



Member Survey Results

As your cooperative, we have pledged to hear your voice and be as responsive as possible to your comments and concerns. We recently distributed our first member survey through email to get a sense of how we're doing, where we can improve, and what education we can provide about your benefits.

Respondents were asked questions about:

- How they discovered 40 Square;
- Which methods of communication they prefer;
- What benefit plans are most important; and
- If members would recommend 40 Square to a friend

What We Learned

The results were extremely informative. Here is a sample of what we learned:

- Members overwhelmingly (79%) prefer email as their primary form of communication to learn about news and information.
- 75% of members enrolled in 40 Square through a local agent.
- 54% of current members attended an informational community meeting last year.
- Medical and prescription drug coverage are the most important benefits offered by 40 Square, followed by vision insurance.

- 39% of members have never visited 40Square.coop
- Over 83% of members read the quarterly newsletter, and over 90% of you find the information valuable (we appreciate the topic suggestions that were submitted).
- 94% of members would refer 40 Square to a friend. That's great news!

Many members also expressed a desire to attend a 40 Square community meeting last year, but the late harvest and locations prevented some from attending. Based upon this feedback, we are starting community meetings earlier this year. Beginning in August, farmers will be able to attend an informational meeting in a number of locations around the state.

Thank you to all who participated in our first member survey! We will continue to take all of your responses into consideration in an effort to improve your cooperative and its offerings.

All the best for a happy and healthy remainder of the summer!

Cooperatively Yours,


Charlene Vrieze
Executive Director

Member Spotlight: Why We Joined 40 Square

Jane Steinkamp and her husband, Alan, had been Blue Cross Blue Shield (BCBS) of Minnesota members from the day they married 38 years ago. As farmers from Adams, MN, they knew they would never have low deductibles, and with four boys to protect, the coverage was sufficient, but expensive. But as the years went by, the prices got higher.

Last year, even with the Minnesota state refund program, the Steinkamps were paying approximately \$1,750 a month in premium. For 2018, they received notice that without the refund program, their new rates were going to be \$2,550 a month with a \$13,000 deductible for the couple in their late 50s and early 60s without much medical history and no chronic conditions.

The family's limited health providers in their area compounded the problem. The majority of their small town clinics had been bought up by Mayo Clinic or were closed by Mayo. The family acknowledges Mayo Clinic is a wonderful choice for specialized



Jane and Alan Steinkamp

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care, but the burden of higher premiums because of their close proximity to Rochester was bringing them to the breaking point.

Then the Minnesota State Legislature made health plan cooperatives like 40 Square a reality for the 2018 coverage year.

Jane explained how the family found 40 Square. "My husband was searching the internet last fall working on different alternatives to find a new provider. We called 40 Square and Wade [Kolander] (our agent) quickly returned our call and met with us. We have been very happy so far with things. Yes, our premium is still higher than years before, but we are receiving some benefits from that as well. Prescriptions have been much cheaper and easier to deal with. We haven't yet made our deductible but preventive care payments have been much better than BCBS and we have choices to 'shop' around for better prices too."

Jane continued, "Switching to 40 Square for us was mostly about dollars. Our budget is still devoted to more health care dollars than I would like but we are not alone in that with the whole health care system. Many are just like us. Much of it is really out of our hands too with regulations, etc."

More Provider Choices

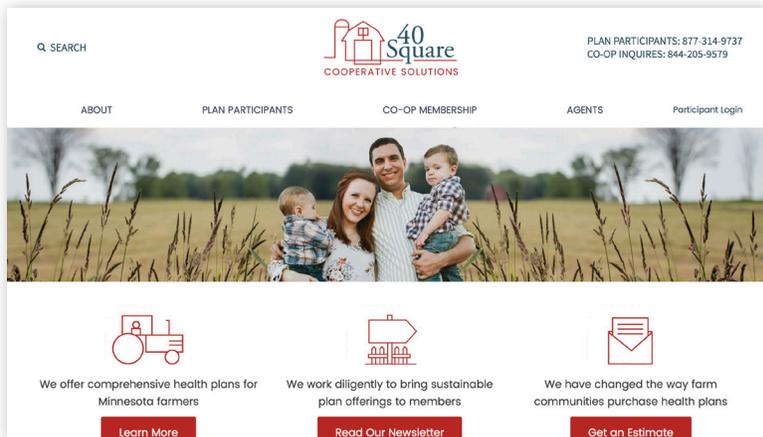
"We were pleased to see that 40 Square gives us more choices than we have ever had. We can choose to go to local medical clinics and into Iowa as well, since we are close to the state border," said Jane. "We traveled this winter and needed some medical help - no problem with 40 Square!"

Jane said they were accustomed to the co-op model, so joining 40 Square wasn't an issue. "Since we are a family farm, we really don't have other employees other than ourselves. We have had several farm families ask us about it. Many neighbors were also looking for insurance, dealing with many of the same issues. 40 Square has helped fill a void for many who often were overlooked."

"Insurance wasn't a big problem years ago, with so many agents, companies and choices. Hopefully, this helps others to find good and reasonable insurance. We are truly pleased and happy to a part of the 40 Square family." ●

Newly Designed Website

If you haven't been to 40Square.coop in the last few weeks, you might be missing out on the new and improved website! Re-launched in late June, 40Square.coop has new features, documents, and informational links that make finding details about your health plan easier than ever.



