



Letter from the 40 Square Board Chair

It has been a busy few months gearing up at our family farm for planting, calving - and 40 Square's Annual Meetings. I want to thank all of you who took the time to come to our inaugural annual meetings and hope you took advantage of the opportunity to learn more

about your health plan offerings and our wonderful vendor partners. Following the event, I was elected to continue to serve as your 40 Square Board Chairman. I want to convey how honored I am to serve you and how excited I am about the future of 40 Square for Minnesota's agricultural community.

Even though we are within our first months of operations, what we have accomplished is a success. We have brought to the market health plans that provide health coverage to over 1,000 individuals. Your board and advisory members are very diligent in implementing a plan and process to continue providing health coverage to individuals well into the future.

I feel very proud and honored to have been part of the effort to bring an alternative for health coverage to Minnesota families

and the employees of agriculture. I'm a strong supporter of the cooperative system in which we as members can own our health plan and have a say to what within the plan is important to us. I believe 40 Square Solutions will always be that of trust, transparency and ownership.

Farming and raising a young family can be challenging itself. Keeping our families protected and healthy doesn't have to be. I ambitiously look forward to continuing my work within 40 Square and with our partners to help manage health care for our family and employees. We promise you that we will do things right by representing our membership.

I wish everyone a safe remainder of planting season!

Robby Gieseke
Board Chair

Annual Meetings Update

40 Square Cooperative Solutions and 40 Square Consortium held its first annual meetings of members on March 28, 2018, at United Farmers Cooperative in Winthrop and elected new members to its Boards of Directors.

Rep. Tim Miller, who authored the legislation to allow for health plan cooperatives in Minnesota, was a guest speaker. Rep. Jeremy Munson, a former 40 Square health plan participant and the newest Minnesota legislator elected in a February special election, also spoke to the group of attendees.

The annual meetings included a health fair and informational learning sessions prior to the annual meetings, with partner vendors from HealthiestYou, Alithias and MedTrakRx. Spire and SouthPoint Financial Credit Unions provided information regarding health savings accounts. Additional vendor partners included EBSO, Inc., Farmers Union Insurance Agency, AdvisorNet Insurance, Reliance Standard, IFC National Marketing and Risty Benefits, Inc. Maydra Maas, RN and wife of board member Bruce Maas, volunteered to provide attendees with blood pressure, pulse, and respiration checks.

To view the 2018 Annual Report, go to our website at www.40Square.coop, in the Annual Meetings section, under the About Us tab.



Jeff Nielsen (Board Member), MN State Rep. Jeremy Munson, Char Vrieze (Executive Director), MN State Rep. Tim Miller

2018 40 Square Board of Directors



Back Row (Left to Right): Karen Richter, Terri Moxley, Kevin Lauwagie, Dean Sonnabend, Bruce Maas, Rich Sobalvarro, Therese Romsdahl.

Front Row (Left to Right):

Jeff Nielsen (Secretary/Treasurer), Robby Gieseke (Chair), Cole Trebesch (Vice Chair).

Not Pictured: Curt Eischens (Director)

Following the annual meeting, the now permanent 40 Square Board of Directors held a reorganizational meeting. They expanded the cooperative board to nine seats that are allowed by the co-op's bylaws and added an investor member, bringing the board makeup to five producer members and four investor members. The board also has two non-voting advisory members.

The producer directors of the cooperative board also serve as the trustees/directors of the 40 Square Consortium.

To learn more about your board members, please visit www.40Square.coop

What is an EOB?

An Explanation of Benefits (EOB) is the statement you receive when you or any of your family members have incurred a claim under the 40 Square Consortium Health Plan. The 40 Square health plan has two options for delivery of the EOB:

- Monthly, via U.S. Mail, from EBSO Inc. EBSO Inc. is a national health plan administrator and is our vendor partner which processes and pays claims on behalf of 40 Square.
- Weekly, via email. If you would like to receive your EOB more frequently, you can elect to receive your EOB electronically, once a week by visiting 40Square.coop under "Health Plan Participant".

Traditional insurers send an EOB out for each claim incurred by each family member. In working to make complicated information simplified, 40 Square and EBSO provide a single monthly consolidated statement for everyone in your family!

Spring is here and with it comes ALLERGIES!

With all that blooming stuff comes sneezing, itchy & watery eyes, runny noses, and the general misery of allergies

Don't worry, HealthiestYou has you covered!

