



Your Agricultural Health Care Cooperative

Owned and governed by Minnesota farm families and the agricultural community, 40 Square Cooperative Solutions is an independent health care cooperative dedicated to providing health plan options.

40 Square Health Plan and Features 2019

Helping to preserve the proud traditions of farming for future generations to come.

www.40Square.coop

40 Square Membership Criteria

- Actively work in production agriculture in Minnesota
- File either Form 1065 or Schedule F with your income tax return or provides direct services to production agriculture in Minnesota
- Farm corporations as well as businesses who predominately receive their income (at least 70%) from providing their services to production agriculture are eligible
- Purchase Voting Stock in an amount of \$100 (on-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
- Have a minimum of one "Common Law" employee. (In general, someone who you provide a W-2, does not have to be a full-time employee. For example, it may be a spouse who does the farm/ business books.)



2019 Health Plan Offerings[†]

Plan	\$1,500 Deductible	\$2,500 Deductible	\$3,500 Deductible*	\$4,500 Deductible*	\$5,500 Deductible*	\$6,550 Deductible*	\$7,900 Deductible
Benefit	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
Annual Deductible (embedded) • Individual • Family	\$1,500 \$3,000	\$2,500 \$5,000	\$3,500 \$7,000	\$4,500 \$9,000	\$5,500 \$11,000	\$6,550 \$13,100	\$7,900 \$15,800
Benefit Percentage & Out-of-Pocket Maximum (embedded and includes deductible, coinsurance, co-pays) • Individual • Family	Deductible and 20%, except where noted below. \$3,000 \$6,000	Deductible and 25%, except where noted below. \$7,150 \$14,300	Deductible and 20%, except where noted below. \$4,500 \$9,000	Deductible and 20%, except where noted below. \$6,550 \$13,100	Deductible and 25%, except where noted below. \$6,750 \$13,500	Deductible and 30%, except where noted below. \$6,750 \$13,500	Deductible then 100% covered, except where noted below. \$7,900 \$15,800
Office Visits (Illness and Injury) • Primary Care • Specialist • Retail Health Clinic • Urgent Care • E-Visits	\$40 \$75 \$20 \$50 \$15	\$40 \$75 \$20 \$50 \$15	20% 20% 20% 20% 20%	20% 20% 20% 20% 20%	25% 25% 25% 25% 25%	30% 30% 30% 30% 30%	Deductible then 100% covered
Routine Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Hospital and Professional Services Inpatient, Outpatient, and Emergency Room	20%	25%	20%	20%	25%	30%	Deductible then 100% covered
Prescription Drugs Retail • Generic • Formulary • Non-formulary Mail-Order • Generic • Formulary • Non-formulary Specialty (per script)	31-Day Supply \$10 \$40 \$100 90-Day Supply \$25 \$100 \$250 20% to \$350	31-Day Supply \$10 \$40 \$100 90-Day Supply \$25 \$100 \$250 25% to \$350	20% 20%	20% 20%	25% 25%	30% 30%	Deductible then 100% covered Deductible then 100% covered
	Preventive Drugs are covered at a Copay						
Benefit	Out-of-Network						
Benefit Percentage & Out-of-Pocket Maximum (Includes deductible, coinsurance)	<i>Deductible:</i> Individual \$10,000 and Family \$20,000 <i>Benefit Percentage:</i> 50% <i>Maximum Out-of-Pocket:</i> Individual \$30,000 and Family \$60,000						

[†]Note: these are not Medicare supplement plans
*HSA Compatible Plan



Features Included in Your Plan

40 Square offers a variety of a major medical health plans with a range of dedicated options (see opposite page). All plans are compliant with the Affordable Care Act and include coverage for doctor office visits, preventative care, prescription drugs and hospital (in/out patient) care. There are no lifetime limits or exclusions for pre-existing conditions. Services such as chiropractic care and acupuncture are covered. All health plans include an annual routine eye exam.

