

# How the Cargill Medical Plans Work\*

## Payroll Contributions

Cargill pays the majority cost for your coverage, but you also make payroll contributions each pay period

## Annual Deductible

You pay 100% of eligible expenses to your deductible before the plan pays benefits for most services

## Coinsurance

You and Cargill share a percentage of the cost for covered services until you meet your annual out-of-pocket maximum

## Annual Out-of-Pocket Maximum

The most you pay during the year for covered services

Counts toward your out-of-pocket maximum

You can use your HRA or HSA funds to help meet your deductible or coinsurance for eligible expenses

100% coverage of in-network preventive care services (no deductible or coinsurance applies)

*\*You have copays for some services, like ER visits and prescription drugs, which do not apply toward your deductible but do apply toward your out-of-pocket maximum.*