



BY AGRICULTURE

FOR AGRICULTURE

Who We Are

40 Square Cooperative Solutions' health plan model is one of a kind – and second to none. 40 Square is Minnesota's only agricultural co-op focusing exclusively on providing farm families, agribusiness – and their employees – along with agriculture trade associations and cooperatives access to self-funded health plan options.

Why 40 Square?

The 40 Square difference means joining an organization that always keeps the best interests of its members at heart. Your voice is your vote. Trust. Transparency. Ownership. That's the 40 Square difference!

Having a Say in Your Health Plan

The 40 Square co-op sponsors the health plan and is governed by a diverse board of directors – each of whom are involved in production agriculture and elected by members/patrons.

40 Square is not an insurance company – we put people above profits. All health plan participants retain 100% ownership interest in the Trust. If resources are not spent during any given health plan year, the money remains in the Trust for reserves.

Health Plan Details

40 Square offers participants a variety of health plans to choose from, including health savings account eligible plans. The amount of coverage received depends on the plan selected.

Additional optional benefits include vision, dental and life. Other non-insurance products to enhance the health plan include hearing benefits, free telemedicine doctor visits, care navigators that help explain tests, claims or billing and cost comparisons for procedures.

Legislative Priorities

During the 2023 Legislative Session, 40 Square will visit with Minnesota lawmakers and the Walz administration and advocate for resources to ensure 40 Square can remain competitive in the health care marketplace. This will allow us to lower premiums, expand coverage and offer more benefits to Minnesota's agriculture community.

We are also seeking a one-time education grant to market toward emerging farmers, farmers markets and those involved in urban agriculture.

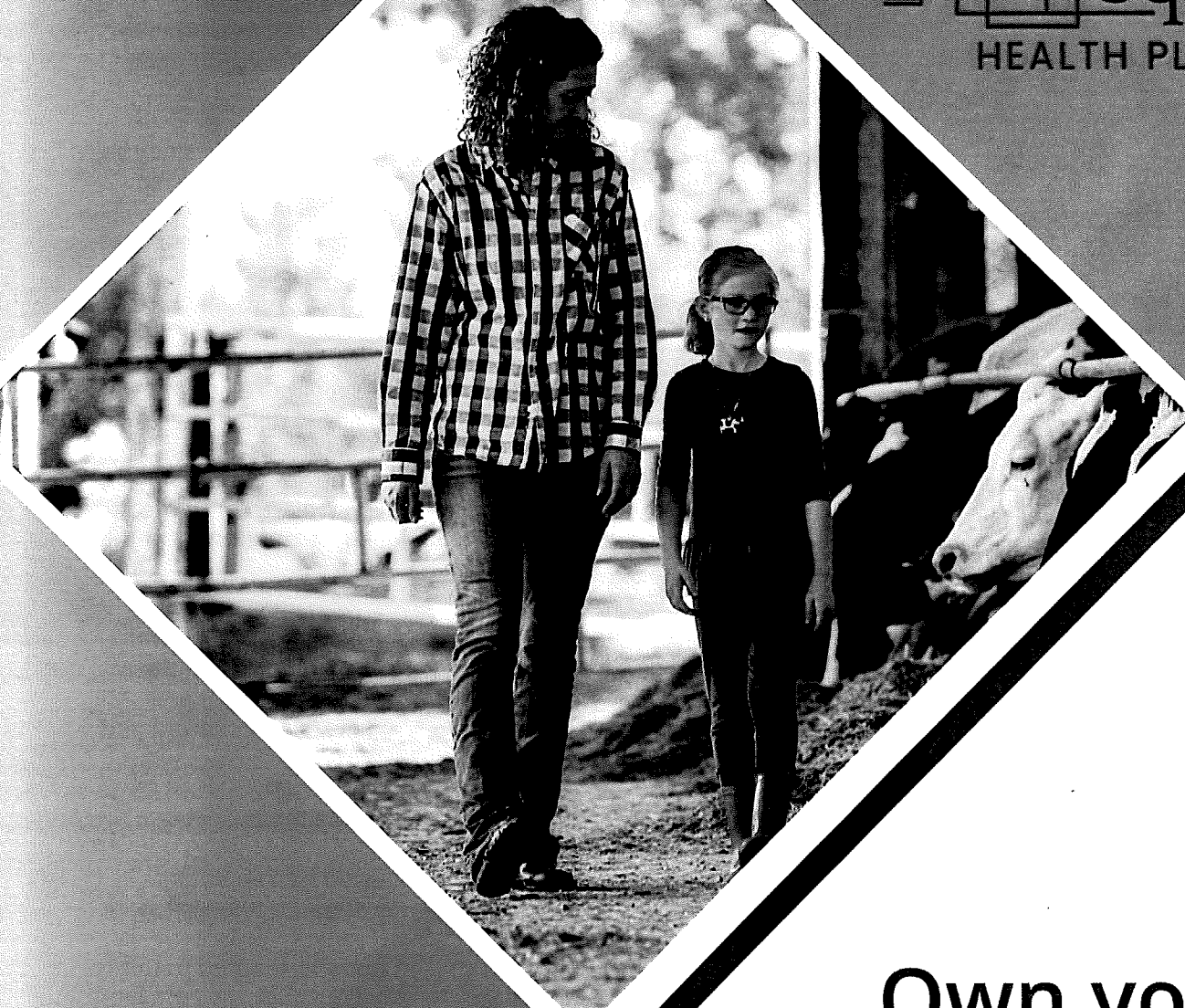
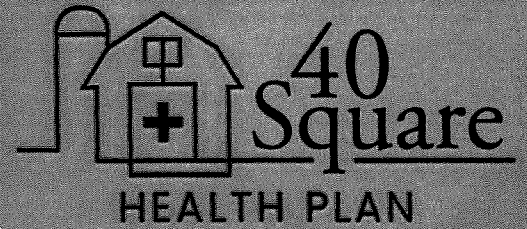
Contact Us

