provided in or outside of your home
- Nanny expenses attributed to dependent care
- Nursery school (preschool) fees
- Summer Day Camp – primary purpose must be custodial care and not educational in nature
- Late pick-up fees

NOT Allowed for Reimbursement:

- Medical expenses
- Baby-sitter in or out of your home for reasons other than to enable you to work
- Activity fees/educational supplies
- Food, clothing, and entertainment
- Transportation expenses
- Child support payments
- Kindergarten fees
- Overnight camp
- Late payment charges

Continued on next page...

For more information regarding eligible Dependent Care expenses, please review IRS Publication 503 or ask your employer for a copy of your Summary Plan Description (SPD).

You can also find current contribution limits on our resource page at:

www.tasconline.com/benefits-limits

To receive the dependent care benefit, one must follow these procedures:

- A) All persons and organizations that provide dependent care for a qualified person must be identified. This information is requested on IRS Form 2441. The name, address, and Taxpayer Identification Number (TIN) of the provider must be included. Under certain circumstances, the TIN will be a Social Security number (SSN).
- B) If the care is being provided by a center that cares for more than six (6) persons, the center must comply with all state and local regulations.
- C) Payments made to relatives who are not dependents can be included; however, do not include amounts paid to a dependent for whom you can claim an exemption or for your child who is under age 19 at the end of the year, regardless of whether they are your dependent.
- D) Use IRS Form W-10 to request the required information from the care provider.

Special rules apply to children of divorced or separated parents:

Even if you cannot claim your child as a dependent, they are treated as your qualifying person if all of the following are true:

- The child was under age 13 or was not physically or mentally able to care for themselves.
- One or both parents provided more than half of the child's support for the year and are divorced, legally separated, or lived apart at all times during the last six (6) months of the calendar year.
- One or both parents had custody of the child for more than half of the year.
- You were the child's custodial parent. The custodial parent is the parent having custody for the greater portion of the calendar year. If the child was with both parents for an equal number of nights the parent with the higher adjusted gross income is the custodial parent.

A non-custodial parent that is entitled to claim the child as a dependent on their tax return may not treat the child as a qualifying individual for the dependent care benefit even when that parent is financially responsible for providing the care. Only one parent (the custodial parent) may qualify for the dependent care benefit for a taxable year. The regulations do not provide any relief for a non-custodial parent that incurs dependent care expenses for the portion of the year in which they have custody of the child to enable the non-custodial parent to work.







Save money on healthcare expenses for today *and* tomorrow.

A Health Savings Account (HSA) works with your High Deductible Health Plan (HDHP) and lets you set aside a portion of your paycheck—before taxes—into an account.

Use your HSA funds to help pay for medical expenses that aren't covered by your HDHP. Any leftover funds can be transferred into the HSA Investment Account year after year for future growth!

HEALTHCARE EXPENSES

-  Deductibles, copays, coinsurance
-  Medical care, prescriptions, vaccinations
-  Dental/orthodontic care services
-  Eye exams; prescription eye wear

It's simple. It's smart. It'll save you money and help you plan for future medical expenses.

TIPS

- Each \$1 you contribute to your HSA reduces your taxable income by \$1.
- Your employer may offer other types of Benefit Accounts too; ask for details
- For a complete list of eligible expenses, see IRS Publications 502 & 969 at [irs.gov](https://www.irs.gov)

A triple tax advantage.

The HSA is a tax-advantaged investment vehicle that offers three separate tax benefits:

- 1 Contributions into an HSA are pretax.
- 2 Earned interest on investment funds is tax-free.
- 3 Withdrawals for qualified medical expenses are tax-free.

You own the HSA.

You are the account-owner of an HSA, not your employer. The account and its funds stay with you, even if you change jobs. The account also stays active if you're no longer covered by an HDHP.

In addition, your HSA funds never expire and may be used for expenses incurred any year beyond enrollment into the TASC HSA plan.

With an HSA, you have more control, ownership, and stability when it comes to your healthcare.



