

Medical Plans from Blue Cross Blue Shield (BCBS)

Flexible Coverage for You and Your Family

With coverage for you, your spouse/domestic partner and children, you can choose between three medical plan options for 2022. All three plans offer:

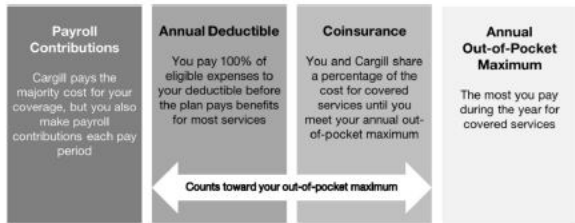
- In-network preventive care services covered at 100% with no deductible.
- Access to a national network of high-quality providers through BCBS.
- Prescription drug coverage through Express Scripts, providing an extensive network of national pharmacies, including CVS and Walgreens, and copay limits for certain diabetic medications.
- Freedom to see the health care provider of your choice with no referral (no out-of-network coverage for the Primary Plan).
- Access to Health Care Advocates and a number of support programs to help you be your best.

For more details on your 2022 medical plan options, visit [MyBenefits](#) or [bluecrossmn.com/cargill](#).

Your Three Medical Plan Options

	HRA Plan	HSA Plan	Primary Plan
Employee Contributions	\$\$\$	\$\$	\$
Deductible	\$	\$\$	\$\$\$
Health Account	Health Reimbursement Account (HRA) funded by Cargill for part of your eligible medical and Rx expenses, based on the coverage level you choose; cannot be used for dental or vision expenses	Health Savings Account (HSA) funded by you and Cargill to pay for eligible medical, Rx, dental and vision expenses	Does not come with a health account

How the Cargill Medical Plans Work*



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.