Phone: 507-353-1562

Email: info@40Square.coop

Website: 40Square.coop



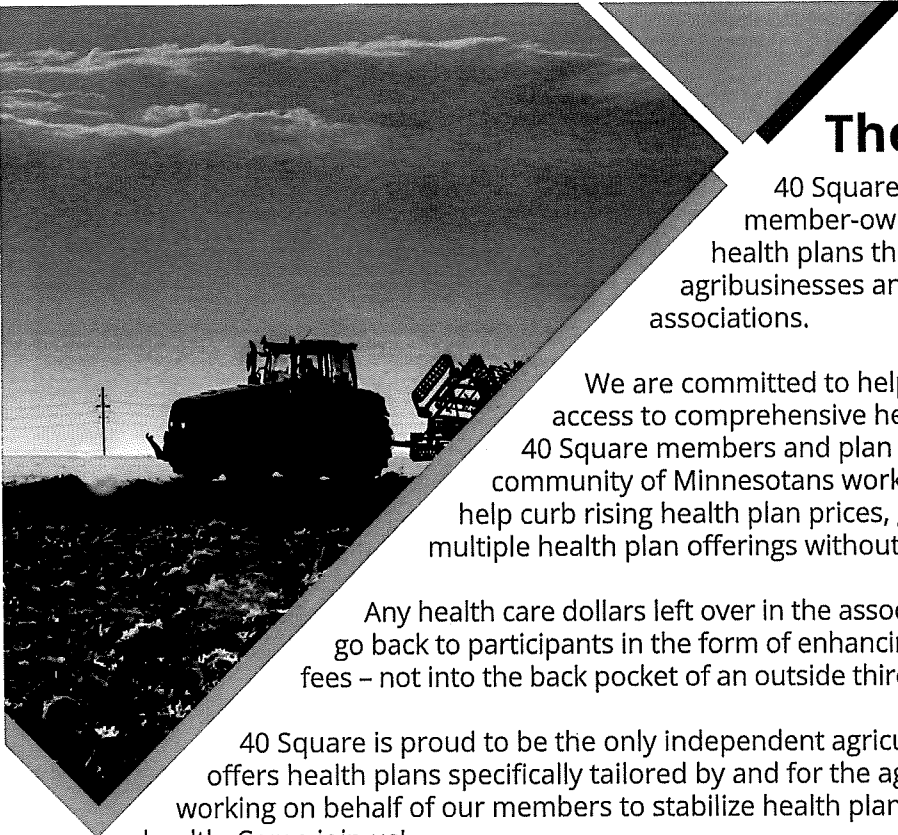


Own your health.

Health plans built for the agriculture community.

40 Square is an independent cooperative dedicated to providing comprehensive health plan options for Minnesota's agribusinesses, their employees and farm families.

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



The 40 Square Difference

40 Square Cooperative Solutions is an independent, member-owned agricultural cooperative offering health plans through a trust for Minnesota's farm families, agribusinesses and their employees, and agricultural trade associations.

We are committed to helping Minnesota's agricultural community gain access to comprehensive health plan options. Through membership, 40 Square members and plan participants are part of an empowered community of Minnesotans working together to find common solutions that help curb rising health plan prices, gain access to local doctors and tap into multiple health plan offerings without sacrificing quality.

Any health care dollars left over in the associated Health Plan Trust at the end of the year go back to participants in the form of enhancing benefits or decreasing future health care fees – not into the back pocket of an outside third-party company looking to gain profits.

40 Square is proud to be the only independent agricultural cooperative in the state that exclusively offers health plans specifically tailored by and for the agricultural community. We are committed to working on behalf of our members to stabilize health plan costs and enhance every member's overall health. Come join us!

New Offerings for Members of Ag Trade Associations and Co-ops

Finding quality health plan coverage can be a challenge for members of agricultural trade associations (ATA) and cooperatives, and 40 Square Cooperative Solutions is here to help.

40 Square is now proud to offer the opportunity for Minnesota's ATAs and co-ops to partner with 40 Square to deliver quality health plan options to the agricultural community.

Become an ATA/co-op member of 40 Square and invest in the opportunity of quality health coverage through a member-owned and member-governed option through the 40 Square Health Plan Trust.

As a result of becoming an ATA/co-op member of 40 Square, your organization will be able to provide your members – should they meet the qualifications – the ability to join 40 Square with no stock investment cost. As an ATA/co-op member you will receive the following:

- Optional co-branded logo on your members' 40 Square Health Plan identification cards
- Recognition on the 40 Square website
- Features in our quarterly newsletter
- An invitation to our annual meeting
- Co-branded mailings to your members, minimally twice a year, to promote the 40 Square offering
- Recognition by your membership that your association/co-op cares about the challenge of access to additional quality health plan options

and is willing to make an investment on their behalf

- A differentiating factor in retaining current and attracting future members

Qualifying members will receive the following benefits:

- Members become a Class A Patron Voting member of 40 Square without a financial stock investment
- Access to health plan options, tailored to the agricultural community with features such as:
 - > Broad local and national provider and pharmacy network through Aetna
 - > Superior personal customer service
 - > 24-hour Nurse Line
 - > Telemedicine with optional mental health and dermatology
- Offerings
 - > Access to optional group-priced life, dental and vision
 - > Reduced or fee-free HSA accounts through SouthPoint
- Financial Credit Union or Spire Credit Union
 - > Access to a variety of benefits, services and tax -advantaged accounts through our partner Total Administrative Services Corporation

*To learn more about how to qualify, contact us at info@40square.coop or call 1-844-205-9579



40 Square Membership Criteria and Information

Thank you for your interest in 40 Square Cooperative Solutions! The following information outlines the qualifications for membership in the cooperative as well as additional information.

