



Farmer/Employer Online Enrollment Instructions

The annual open enrollment begins on November 1, 2017 and ends on December 15, 2017. During this time period, you may register, get a rate, waive coverage or enroll for coverage. The plan year and coverage begin January 1, 2018. This is an annual election and cannot be changed without a qualifying event.

Enrollment Checklist (before you get started, be sure you have the items below):

- Business information such as: Legal Business Name, Tax ID, address and business entity type (Example: S-Corp, LLC, etc.)
- Personal demographic information for yourself and any dependents you intend to enroll or request a rate; including address, phone number, and Social Security numbers.
- Broker Code: the number or code provided by your trusted agent/broker. If you do not have an agent or broker, contact 40 Square to be connected with one in your area.

Login/Registration:

1. Go to www.40Square.coop and click "Enroll Now" to begin.
2. Choose "I'm an Employer".
3. Create an Employer Account by completing the basic information about the business and your personal demographic information. **NOTE: During this first step it is important to enter the Broker Code for the trusted advisor in the appropriate area in the enrollment system.**
4. Create a User ID (will default to email address if you provided one) and Password.

Congratulations! You have registered and can now begin the enrollment process.

TIP: If you have employees who will also be offered coverage, make a note of your **Employer Code** listed on the summary page before you log in. Your employees will need this **Employer Code** when registering as one of your employees! The **Employer Code** can also be found on your final review step during enrollment.

Start Enrollment:

Log in using the User ID and Password you created and choose the "40 Square Benefit Set 2018" to begin.

Enrollment Steps:

1. **Name and Address:** Verify all your personal demographic information is correct.
2. **Dependents:** If you have dependents you would like to consider enrolling, un-check the "No

Dependents” box and register your legal dependents. If you do not enter dependents in this section, you will not be able to enroll them in any of the benefits offered.

3. Medical Benefit:

- You may “Waive Medical Coverage” (NOTE: if you waive coverage, you will not be able to enroll in any other benefits.) **Or,**
- Complete the Medical Survey to begin
- Choose a medical plan to see the rates for each plan
- Choose who you intend to cover

4. Dental Benefit: Waive or choose to enroll

5. Vision Benefit: Waive or choose to enroll

6. Banking Information: Provide account information for automatic monthly ACH of benefit premiums and required co-op stock purchases

7. Other Insurance: If enrolling in Medical or Dental, provide other insurance coverage information only for those to be enrolled in the 40 Square Medical or Dental plans.

8. Supplemental Life Benefit: Enroll or Waive Reliance Standard Term Life Insurance

9. Spouse Life Benefit: Enroll or Waive Reliance Standard Term Life Insurance

10. Child Life: Enroll or Waive Reliance Standard Term Life Insurance

11. Beneficiaries: If enrolled in Life, provide beneficiary information

12. Membership Agreement and Terms: Review and agree to the 40 Square Cooperative Solutions and the 40 Square Consortium/Trust membership agreement, terms and conditions. Select payment frequency for cooperative membership stock.

13. Review: Review all coverage and verify all information is correct. If all information is correct, “Confirm Enrollment” at the bottom of the page.

14. Complete: Email or download a copy of your enrollment to save or print.

Helpful Tips

TIP 1: As you complete an enrollment step you will see that step turn **green** indicating it has been completed, **red** indicates a step that is incomplete and **blue** indicates a step that has not been started.



TIP 2: If you need to leave and come back later, simply log out in the upper right hand corner. Return to www.40Square.coop when ready and click on the “Already Registered? Sign in Now” link to use your User ID and Password to log back in.

TIP 3: If you have questions during the enrollment process, please contact your trusted broker/agent for assistance or contact 40 Square at info@40Square.coop or 1-844-205-9579.

TIP 4: All enrollments must be completed no later than December 15, 2017. Please complete your enrollment as soon as possible.