

2016 Open Enrollment Guide

Enroll in Benefits January 11 – 22, 2016

Cargill provides you a comprehensive and competitive benefits package designed to help meet your needs. Think about enrollment as a three-step process:

- Step 1: "Learn" What's New-This guide provides an overview of 2016 Open Enrollment and provides information about tools and resources you'll find on our new benefits website.
- Step 2: "Know" Your Options-Check out a summary of what's available to you.
- Step 3: "Act" - Enroll in Your Benefits-Read the details about how to enroll.

Take time to review the information carefully, and refer to the list of contacts on page 9 if you have questions.

You Must Take Action

If you don't take action before the Jan. 22, 2016 Open Enrollment deadline, you will automatically be defaulted into:

- **The Spousal Surcharge-meaning** if you cover your spouse, you will automatically pay the spousal surcharge if you don't answer the spousal surcharge questions
- **Tobacco User Status-you** will automatically be designated as tobacco user, and you won't earn the tobacco free Wellness Plan incentive unless you update your status to tobacco free.

In addition, you'll have the following coverage as of Feb. 1, 2016, based on your current elections:

Medical Benefits:

- **The new Health Reimbursement Account (HRA) Medical Plan** at your current level of coverage.
- **The Dental and Vision Plan** at your current level of coverage

Note: If you are not currently enrolled in a Cargill medical plan, you will have no Cargill medical coverage unless you take action. Under federal Health Care Reform, you must have health coverage for 2016 or pay a tax penalty under the "individual mandate." If you do not elect Cargill coverage for 2016, you may enroll through your spouse's employer (if applicable) or through a state or federal health insurance marketplace.

For Flexible Spending Accounts:

- *If you are currently enrolled in the Health Care Spending Account (HCSA) or Dependent Care Spending Account (DCSA)* you will not be enrolled (\$0); you must re-enroll each year to participate.

For Other Benefits:

- Your current elections for *a// non-medical benefits (such as vision or life)* will continue in the same coverage tier.

Step 1: Learn what's new

Here's a brief overview of things that you need to be aware of for 2016, including:

- A new clinic dedicated to helping serve you and your family's medical needs at NO COST (if you're enrolled in the Cargill medical plan) opening in 2016
- A new, account-based medical plan
- A Wellness Program that provides cash incentives to reward you for taking charge of your own health
- A new Spousal Surcharge
- The change in eligibility for Domestic Partners and Common Law Spouses
- Two new ways to enroll-A new benefits enrollment website-MyBenefits, or a new call center, Cargill Benefit Service Center.