To become a member of the co-op, according to state law, federal law, and co-op bylaws, **a member must be an employer** who:

- Actively works in production agriculture in Minnesota and
- Files either Form 1065 or Schedule F with their income tax return
- **OR** businesses who obtain 25% of their income from providing direct services to production agriculture in Minnesota (see reverse). (This also includes those in farming, such as farm corporations, who do not file a Form 1065 or Schedule F.)
- Purchase Voting Stock in an amount of \$100.00 (one-time, only for the farm/business/employer)*
- Purchase Common Stock of \$1,000 over the course of the first year (one-time, only for the farm/business/employer)*
- Must have a three-consecutive year commitment, or risk forfeiting all or a portion of the \$1,100 investment
- Have a minimum of one "Common Law" employee. In general, someone who is provided a W-2. It does not have to be a full-time employee; for example, a spouse who does the business books part-time is acceptable.

Any employee who works a minimum of 30 hours a week on a consecutive basis year-round is eligible to enroll in the health plan, along with the business owner(s).

40 Square offers a variety of major medical health plans with a range of deductible options including HSA compatible options. All plans comply with the Affordable Care Act requirements.

Each employer's rates are determined by:

- Zip code of the farm or business
- Participants age(s)
- Plan choice(s)
- Medical survey(s)

Employers can be accepted any time throughout the year. All employers are guaranteed an offer, no one is denied.

Voluntary fully-insured plans are also available for Dental, Vision, and Life if the person enrolls in a health plan. Each employer is billed on monthly basis:

- Statement is sent to employer for all covered lives
- Premium payment is made by the employer through automatic withdrawal
- There is no requirement to cost share with employees

40 Square has quarterly renewals and policies renew on an annual basis at the beginning of each quarter.

40 Square encourages you to work with a trusted broker or agent to obtain a health plan quote. You may also contact us at 844-205-9579 or info@40Square.coop.

**Stock purchases are not required if you are a current member of a 40 Square Association Partner member. For a list of current partner members, please visit <https://www.40square.coop/co-op-membership-2/> or call the co-op at 844-205-9579.*



Businesses Providing Direct Services to Production Agriculture

According to the Minnesota state law, entities which provide direct services to production agriculture in Minnesota are also eligible for membership in 40 Square! The 40 Square Board of Directors has defined this as businesses who receive a minimum of 25% of their income from providing direct services to production agriculture (as required by Minnesota State Statutes). Please note this definition also includes farm corporations which file a Form 1120, such as S Corporations, C Corporations, and LLCs.

Below are examples of small businesses and professions, other than farming, which may qualify for 40 Square Cooperative Solutions and those who may not. The eligible business must derive a minimum of 25% of their income from providing services to production agriculture. These are not intended to be exhaustive lists.

Examples of businesses and professions which may qualify for membership:

- Livestock hauling
- Grain and feed trucking
- Drain tiling
- Hoof trimmers
- Agronomists
- Grain elevators
- Crop consulting
- Insurance agents
- Meat processors/Butchers
- Forestry or lumbering operations
- Fish hatcheries
- Equipment dealers
- Construction companies serving ag
- Apiculture (bee keeping)
- Agricultural equipment and truck dealers
- Large animal veterinarians
- Milk haulers
- Creameries
- Custom harvesters
- Custom applicators
- Mechanics of ag machinery/equipment, large trucks, etc.
- Manure haulers
- Seed dealers
- Agricultural cooperatives
- Food cooperatives
- Electric cooperatives
- Dairy cooperatives
- Horticultural nurseries/greenhouses
- Vineyards
- Solar Panel companies
- Auction companies serving ag

Examples of businesses and professions which would NOT likely qualify for membership:

- Hardware stores
- Residential Landscapers
- Small animal veterinarians

We frequently receive questions asking if certain businesses may be eligible. Please contact us at 844-205-9579 or info@40Square.coop



