



**Own your  
health.**

**Your Agricultural Health Plan Cooperative**

Owned and governed by Minnesota farm families and the agricultural community, 40 Square Cooperative Solutions is an independent cooperative dedicated to providing health plan options.

844-205-9579 | [info@40Square.coop](mailto:info@40Square.coop) | [www.40Square.coop](http://www.40Square.coop)



## The 40 Square Difference

40 Square Cooperative Solutions is an independent, member-owned agricultural cooperative offering health plans through a trust for Minnesota's farm families, businesses who provide direct services to production agriculture and their employees.

We are committed to helping Minnesota's agricultural community gain access to comprehensive health plan options. Through membership, 40 Square members and plan participants are part of an empowered community of Minnesotans working together to find common solutions that help curb rising health plan prices, gain access to local doctors and tap into multiple health plan offerings without sacrificing quality.

When you participate in a 40 Square plan, you gain collective buying power of employer-group style coverage. In addition, any health care dollars left over in the associated Health Plan Trust at the end of the year go back to participants in the form of enhancing benefits, decreasing premiums or curbing premium increases – not in the pocket of an outside third-party company looking to gain profits.

40 Square is proud to be the only independent agricultural health plan cooperative in the state and is committed to working on behalf of our members through education and resources to stabilize health plan costs and enhance every member's overall health. Come join us!

### 40 Square Cooperative Membership Criteria

- Actively work in production agriculture in Minnesota and file either Form 1065 or Schedule F with income tax return

- In addition to farmers, farm corporations as well as businesses who receive at least 25% their income from providing their services to production agriculture are eligible

- Have a minimum of one "Common Law" employee. (In general, someone who is provided a W-2, does not have to be a full-time employee. For example, it may be a spouse who does the business books.)

- Purchase Voting Stock in an amount of \$100 (one-time, only for the farm/business)\*
- Purchase Common Stock of \$1,000 over the first year (one-time, only for the farm/business)\*



- Must have a three-consecutive year commitment, or risk forfeiting a portion of the \$1,100 investment

\* Stock purchases not required if you are a current member of the following 40 Square association partner members: United Farmers Cooperative, Crystal Valley Cooperative, Minnesota Farmers Union, Farmward Cooperative or Central Region Cooperative

# Features Included in Our Plans

40 Square offers a variety of major medical health plans with a range of deductible options. All plans are compliant with the Affordable Care Act and include coverage for doctor office visits, preventative care, prescription drugs, hospital (inpatient/outpatient) care and much more. Services such as chiropractic care and acupuncture are also covered. All health plans include an annual routine eye exam per calendar year. There are no lifetime limits or exclusions for pre-existing conditions.

40 Square is a self-funded health plan that requires medical underwriting as part of the application process. Rates are based on several factors, such as a groups' health history, demographics and plan of choice.

## Extensive Provider Network

### Aetna

The Aetna network provides a robust local and national network with broad access to physicians, clinics and hospitals in Minnesota, as well as coverage when traveling within the United States.

## 24-Hour Nurse Line

Make informed health care decisions by consulting with registered nurses available 24/7 via telephone, email or chat. We also provide TDD services for speech impaired, deaf and hard of hearing members, plus translation services.

## Personal Customer Service

Aetna One Advocate (A1A) – A high-touch, high-tech concierge customer service model to support a healthier you by providing member education, health care planning, help with network questions and community resources, such as:

- Understanding benefits
- Scheduling appointments
- Meeting with specialists, including dietitians, social workers or pharmacists
- Finding programs to manage stress, and other conditions
- Getting answers about claims
- Finding a network provider
- Comparing costs for common procedures
- Providing tools and resources

## Teladoc

Teladoc provides virtual access 24 hours, 7 days a week to U.S. board-certified doctors. With the 40 Square health plan, members can receive care for everyday general medical issues, at no charge, as well as Mental Health Care and Dermatology subject to a co-pay or deductible. Teladoc brings the convenience of care to our members' home, work or truck.







# More Value with 40 Square

The 40 Square Board of Directors believes in bringing additional value above and beyond the health plan. We offer optional benefits for your one-stop convenience. 40 Square seeks out additional partnerships for its members, which helps keep more of your hard-earned money in your pocket.

## Potential Cost Savings for Medical Expenses

40 Square is proud to partner with Total Administrative Services Corporation (TASC), the nation's third-largest third-party benefits administrator. TASC is a one-stop-shop offering a bevy of benefits, services and tax advantaged accounts that can save clients more than \$5,500 in tax-free, out-of-pocket expenses.

40 Square Members are eligible for dozens of benefits and services through TASC including AgriPlan and BizPlan.



## Optional Benefits



### Dental

A competitive dental plan that includes preventive service at 100%, as well as basic, restorative and major services.



