



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 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?

Co-op 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, satisfy a minimum amount of 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 and select "Get Started" or contact the Gravie Care Team at 844-538-4690 for assistance.

Visit 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
Preventive Care	Free	Free	Free	Free	Free	Free	Free	Free
Deductible/Year · 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
Out-of-Pocket Maximum/Year** · 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
Primary Care Office Visit	\$25	\$30	\$30	30% after ded.	Free after ded.	\$30	Free after ded.	Free after ded.
Specialist Office Visit	\$25	\$50	\$50	30% after ded.	Free after ded.	\$50	Free after ded.	Free after ded.
Urgent Care	\$25	\$75	\$75	30% after ded.	Free after ded.	\$75	Free after ded.	Free after ded.
Generic Rx*	\$5	\$10	\$10	30% after ded.	Free after ded.	\$10	Free after ded.	Free after ded.
Preferred Brand Rx*	\$25	\$50	\$50	30% after ded.	Free after ded.	\$50	Free after ded.	Free after ded.
Non-Preferred Brand Rx	50% after ded.	50% after ded.	50% after ded.	50% after ded.	Free after ded.	50% after ded.	Free after ded.	Free after ded.
Specialty Rx <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.
Emergency Room	10% after ded.	\$500	\$500	30% after ded.	Free after ded.	\$500	Free after ded.	Free after ded.
Surgical Care	10% after ded.	20% after ded.	20% after ded.	30% after ded.	Free after ded.	20% after ded.	Free after ded.	Free after ded.
In-Patient Care	10% after ded.	20% after ded.	20% after ded.	30% after ded.	Free after ded.	20% after ded.	Free after ded.	Free after ded.
Misc.	10% after ded.	20% after ded.	20% after ded.	30% after ded.	Free after ded.	20% after ded.	Free after ded.	Free after ded.
Out of Network <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 to see which health care providers are in network.