HEALTH PLAN

2023 Health Plan Offerings

Contact Information: 1020 Innovation Lane | Mankato, MN 56001
 1-844-205-9579 | info@40square.coop | www.40square.coop

NEW Plans Effective 1.1.23
No Prescription Plans

Your Benefits and amount you pay after Deductible (except where noted)

Benefit	In-Network		In-Network		In-Network		In-Network		In-Network	
	Deductible	Deductible	Deductible*	Deductible	Deductible*	Deductible	Deductible*	Deductible*	Deductible*	
Annual Deductible**	\$2,000	\$3,000	\$4,500	\$5,500	\$6,750	\$8,700	\$4,500	\$6,750		
• Individual	\$6,000	\$7,150	\$9,000	\$11,000	\$13,500	\$17,400	\$9,000	\$13,500		
• Family										
Your Benefit Coinsurance & Out-of-Pocket maximum**	Deductible and 20%	Deductible and 25%	Deductible and 20%	Deductible and 25%	Covered 100% after deductible	Covered 100% after deductible	Deductible and 20%	Covered 100% after deductible	Covered 100% after deductible	
• Individual	\$6,000	\$8,700	\$7,050	\$8,700	\$6,750	\$8,700	\$7,050	\$6,750		
• Family	\$12,000	\$17,400	\$14,100	\$17,400	\$13,500	\$17,400	\$14,100	\$13,500		
Office Visits (illness and injury)										
• Primary Care	\$50	\$50	20%	25%	Covered 100% after deductible	Covered 100% after deductible	20%	Covered 100% after deductible		
• Specialist	\$80	\$80	20%	25%			20%			
• Retail Health Clinic	\$40	\$40	20%	25%			20%			
• Urgent Care	\$80	\$80	20%	25%			20%			
• Virtual Visits			20%	25%			20%			
	Based on provider specialty (deductible does not apply)	Based on provider specialty (deductible does not apply)	20%	25%			20%			
Routine Preventive Care	Covered at 100%	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%	25%	Covered at 100% after deductible	Covered at 100% after deductible	20%	Covered at 100% after deductible		
Prescription Drugs										
Retail										
• Generic	31-Day Supply \$10 Copay	31-Day Supply \$10 Copay	*Preventive Drugs are covered at a Copay	31-Day Supply \$10 Copay	*Preventive Drugs are covered at a Copay	31-Day Supply \$10 Copay	Covered 100% after Ded			
• Formulary	\$60 Copay	\$60 Copay		25% co-insurance		Covered 100% after Ded				
• Non-formulary	\$120 Copay	\$120 Copay		25% co-insurance		Covered 100% after Ded				
Mail-Order										
• Generic	90-Day Supply \$25 Copay	90-Day Supply \$25 Copay	*Non-Preventive Drugs you pay Deductible, then 20%	90-Day Supply \$25 Copay	*Non-Preventive Drugs you pay Deductible, then all drugs are covered at 100%	90-Day Supply \$25 Copay	Covered 100% after Ded			
• Formulary	\$150 Copay	\$150 Copay		25% co-insurance		Covered 100% after Ded				
• Non-formulary	\$300 Copay	\$300 Copay		25% co-insurance		Covered 100% after Ded				
Specialty (per script)	30% Coinsurance	30% Coinsurance		25% co-insurance		Covered 100% after Ded				
Benefit										
Benefit Percentage & Out-of-Pocket Maximum**										
				Deductible: Individual \$10,000 and Family \$20,000 Coinsurance Percentage: 50% Maximum Out-of-Pocket: Unlimited						

*HSA Compatible Plan
 ** Embedded means, the Family Deductible and/or Family Maximum Out-of-Pocket must be satisfied by two or more covered lives. The Maximum Out-of-Pocket may be satisfied by any combination of Deductible, Coinsurance, and Copay charges.
 This is a benefit summary only and does not outline all the benefits and exclusions under the plan. Please see the full legal plan document for details.
 40SQ.PUB.1.006.2022