### Life

Group Term with benefit amounts from \$10,000 to \$100,000



### Vision

Choose from two unique Vision plans. Both options include an annual eye exam as well as coverage for frames, lenses and contact lenses.

## Health Savings Account Partners

All 40 Square plan participants who wish to open a Health Savings Account (HSA) can take advantage of an exclusive offer from SouthPoint Financial Credit Union and Spire Credit Union. Both credit unions partner with 40 Square to provide reduced or fee-free HSA accounts, saving you more of your hard-earned money!



### Our team is here to help!

844-205-9579

info@40Square.coop

www.40Square.coop





# 2021 Health Plan Offerings

## Contact Information:

8011 34th Ave. S., Suite 148 | Bloomington, MN 55425  
1-844-205-9579 | www.40Square.coop

Plan	\$1,500 Deductible	\$2,500 Deductible	\$3,500 Deductible*	\$4,500 Deductible*	\$5,500 Deductible*	\$6,550 Deductible*	\$7,900 Deductible
Benefit	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
<b>Annual Deductible</b> (embedded) • Individual • Family	\$1,500 \$3,000	\$2,500 \$5,000	\$3,500 \$7,000	\$4,500 \$9,000	\$5,500 \$11,000	\$6,550 \$13,100	\$7,900 \$15,800
<b>Benefit Percentage &amp; Out-of-Pocket Maximum</b> (embedded and includes deductible, coinsurance, co-pays) • Individual • Family	Deductible and 20%, except where noted below. \$3,000 \$6,000	Deductible and 25%, except where noted below. \$7,150 \$14,300	Deductible and 20%, except where noted below. \$4,500 \$9,000	Deductible and 20%, except where noted below. \$6,550 \$13,100	Deductible and 25%, except where noted below. \$6,750 \$13,500	Deductible and 30%, except where noted below. \$6,750 \$13,500	Deductible then 100% covered, except where noted below. \$7,900 \$15,800
<b>Office Visits</b> (Illness and Injury) • Primary Care • Specialist • Retail Health Clinic • Urgent Care • E-Visits	\$40 \$75 \$20 \$50 \$15	\$40 \$75 \$20 \$50 \$15	20% 20% 20% 20% 20%	20% 20% 20% 20% 20%	25% 25% 25% 25% 25%	30% 30% 30% 30% 30%	Deductible then 100% covered
<b>Routine Preventive Care</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Hospital and Professional Services</b> Inpatient, Outpatient, and Emergency Room	20%	25%	20%	20%	25%	30%	Deductible then 100% covered
<b>Prescription Drugs</b> <b>Retail</b> • Generic • Formulary • Non-formulary <b>Mail-Order</b> • Generic • Formulary • Non-formulary <b>Specialty (per script)</b>	31-Day Supply \$10 \$40 \$100 90-Day Supply \$25 \$100 \$250 30%	31-Day Supply \$10 \$40 \$100 90-Day Supply \$25 \$100 \$250 30%	20%   20%	20%   20%	25%   25%	30%   30%	Deductible then 100% covered   Deductible then 100% covered
Preventive drugs are covered at a copay							
Benefit	Out-of-Network						
<b>Benefit Percentage &amp; Out-of-Pocket Maximum</b> (Includes deductible, coinsurance)	<i>Deductible:</i> Individual \$10,000 and Family \$20,000 <i>Benefit Percentage:</i> 50% <i>Maximum Out-of-Pocket:</i> Individual \$30,000 and Family \$60,000						

\*HSA Compatible Plan

This is a benefit summary only and does not outline all the benefits and exclusions under the plan. Please see the full legal plan document for details.



## Frequently Asked Questions

### **40 Square Cooperative Solutions**

#### **Who is eligible to be a 40 Square Co-op Member?**

According to law, you must be considered an “employer” with at least one common law employee. The employer must actively work in production agriculture in Minnesota and file either Form 1065 or Schedule F with their income tax return or provide direct services to production agriculture in Minnesota. Examples of these include farm corporations, cooperatives, trucking companies, grain elevators, large animal veterinarians, drain tilers, grain elevators, custom harvesters, dealers, mechanics, timber harvesters, and many more! As a business providing direct services to production agriculture, you must derive 25% or more of your income from those services to qualify.

#### **I already belong to a co-op. Do I have to join this one?**

Yes. To be eligible for the medical coverage offered by the 40 Square Health Plan, you must first become a member of the 40 Square Cooperative Solutions cooperative.