Our doctors can handle 70% of typical doctor visits including allergies! **FREE** to use; it's part of your health plan and available 24/7 and 365 days a year.

866-703-1259



hy healthiestyou

Farm & Rural Helpline

Spring is a pivotal time on the farm, and can also be very demanding. In response to the growing need of mental health services in rural communities, the Minnesota Department of Agriculture set up the Farm & Rural Helpline for farmers and rural residents. Emotional turbulence, unpredictable weather, financial challenges coupled with the stress of day-to-day farming operations puts many farm families in a vulnerable situation.

Each call is confidential, but callers may be asked for their first name and telephone number in case a call is dropped. The helpline can also be used by family members worried about loved ones suffering from anxiety, depression or thoughts of suicide. Translators are available as well.

Contact the Farm & Rural Helpline directly by calling: 833-600-2670.



MINNESOTA FARM & RURAL HELPLINE

833-600-2670

Free. Confidential. 24/7.

NEED TO TALK?

Are you struggling with feeling alone, sad, stressed, or worried and feel like you have no one to turn to?

CALL US.



40 Square : Putting Savings in Your Control

While we have worked tirelessly to bring Minnesota's agricultural community health plan options, your 40 Square team is equally committed to providing you tools and resources to save your hard-earned money. Two of these are the telemedicine offering from HealthiestYou and Customer Service Care Navigation. The information below specifically pertains to 40 Square participant activity through April.

Telemedicine

Savings Year to Date:
\$25,333

Average Response Time:
14 minutes

Care Navigation

Savings Year to Date:
\$15,937

The level of savings is determined by the frequency of usage by you as a plan participant. Take advantage of these money saving benefits!

Exclusive HSA Partnerships for Plan Participants

If you have a \$3,500, \$4,500, \$5,500 or \$6,550 deductible, you likely qualify for a HSA! As financial cooperatives, SouthPoint Financial Credit Union and SPIRE Credit Union are offering an exclusive benefit to 40 Square high-deductible health plan (HDHP) participants who open a HSA with SouthPoint and/or SPIRE. You will benefit from reduced fees and/or free accounts.

Learn about the benefits of a HSA by contacting Michelle Freiderich at SouthPoint (507-233-5621) or michelle.freiderich@southpointfinancial.com or Cathi Nehring at SPIRE (320-679-8130) or cnehring@myspire.com.



Terms to Know



Health Savings Account (HSA)

A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a qualified high-deductible health plan (HDHP).

High Deductible Health Plan (HDHP)

The IRS defines a high deductible health plan as any plan with a deductible of at least \$1,350 for an individual or \$2,700 for a family. An HDHP's total yearly out-of-pocket expenses (including deductibles, copayments, and coinsurance) can't be more than \$6,650 for an individual or \$13,300 for a family (this limit doesn't apply to out-of-network services).



Why am I Receiving a Letter?

As a co-op and member-owned health plan, we want to do our due diligence to protect the financial health of your trust which holds your premium dollars for claim payments. As a result, you may receive a letter in the mail from EBSO Inc. following a claim, requesting additional information. This may occur for the following reasons:

1. The claim information provided may appear to be accident-related and the letter is inquiring if another party should be responsible for paying the claim (i.e.: auto accident).
2. A potential qualified support order, verifying who's required to provide health coverage of a child.
3. Coordination of benefits: an inquiry asking if other potential health plan coverage exists for children, and/or spouse.

If a letter is received, it is important to respond so we can complete the process of your claim(s). Thank you in advance for helping us protect your health plan fund!

Website Features

Did you know? You can find access to your ID cards, provider listings and claim status directly from the 40 Square website. You can also enroll to receive your explanation of benefits (EOB) electronically and find forms to change your banking information. Visit 40 Square today to get connected to all of your health plan information. Go to 40Square.coop, and select "Plan Participants".

Upcoming Website Changes

The 40 Square website is currently being updated to provide you with better online navigation to find all of the documents, plan details and logins you need. **Check back in late spring to see how we've spruced up the website!**



Visit Us at Farmfest!

August 7-9, 2018
Redwood Falls, MN
Booth 2402

Important Phone Numbers

Customer Service & Care Navigation: 877-314-9737
24/7 Telemedicine - HealthiestYou: 866-703-1259
Prescription Drugs - MedTrakRx: 800-771-4648
Co-op: 844-205-9579

Email

Co-op: info@40Square.coop
Customer Service:
40SquareMemberService@ebsobenefits.com

Stay Connected

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Website

www.40Square.coop