HEALTH PLAN

Contact Information: 1020 Innovation Lane | Rankala, MN 55001
1-844-205-9579 | info@40square.coop | www.40square.coop

2023 Health Plan Offerings - Reference Based Pricing Plans

Your Benefits and amount you pay after Deductible (except where noted)

Plan	\$4,500 Deductible*	\$9,100 Deductible
	Open Network	Open Network
Annual Deductible**	\$4,500/Individual; \$9,000/Family	\$9,100/Individual; \$18,200/Family
Your Benefit Coinsurance & Out-of-Pocket maximum**	Deductible and 20% \$7,050/Individual; \$14,100/Family	Covered 100% after Deductible \$9,100/Individual; \$18,200/Family
Prescription Drug Calendar Year Out-of-Pocket Maximum	\$7,050/Individual; \$14,100/Family	\$9,100/Individual; \$18,200/Family
Prescription Deductible is combined with Medical. After the amount is reached, the Plan will pay 100% for prescription drugs for the remainder of the Calendar Year.		
Prescription Drug Calendar Year Out-of-Pocket Maximum	Plan pays 100% of the Plan's Recognized Charge, Deductible Waived	Plan pays 100% of the Plan's Recognized Charge, Deductible Waived
Office Visits (Illness and Injury)		
<ul style="list-style-type: none"> Physician Office Visit or Virtual Office Visit PCP (primary care physician) includes general practitioner, family practice, internal medicine, pediatrician, OB/GYN and Mental Health Providers. Specialist Retail Health Clinic Urgent Care Inpatient/Outpatient Professional Services 	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible (First 3 PCP Visits Covered at 100% of Plan's Recognized Charge, Deductible Waived)
Outpatient Therapies	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
<ul style="list-style-type: none"> Office Based or Freestanding Facility Laboratory Services 	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
<ul style="list-style-type: none"> Office Based or Freestanding Facility Diagnostic Services MRIs, MRAs, CT Scans, and PET Scans All Other Diagnostic Services 	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
Durable Medical Equipment	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
Home Health Care (60 visits per year/not to exceed 4 hrs per visit)	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
Chiropractic Care (30 visits maximum every plan year) Covered age 18 and older only	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
Inpatient Mental Disorder/Substance Abuse	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
Outpatient Mental Disorder/Substance Abuse	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
<ul style="list-style-type: none"> Office Based or Freestanding Facility Facility Services 	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
<ul style="list-style-type: none"> Inpatient Hospital Services, Outpatient Hospital Facility Changes, Urgent Care Services, and Emergency Room Inpatient Rehab & Skilled Nursing (60 Days Per Incident Maximum) 	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
Prescription Drugs	Plan pays 80% of the Plan's Recognized Charge after Deductible	Plan pays 100% of the Plan's Recognized Charge after Deductible
<ul style="list-style-type: none"> Generic Formulary Non-formulary Specialty (per scrip) 	Retail (31-Day Supply)/Mail-Order (90-Day Supply) You pay Deductible, then 20% You pay Deductible, then 20% You pay Deductible, then 20% You pay Deductible, then 20%	Retail (31-Day Supply)/Mail-Order (90-Day Supply) Retail - \$10 Copay / Mail - \$25 Copay Covered 100% after Deductible Covered 100% after Deductible Covered 100% after Deductible

*HSA Compatible Plan
** Embedded means, the Family Deductible and/or Family Maximum Out-of-Pocket must be satisfied by two or more covered lives. The Maximum Out-of-Pocket may be satisfied by any combination of Deductible, Coinsurance, and Copay charges. This is a benefit summary only and does not outline all the benefits and exclusions under the plan. Please see the full legal plan document for details.

Note: This is an OPEN NETWORK PLAN, for all services, the Plan will pay the Plan's Recognized Charge (Plan Payment Directive). Plan's Recognized Charges (Plan Payment Directive) are charges that do not exceed the maximum dollar amount the Plan will recognize for a covered service, procedure or supply. For more information on the Plan's Recognized Charge (Plan Payment Directive), please refer to the Plan's Plan Document/Summary Plan Description (SPD) which is available at www.40square.coop.