Pay for current healthcare expenses with tax-free monies and save tax-free for future healthcare costs.

Similar to a Roth IRA, earned interest grows tax-free but you also get the benefit of a current pretax deduction.

See how easy it is to start saving with a TASC Benefit Account. [Get details on HSA here.](#)

How to participate.

It's easy to start saving with a TASC HSA.

Just follow 3 simple steps:

1. DECIDE how much you want contribute for the upcoming plan year

The more you contribute, the lower your taxable income will be. And with no risk of forfeiture, you can contribute the annual maximum every year. Leftover funds will rollover or may be transferred to the investment account (funds in excess of \$2000). Also consider:

- The money you contribute to the TASC HSA can only be used for qualified healthcare expenses (*until age 65*).
- You can make contributions anytime during the Plan Year, up to the annual maximum, and withdraw funds anytime, tax-free.
- You can use the HSA to save for medical expenses in retirement, when healthcare expenses generally rise.

2. ENROLL by completing the online enrollment process each year

Your contribution will be deducted in equal amounts from each paycheck, pretax, throughout the plan year. HSA funds are only available as money is contributed (*money in, money out*).

When you enroll online and set up your TASC HSA investment accounts, you'll be given access to a secure, easy-to-use web portal where you can access and manage your account.

3. ACCESS your funds easily using the TASC Card

This convenient card automatically approves and deducts most eligible purchases from your benefit account with no paperwork required. Plus, for purchases made without the card, you can request reimbursement online, by mobile app, or using a paper form.

Reimbursements happen fast – within 12 hours – when you request to have them added to the MyCash balance on your TASC Card. You can use the MyCash balance on your card to get cash at ATMs or to buy anything you want anywhere Mastercard is accepted!

PLANNING TIPS

You and your employer can contribute money into your TASC HSA, up to an annual per person or family limit set by the IRS.

View current IRS limits at: www.tasconline.com/benefits-limits. If your estimated expenses are higher than the annual contribution limits, consider making the maximum contribution allowed.

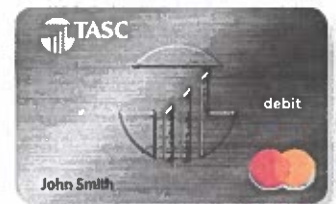
SPECIAL FEATURES



Identify Theft Protection: All active participants receive TASC Identity Theft Protection.



MyCash Account: Included on your TASC Card for faster reimbursement deposits and non-benefit purchases.



Track and manage all TASC benefits and access numerous helpful tools, anywhere and anytime—with just one app!



Search for "TASC" (green icon)

Meaningful Benefits for Everyday Life

Family Protection Plan

Family and dependent coverage for the low monthly cost of \$14.00



Free & Discounted Legal Care

FREE Initial Consultation

- Free Simple Will for you and your family
- Reduced hourly rate
- Discounted rates on:
 - Simple Divorce
 - Traffic Ticket Defense
 - Bankruptcy
 - Personal Real Estate Closing
 - And More!
- Online Legal Forms: a wide-ranging selection of ready to use legal forms, including Last Will and Testament, Bill of Sale, Landlord/Tenant Agreements, Leases, Power of Attorney and many more!



Free Tax Preparation & Advice

Free Tax Return Preparation

- Save between \$250 and \$300 every year on preparation of your tax return
- Unlimited tax advice
- IRS Audit assistance
- Member portal with tax tips, notifications and more



Identity Theft Solutions

Prevention, Restoration, Insurance

- Preventative Identity Monitoring
- Keylogging Defense System™ to help prevent identity theft
- Full Service Restoration of identity to pre-theft state
- Lost or Stolen Credit Card Assistance
- \$1,000,000 of Identity Theft Insurance



Financial Education & Credit Counseling

Tools and Resources to help you manage your Finances



LifeEvents™ Counseling

24/7/365 access to masters-level clinicians for personal consultation

This is only an outline of benefits. For a complete description of benefits, terms and conditions, please visit legalclub.com.

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