



## Harvest Health™

Flexible, affordable, and easy to use, Harvest Health™ provides farm families with a tax-advantaged\* way to pay for health care and a vehicle to save money for the future.

Harvest Health™ provides Cargill customers with funding for a Health Savings Account (HSA) from Wells Fargo, one of the nation's leading financial institutions. With Harvest Health™, you have the flexibility to decide how much money (up to certain limits) you want Cargill to contribute each year to your HSA in exchange for a grain sale commitment. Funds may be withdrawn from your HSA at anytime (tax free) to pay for qualified medical expenses. Further, just like an IRA or 401(k), any earnings and unused balances in your HSA can grow tax-free year after year. For this reason, your HSA can also be an effective retirement savings vehicle. To learn more about all the benefits of a Health Savings Account, please refer to the Wells Fargo Health Savings Account Enrollment Booklet for Individuals and Families.

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To qualify for an HSA, you must first have a compatible high-deductible health plan (HDHP). Through a Cargill partnership with eHealthInsurance, you can search online for a quality HDHP from leading insurance companies across the nation. HDHP's are also available from most reputable insurance companies and can be obtained by contacting your local health insurance agent.

### ***Benefits***

Beyond the many standard advantages of an HSA, farmers who commit grain to Cargill will enjoy additional benefits. First, Cargill will contribute funds to your Wells Fargo HSA in any amount up to the maximum allowed by the government. Additionally, through January 2007, you will not have to pay the standard Wells Fargo monthly HSA administrative fee (normally \$4.25/month). Starting in February 2007, you will pay a reduced Wells Fargo monthly HSA administrative fee of \$3.75/month.

### ***Example***

A farm family of 5 decides to take advantage of Harvest Health™ by first signing up for an HSA-eligible high deductible health plan and a Wells Fargo HSA. The family chooses a health plan with a \$2,500 deductible, resulting in a lower monthly insurance premium than an insurance plan with a lower deductible. Once their Wells Fargo HSA has been established, the family decides to fund their account for the entire amount of their deductible. In exchange for committing 25,000 bushels of corn to Cargill at a maximum price of \$2.50/bushel, Cargill deposits \$2,500 into the family's HSA account.

With an HSA, the funds that Cargill deposits in your account are entirely owned by you. From doctor visits to prescription drugs, you can use the money in your HSA to pay for a variety of health care-related expenses. Best of all, your unused account balance rolls over from year to year. Accumulated funds in your HSA grow tax-free, so you can save for future health care expenses.

Harvest Health™ allows you to receive funding for your Wells Fargo HSA for every tax year that you choose to sell your grain to Cargill.

## Getting Started

There are three easy steps to participate in Harvest Health™

### 1 Sign up for an HSA-eligible high-deductible health plan (HDHP).

This can be done through your local insurance agent or through eHealthInsurance. Cargill AgHorizons will provide you with information about eHealthInsurance and you can link to their website from [www.CargillHSA.com](http://www.CargillHSA.com). If not using eHealthInsurance to sign-up for your HDHP, make sure that you tell your insurance agent that you will be selecting Wells Fargo as your HSA administrator. If you already have an HSA-eligible HDHP, proceed to step 2.

### 2 Apply for a Wells Fargo HSA.

Cargill AgHorizons will provide you the enrollment booklet with the one page account application enclosed. Complete the application and mail it to Wells Fargo at the address on the application. Already have an HSA? You can transfer your HSA to Wells Fargo to become eligible for Harvest Health™

### 3 Once you receive your Welcome Letter from Wells Fargo, you are ready to use Harvest Health™ to fund your HSA!

Talk to your local Cargill AgHorizons Farm Marketer to learn about the wide variety of grain sale commitments that you may make to fund all or a portion of your HSA.

*\*All tax references are to federal income taxes. State taxes vary. Consult your tax advisor.*

[www.cargillaghorizons.com](http://www.cargillaghorizons.com)

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