2023 APCN+ Health Plan Offerings*

Aetna Premier Care Network Plus – Allina Health Performance Network

1-844-205-9579 | info@40square.coop | www.40square.coop

Contact Information:
1020 Innovation Lane | Mankato, MN 56001

Your Benefits and amount you pay after Deductible (except where noted)

Plan	Benefit		
	In-Network	In-Network	In-Network
Plan	\$1,000 Deductible	\$5,500 Deductible**	\$8,700 Deductible
Annual Deductible***	\$1,000 Individual \$2,000 Family	\$5,500 Individual \$11,000 Family	\$8,700 Individual \$17,400 Family
Your Benefit Coinsurance & Out-of-Pocket Maximum***	Deductible and 20%	Deductible and 25%	Covered 100% after Deductible \$8,700 \$17,400
Office Visits (Illness and Injury)	\$30 Copay \$60 Copay Specialist Retail Health Clinic Urgent Care Virtual Visits	25% 25% 25% 25% 25%	Covered 100% after Deductible (First 3 PCP Visits Covered at 100%)
Routine Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Hospital & Professional Services Inpatient, Outpatient, and Emergency Room	20%	25%	Covered 100% after Deductible
Prescription Drugs	Retail • Generic • Formulary • Non-formulary Mail-Order • Generic • Formulary • Non-formulary Specialty (per script)	31-Day Supply \$10 Copay \$60 Copay \$120 Copay <u>90-Day Supply</u> \$25 Copay \$150 Copay \$300 Copay 30% Coinsurance	31-Day Supply \$10 Copay Covered 100% after Deductible *Preventive Drugs are covered at a Copay *Non-Preventive Drugs you pay Deductible, then 25%
Benefit Percentage & Out-of-Pocket Maximum***	Out-of-Network Deductible: Individual \$10,000 and Family \$20,000 Coinsurance Percentage: 50% Maximum Out-of-Pocket: Unlimited		

* If you reside outside of these counties, you are not eligible to enroll in these plans.

**HSA Compatible Plan

***Embedded means, the Family Deductible and/or the Family Maximum Out-of-Pocket must be satisfied by two or more covered lives. The Maximum Out-of-Pocket may be satisfied by any combination of Deductible, Coinsurance and Copay charges.

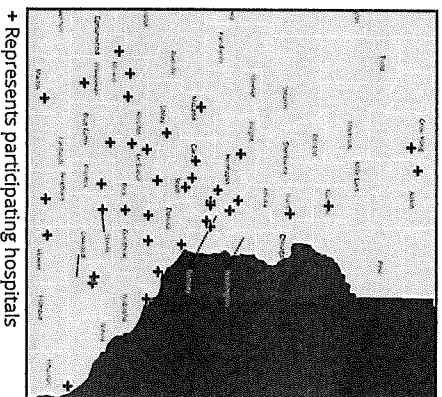
This is a benefit summary only and does not outline all the benefits and exclusions under the plan. Please see the full legal plan document for details.

Aetna Premier Care Network Plus (APCN+) – Allina Health Performance Network

The Aetna Premier Care Network Plus (APCN+) – Allina Health Performance Network is a focused network available to eligible employees who reside in one of the listed 13 counties. If the employee resides outside one of these counties, they are not eligible to enroll in the APCN+ plan options.

- Anoka
- Brown
- Carver
- Chisago
- Dakota
- Hennepin
- Isanti
- Nicollet
- Ramsey
- Rice
- Scott
- Washington
- Wright

- Strong Access:
- 18,000 +Providers
 - 40 Hospitals
 - 29 Urgent Care Centers
 - 44 Minute Clinic Locations
 - Includes the Mayo Clinic Health System



+ Represents participating hospitals

Employees and/or dependents enrolled in an APCN+ plan who are traveling outside of Minnesota or away at college, will have access to the national Aetna network at the In-network benefit level.



