



## Own your health.

**Health plans built for the agriculture community.**

40 Square is an independent cooperative dedicated to providing comprehensive health plan options for Minnesota's agribusinesses, their employees and farm families.

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# 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, agribusinesses and their employees, and agricultural trade associations.

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.

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 or decreasing future premiums – not into the back pocket of an outside third-party company looking to gain profits.

40 Square is proud to be the only independent agricultural cooperative in the state which exclusively offers health plans specifically tailored by and for the agricultural community. We are committed to working on behalf of our members 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 . **OR**
- Businesses who obtain 25% of their income from providing direct services to production agriculture.

- 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 - i.e., a spouse who does the business books.)

- In addition to farmers and agribusiness, Agricultural Trade Associations and Cooperatives are eligible to provide the 40 Square Health Plan as a benefit to their members.

- 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 for current 40 Square association partner members. A list of current partner members can be found at [40Square.coop](http://40Square.coop).

# 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.

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## Extensive Provider Networks

### 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.

### Aetna Premier Care Network Plus

A more focused network, APCN+, is also offered to members and employees who reside in the network's 13 eligible counties: Anoka, Brown, Carver, Chisago, Dakota, Hennepin, Isanti, Nicollet, Ramsey, Rice, Scott, Washington, and Wright.

## 24-Hour Nurse Line

Make informed health care decisions by consulting with registered nurses available 24/7 via telephone or email. Health plan members can obtain information on a wide range of health and wellness topics.

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## Teladoc

Teladoc provides virtual access to U.S. board-certified doctors, 24 hours a day, 7 days a week. With the 40 Square health plan, members can receive care for everyday general medical issues, 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.



## Personal Customer Service

40 Square utilizes 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 team specialists, including dietitians, social workers or pharmacists
- Finding programs to manage stress, and other conditions
- Getting answers about claims
- Finding a network provider
- Providing tools and resources





# 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 continuously seeks out additional partnerships for its members, which helps keep more of your hard-earned money in your pocket.

## Optional Benefits



### Dental

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



### Life

Group Term is offered 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.



## 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 variety of benefits, services, and tax advantaged accounts that can save members 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.

## 40 Square Cooperative Solutions is proudly supported by:



## 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!



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