(Image above: The brand new homepage of 40Square.coop)

Newest Health Plan Page Features:

- Review the information-packed health plan details page
- Read about your benefits, like free telemedicine 24/7 doctor visits with HealthiestYou and a hearing aid discount program
- Learn more about how our customer service representatives can help you find doctors, answer your claims questions, and compare pricing on common procedures
- Find forms to change your banking information, employment, or demographic status
- Get detailed contact information for all benefits and services

In addition, you'll find:

- An events page with upcoming informational community meeting dates, locations, etc.
- Newsletter archives
- Co-op membership documents
- An extensive contact directory and more!



Why Should I get a Routine Annual Exam?

A routine annual exam is extremely important in helping to determine the general status of your health. It also gives you a chance to talk to your primary care provider about any ongoing pain or symptoms you are experiencing or discuss any changes or problems you may have noticed. You do not have to be sick to have an exam!

Reasons why you should get a routine annual exam:

- Check for possible diseases or conditions so they can be treated early
- Identify any issues that may become medical concerns in the future
- Update necessary immunizations
- Ensure you are maintaining a healthy diet and exercise routine

As well as the reasons listed above, this exam is a great way to check your cholesterol, blood pressure, and blood sugar levels. Checking these levels regularly helps your primary care provider treat these conditions before they become severe. Annual exams may lower your health and financial risk to you and your health plan. **As a reminder, preventive care is covered 100% by 40 Square!**



Generic vs. Brand-name Drugs

What's the Difference?

Generic drug

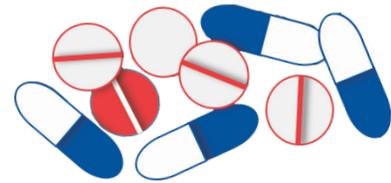
A generic drug is a product comparable to a brand drug in dosage form, strength, route of administration, quality and performance characteristics, and intended use. Minnesota is a generic-mandated state, where the pharmacist is required to dispense a prescription in a generic form unless the physician specifically indicated the brand drug must be dispensed.

Brand drug

A brand drug has a trade name and is protected by a patent (can be produced and sold only by the company holding the patent).

Why are generics less expensive?

Bringing a new drug to market requires years of research and costs the manufacturer a significant amount of money. Although generic manufacturers must prove to the U.S. Food and Drug Administration that their products are both safe and effective, the cost of bringing a generic to market is much less.



SAME QUALITY & SAME CONTENT

Generic drug manufacturers are held to the same quality standards as their brand name counterparts. Generics have the same active ingredients, are as safe, and effective as brand drugs.



If they have the same ingredients, why do they look different?

In the U.S., trademark laws do not allow generic drugs to look exactly like the brand name drug. So, while colors, shapes and sizes might be different, the generic drug has the same active ingredient as the brand name drug.

Terms to Know

Formulary Drugs

Formulary drugs are the insurance carriers' preferred drugs. You can normally find both generic and brand name drugs in the formularies. Formulary prescription drugs are chosen for their cost, effectiveness, and their safety.

Non-Formulary Drugs

If they are not considered preferred drugs by the carrier, non-formulary drugs will cost more money than formularies.

Specialty Drugs

Specialty drugs are high-cost, complex drugs that have unique clinical, administration, distribution, or handling requirements.

Maintenance Drugs

Maintenance drugs are commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of drugs.



40 Square Cooperative Solutions
2145 Ford Parkway, Suite 200
Saint Paul, MN 55116

2018 Calendar of Events

Tradeshows:

August 7-9 | Minnesota FarmFest

Come see us at Booth 2402!

28269 Highway 67
Morgan, MN 56266

Community Informational Meetings:

August 15 | American Legion - 4:00 p.m.

Host: Crystal Valley Co-op
600 S County Road 20
Lake Crystal, MN 56055

August 22 | Pierz Ballroom - 10:30 a.m.

Hosts: Sunrise Ag Cooperative, Pierz Coop Association,
Gilman Co-op Creamery
104 Park Ave SE
Pierz, MN 56364

August 28 | Central Region Cooperative - 4:00 p.m.

Hosted by: Central Region Cooperative
251 Ash Ave. E.
Hector MN 55342

September 19 | United Farmers Cooperative - 4:00 p.m.

Hosted by: United Farmers Cooperative
701 E 4th St
Winthrop, MN 55396

September 20 | Farmward Cooperative - 4:00 p.m.

Hosted by: Farmward Cooperative
711 Front Street
Morgan, MN 56266

We want your photos for our website,
newsletter, and other publications!
Submit to info@40Square.coop



Photo by 40 Square Member Pat Guggisberg

Look for health
plan renewal
information in our
Fall newsletter!

Important Phone Numbers

Customer Service & Care Navigation: 877-314-9737

24/7 Telemedicine - HealthiestYou: 866-703-1259

Prescription Drugs - MedTrakRx: 800-771-4648

40 Square Co-op Office: 844-205-9579

Email

Co-op: info@40Square.coop

Customer Service:

40SquareMemberService@ebsobenefits.com

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Website

www.40Square.coop

