



Events which qualify potential employer mid-year enrollment in 40 Square Cooperative Solutions and the 40 Square Consortium Health Plan

- Employer's small group policy year ends outside of the 40 Square open enrollment period
- Employer became a farm owner
- Qualifying events in which loss of coverage has occurred:
 - Marriage, divorce, legal separation, or annulment
 - Death of spouse or dependent
 - Addition of full-time employee, when employer previously had no employees
 - Change of employment status for employer or employer spouse from full-time to part-time or vice versa, hourly to salaried or vice versa
 - Loss or gain of spouse's or dependent's employment or health coverage
 - Open enrollment for your spouse's employer
 - Discontinuation of health care coverage provided by spouse's employer, and said spouse is employed off the farm

A request for a quote must be received by the 15th of the month. Should an employer choose to enroll, they, or their agent, must then provide 40 Square Cooperative Solutions their completed application forms at least ten (10) business days prior to the first of the month. Coverage will begin on the first of the month. All new employers and covered individuals under their plan may be subject to approval by the 40 Square stop-loss carrier.

Please note: Accounts will be drafted on the 25th of each month for the following month's coverage.