Extensive Provider Networks



PreferredOne®

- Wide network of physicians, clinics and hospitals serving Minnesota, western Wisconsin, northern Iowa, North Dakota and South Dakota
- National Network access through MultiPlan for services received outside the PreferredOne Network

Personal Customer Service



- Find in-network providers and referrals for specialists
- Receive cost-comparison pricing on medical procedures
- Explain and investigate claims and billing issues
- Understand tests, treatments and medications recommended or prescribed by your physician

Telemedicine



HealthiestYou® Telemedicine

- Free to use, 24 hours a day, 7 days a week, with no limit!
- Connect with a U.S. based doctor who can diagnose, treat and prescribe over the phone or video call.
- Licensed doctors are available to help handle up to 70% of what typically can be handled in office visits, urgent care and emergency room.

Optional Benefits



Dental

Reliance Standard provides a competitive dental plan including preventive services at 100% as well as basic, restorative and major services.



Life

Group Term with benefit amounts from \$10,000 to \$100,000



Vision

Choose from two unique Vision plans provided by Vision Service Plan (VSP). Both options include an annual eye exam as well as coverage for frames, lenses and contact lenses.

Health Savings Account (HSA) Partners

All 40 Square plan participants who wish to open a HSA can take advantage of an exclusive offer from SouthPoint Financial Credit Union and Spire Credit Union. Both credit unions are partnering with 40 Square to provide reduced or fee-free HSA accounts, saving you more of your hard-earned money.


Potential Cost Savings for Medical Expenses

- This money-saving optional discounted product through TASC, offers the ability to declare medical expenses as a business expense by utilizing a Health Reimbursement Arrangement (HRA).
- In 2017, the average annual tax savings was \$5,500!



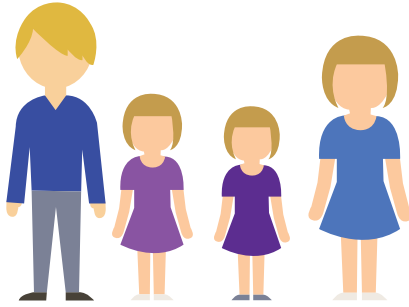
Illustrative Rate Examples for 2019*

Willmar, MN
Family of Four
Dad - 28 yrs. old, Mom - 27 yrs. old, Child 1 - 3 yrs. old, Child 2 - 1 yrs. old



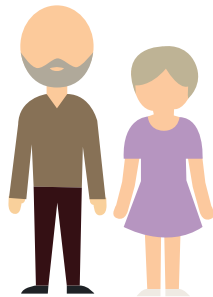
On a 40 Square health plan with a \$6,550 individual deductible (\$13,100 family), this family is estimated to pay \$956 a month for health coverage.

Roseau, MN
Family of Four
Dad - 45 yrs. old, Mom - 43 yrs. old
Child 1 - 10 yrs. old, Child 2 - 8 yrs. old




On a 40 Square health plan with a \$5,500 individual deductible (\$11,000 family), this couple is estimated to pay \$1,206 a month for health coverage.

Worthington, MN
Married Couple
Husband - 60 yrs. old
Wife - 58 yrs. old



On a 40 Square health plan with a \$6,550 individual deductible (\$13,100 family), this couple is estimated to pay \$1,338 a month for health coverage.

Goodhue, MN
Single
Single - 56 yrs. old



On a 40 Square health plan with a \$5,500 individual deductible, this individual is estimated to pay \$698 a month for health coverage.

*Rates are subject to change. Premiums can vary depending upon your health history for the last five years.

How is the Premium Determined?

Each person's premium is determined on an individual basis by:

- ZIP Code – Location of the farm/business
- Age as of January 1st of the current calendar year
- Plan choice
- Medical survey

Any employee who works a minimum of 30 hours a week on a consecutive basis year-round, can enroll.

All individuals are guaranteed an offer, no one is denied.

Contact Us

844-205-9579 | info@40Square.coop | www.40Square.coop |

