

Frequently Asked Questions - Members of National Co-ops

1 Am I eligible to enroll?

Any non-employee Co-op member, whether an employer farm or individual, is eligible to enroll. Immediate family members who are on their tax returns are also eligible.

2 Are my doctors and hospital covered?

Gravie will search through the network options to make sure your providers are in the network.

3 How much does this cost?

The actual price depends on things like your age, location, the coverage level chosen, and any tax credits that you have coming.

4 What is the benefit for me?

You get someone in your corner to make sure you're getting the best possible coverage at the lowest possible cost, without having to do it all on your own.

5 When can I start looking at my options?

Open Enrollment begins November 1.
Your plan will be effective on January 1, 2018.

6 How do I enroll?

During Open Enrollment, contact Gravie by phone at 877.660.7742 or visit our website at www.gravie.com/nationalcoop. Information you need will be name, mailing address, email, date of birth, and co-op member number.

7 Is this just for medical coverage?

You can also purchase dental, vision, life insurance, accident insurance, or a Health Savings Account.

8 What about tax credits?

Gravie will help you identify any tax credits you have coming, and will help you get them.

9 Who answers questions I might have about my plans?

You will have direct access to Gravie Care. This team of friendly, licensed advisors helps you shop for, enroll in, and use your plans throughout the year. Gravie advisors are available by phone, email or appointment.

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10 Can I change my plan during the year if my situation changes?

You can change plans like dental and vision at any time. The medical insurance only allows changes during the annual Open Enrollment period if you have a qualified life event like a:

- Birth/Adoption
- Change in Insurance Coverage
- Change of Address
- Change in Employment Status
- Death in the Family
- Dependent Child Reaches Limiting Age
- Divorce/Annulment/Legal Separation
- Marriage
- Spouse Loss of Other Coverage

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