

Compare Your Medical Plan Options

	HRA Plan	HSA Plan	Primary Plan*
In-Network Deductible** (The amount you pay before the plan pays coinsurance.)			
EE Only	\$1,200	\$1,800	\$2,500
EE + SP/DP EE + CH	\$1,800	\$2,700	\$3,700
Family	\$2,400	\$3,600	\$5,000
Annual Cargill Contribution (Money from Cargill you can use on eligible health care expenses that count toward your deductible. These amounts represent an annual contribution.)			
EE Only	\$500	\$750	None (no account)
EE + SP/DP EE + CH	\$750	\$1,100	
Family	\$1,000	\$1,500	
What You Pay In-Network			
Preventive Care	\$0 (Plan pays 100%)		
Teladoc	\$45 copay for general medical consultation. The copay applies to your deductible and out-of-pocket maximum.		
Coinsurance			
In-network	20% after deductible	20% after deductible	30% after deductible
Out-of-network	40% after deductible	40% after deductible	Not covered, except for emergencies
Emergency Room	\$150 copay (waived if admitted to the hospital)		
Prescription Drugs***	25% after deductible (subject to plan min/max)	20% after deductible (certain approved preventive drugs are not subject to the deductible)***	30% after deductible (maintenance drugs are only covered in 90-day supply through mail order or at a CVS or Walgreens pharmacy)
In-Network Out-of-Pocket Maximum** (The most you will pay for eligible expenses — coinsurance, deductible and any prescription copays — before the plan pays 100% in network.)			
EE Only	\$3,500	\$3,800	\$6,000
EE + SP/DP EE + CH	\$5,200 total	\$5,700 total	\$8,550 per individual, \$9,000 total
Family	\$7,000 total	\$7,600 total	\$8,550 per individual, \$12,000 total

* Differences in covered benefits for the Primary Plan include, but are not limited to, in-network coverage only and no infertility coverage. Review the Summary Plan Description on MyBenefits for more information.

** Out-of-network coverage (HRA and HSA plans only) has higher deductibles and out-of-pocket maximums.

*** For more details about your Prescription Drug program, visit MyBenefits or the Express Scripts website at [Express-Scripts.com](https://www.express-scripts.com)