#### **What are the costs for joining the co-op?**

You must purchase Voting Stock up-front, one-time, in an amount of \$100 and Common Stock in the amount of \$1,000. The Common Stock purchase can either be paid at once or paid over the first 12 months of membership.

#### **Are my employees required to join the co-op?**

No. Membership to the co-op is at the employer level. Employees will not have to join the co-op.

#### **Does 40 Square accept new employers/applications throughout the year?**

Yes! Due to 40 Square being medically underwritten, we are open to accept applications year-round. Please contact the co-op at 844-205-9579 or [info@40Square.coop](mailto:info@40Square.coop).

### **40 Square Health Plan**

#### **Who is eligible to enroll in the 40 Square Health Plan?**

Persons must be employed by an employer who is a member of the 40 Square Cooperative Solutions' co-op and meet the 40 Square health plan eligibility rules.

#### **How many different plans does 40 Square offer?**

40 Square offers seven different health plans ranging from a \$1,500 deductible plan to a \$7,900 deductible plan. In addition, several of 40 Square's plans are HSA compatible and all plans include prescription drug benefits as well as 24/7 Telemedicine. By providing seven plans, it allows 40 Square members to have choice and find the best fit in price and benefits for themselves, their families, and their employees.

#### **What is medical underwriting and how does 40 Square Health Plan use it to help determine rates?**

The 40 Square Health Plan uses medical underwriting to determine the appropriate pricing for each employer group that participates in our health plan. The underwriters review things such as current and past health conditions as well as demographics like the overall age of a particular group. Based on these factors as well as other, the underwriters provide rates that are specific to each employer group. Having appropriately priced health plan rates are imperative to maintaining a financially sound health plan for today and the future.

#### **What medical provider network will I have?**

Beginning October 1<sup>st</sup>, 2020, all new employer groups joining the 40 Square Health Plan will have local and national access through the Aetna network. Aetna is a broad network that partners with PreferredOne to ensure our plan participants have access to a comprehensive local and national network of doctors, clinics and hospitals.

### **How can I find an in-network doctor or clinic? Is my doctor covered?**

Visit [www.40Square.coop](http://www.40Square.coop) and under the “Plan Participants” tab select “Aetna Plan Details” then “Find a Provider”. You can search for providers within the Aetna network without having to log in!

### **What is covered under the plan? What will I have to pay out-of-pocket?**

Please refer to the 2020 Health Plan Offerings for a brief overview, which is not all-inclusive. You can also find additional information at [www.40Square.coop](http://www.40Square.coop).

### **What will the cost be?**

The cost is dependent on a combination of several factors such as business location, age, group’s health history, and plan choice. You can receive an estimate on our website at [www.40Square.coop](http://www.40Square.coop). You can also receive a medically underwritten proposal by contacting a local agent or the co-op at 844-205-9579 or [info@40Square.coop](mailto:info@40Square.coop).

### **Do I have to cost share with my employees?**

The employer is responsible for making payment of all health care fees for all participants covered through the employer to the health plan. The monthly payments will be paid through an ACH (a.k.a: electronic account draft). The employer is responsible for determining any cost-split of the employer share and employee share, if there is one. There is no requirement for employers to cost share with their employees under the 40 Square Health Plan.

### **As an employer, how long must I offer the health plan?**

There is a three-consecutive year membership requirement. If the employer terminates the health plan offering for them or their employees prior to the end of the three-year commitment, co-op may retain all or a portion of the employer’s Common Stock purchase, at the discretion of the board.

**As an employee, can I cancel my coverage if I don’t like it?** Open enrollment happens once per year and allows you to make changes at that time without a qualifying event. Outside of open enrollment, a qualifying event such as, marriage, divorce, a spouse’s open enrollment (this is not a complete list) is required to enroll or make a change mid-year for eligible employees.

### **Who do I call if I have questions about enrollment?**

Our Minnesota licensed insurance agents are available regionally throughout the state by phone or in-person! To find an agent, visit our website [www.40Square.coop](http://www.40Square.coop) and click the Agent tab at the top of the home page to see the “Find An Agent” button. You can also call 40 Square at 844-205-9579 or email [info@40Square.coop](mailto:info@40Square.coop). We are here to help you, Monday - Friday 8am -5pm.

### **Who do I call when I have questions after I enroll?**

Once enrolled, you will receive your ID card, which will outline many helpful resources on the back of the card, including the Health Plan Member Service line. You can always call the co-op at 844-205-9579 or reach us by email at [info@40Square.coop](mailto:info@40Square.coop).

### **How do I get updated information as it becomes available?**

Visit [www.40Square.coop](http://www.40Square.coop) and under the “Contact” tab you can “sign up to learn more”. You can also send your contact information to [info@40Square.coop](mailto:info@40Square.coop).

