



# LAND O' LAKES, INC.

## Easier, more affordable health benefits for 2019.

Land O'Lakes has partnered with Gravie to provide a health benefits option for Central Region co-op members.

### Here's what you need to know:

#### Why choose the Minnesota Cooperative Farmer Member Health Plan?

1. Competitive rates - 6% average decrease from last year
2. Access to Mayo Clinic, Sanford Health, CentraCare Health, Essentia Health and more!
3. No fees to join and no re-rating based on individual health history

#### Who can enroll?

Central Region Cooperative self-employed members, along with owners and employees of farms belonging to the co-op, are eligible for the Minnesota Cooperative Farmer Member Health Plan. Eligible members must also be located in Minnesota, conduct at least \$10,000 in business with the co-op, and actively work in production agriculture.

#### When can I enroll?

For coverage beginning January 1, you can choose and enroll in your plan **October 29, 2018 to December 21, 2018.**

#### How do I enroll?

Go to [www.gravie.com/mncoop](http://www.gravie.com/mncoop) and select "Get Started" or contact the Gravie Care Team at 844-538-4690 for assistance.



Visit [www.gravie.com/mncoop](http://www.gravie.com/mncoop) or call 844-538-4690 to learn more



“ My family saved over \$3,500 on premiums annually, even more money in out-of-pocket expenses, and gained access to doctors that were previously out-of-network.” - Steven Landwehr, United Dairies LLP ”

For coverage starting January 1, you and your family have access to eight cost-friendly health plans ranging in coverage levels. All plan options provide access to a broad, national network. With guidance from Gravie, you choose the plan that fits your family’s needs.

## Minnesota Cooperative Farmer Member Health Plan

Available plan designs to choose from:

PLAN DESIGNS TYPE OF CARE	Platinum \$500	Gold \$1,250	Silver \$2,000	Silver \$2,000 HSA	Silver \$3,500 HSA	Bronze \$4,500	Bronze \$6,500 HSA	Bronze \$7,900
<b>Preventive Care</b>	Free	Free	Free	Free	Free	Free	Free	Free
<b>Deductible/Year</b> · Per Person · Family <small>all plans are embedded except for the Silver 2000 HSA</small>	\$500 \$1,000	\$1,250 \$2,500	\$2,000 \$4,000	\$2,000 \$4,000	\$3,500 \$7,000	\$4,500 \$9,000	\$6,500 \$13,000	\$7,900 \$15,800
<b>Out-of-Pocket Maximum/Year**</b> · Per Person · Family <small>**Includes deductible. All plans are embedded except for the Silver 2000 HSA</small>	\$1,500 \$3,000	\$2,500 \$5,000	\$4,000 \$8,000	\$6,500 \$13,000	\$3,500 \$7,000	\$6,500 \$13,000	\$6,500 \$13,000	\$7,900 \$15,800
<b>Primary Care Office Visit</b>	\$25	\$30	\$30	30% after ded.	Free after ded.	\$30	Free after ded.	Free after ded.
<b>Specialist Office Visit</b>	\$25	\$50	\$50	30% after ded.	Free after ded.	\$50	Free after ded.	Free after ded.
<b>Urgent Care</b>	\$25	\$75	\$75	30% after ded.	Free after ded.	\$75	Free after ded.	Free after ded.
<b>Generic Rx*</b>	\$5	\$10	\$10	30% after ded.	Free after ded.	\$10	Free after ded.	Free after ded.
<b>Preferred Brand Rx*</b>	\$25	\$50	\$50	30% after ded.	Free after ded.	\$50	Free after ded.	Free after ded.
<b>Non-Preferred Brand Rx</b>	50% after ded.	50% after ded.	50% after ded.	50% after ded.	Free after ded.	50% after ded.	Free after ded.	Free after ded.
<b>Specialty Rx</b> <small>*through mail-order you get 3 months for the price of 2)</small>	10% after ded.	20% after ded.	20% after ded.	30% after ded.	Free after ded.	20% after ded.	Free after ded.	Free after ded.
<b>Emergency Room</b>	10% after ded.	\$500	\$500	30% after ded.	Free after ded.	\$500	Free after ded.	Free after ded.
<b>Surgical Care</b>	10% after ded.	20% after ded.	20% after ded.	30% after ded.	Free after ded.	20% after ded.	Free after ded.	Free after ded.
<b>In-Patient Care</b>	10% after ded.	20% after ded.	20% after ded.	30% after ded.	Free after ded.	20% after ded.	Free after ded.	Free after ded.
<b>Misc.</b>	10% after ded.	20% after ded.	20% after ded.	30% after ded.	Free after ded.	20% after ded.	Free after ded.	Free after ded.
<b>Out of Network</b> <small>(applies to all plans)</small>	50% after \$10,000/\$20,000 (single, family) deductible							

## Search for a Doctor

Visit [www.gravie.com/mncoop/providers](http://www.gravie.com/mncoop/providers) to see which health care providers are in network.