Aetna Premier Care Network Plus (APCN+) Allina Health - Choice POSII

Contact Information:
1020 Innovation Lane | Mankato, MN 56001
1-844-205-9579 | info@40square.coop | www.40square.coop

How to Find a Provider

To find participating Aetna Premier Care Network Plus (APCN+) providers near you, go to: <https://bit.ly/APCNPlusProviderSearch>

1. The APCN+ network is only for those that reside in one of the 13 counties listed below.

- Anoka
- Brown
- Carver
- Chisago
- Dakota
- Hennepin
- Isanti
- Niccollet
- Ramsey
- Rice
- Scott
- Washington
- Wright

To begin your search, without a login, enter the zip code, city, county or state under the "Continue as Guest" section.



Directory of Health Care Professionals

Already a member?

Log in to Secure Site

Not registered with Aetna yet? Register Now

Why Register?
You will be able to find all your coverage information online when you need it.

Searching as a member is better

You Can:

- Get results for your plan
- View cost estimates
- Select a primary care doctor

Continue as a guest

Please enter your home location (zip, city, county or state) to access providers specific to your plan benefits.

Enter location here

Traveling? You can change your location after you select your plan

Look within

0 Miles 100 Miles

2. Scroll down to Aetna Premier Care Network Plus and select:

"Aetna Premier Care Network Plus (APCN Plus) -Allina Health - Choice POSII"

Once selected, click continue.

Select a Plan

q Enter plan name to narrow list below, e.g. Managed Choice

[Show all plans \(including those not in network\)](#)

POS II/ Open Access Managed Choice

- Aetna Premier Care Network (APCN) - Open Access Aetna Select
- Aetna Premier Care Network Plus

2022 Plan Providers

- Aetna Premier Care Network Plus (APCN Plus) - Allina Health - Choice POSII
- Aetna Premier Care Network Plus (APCN Plus) - Allina Health - Open Access Aetna Select

2021 Plan Providers

3. You can search for APCN+ providers by location, specialty, specific name of doctor, hospital, or clinic. Select the type of provider or facility you are searching for.

What do you want to search for near Minnesota? Change location

q [Specialty](#) [Primary Care Physician](#) [Ophthalmologist](#) [Podiatrist](#)

OR

Find what you need by category

Medical Doctors & Specialists

Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others

Hospitals & Facilities

Hospital, physical therapy centers, nursing facilities, dialysis centers, others

Urgent Care

A type of facility focused on the delivery of urgent care outside of an emergency room

Walk-In Clinics

A facility that accepts patients on a walk-in basis and with no appointment required

Pharmacy

Search for pharmacies by name or location

Features Included in Our Plans

40 Square offers a variety of major medical health plans with a range of deductible options. All plans are compliant with the Affordable Care Act and include coverage for doctor office visits, preventative care, prescription drugs, hospital (inpatient/outpatient) care and much more. Services such as chiropractic care and acupuncture are also covered. All health plans include an annual routine eye exam per calendar year. There are no lifetime limits or exclusions for pre-existing conditions.

40 Square is a self-funded health plan that requires medical underwriting as part of the application process. Rates are based on several factors, such as a groups' health history, demographics and plan of choice.

Extensive Provider Networks

Aetna

The Aetna network provides a robust local and national network with broad access to physicians, clinics and hospitals in Minnesota, as well as coverage when traveling within the United States.

Aetna Premier Care Network Plus

A more focused network, APCN+, is also offered to members and employees who reside in the network's 13 eligible counties: Anoka, Brown, Carver, Chisago, Dakota, Hennepin, Isanti, Nicollet, Ramsey, Rice, Scott, Washington, and Wright.

24-Hour Nurse Line

Make informed health care decisions by consulting with registered nurses available 24/7 via telephone or email. Health plan members can obtain information on a wide range of health and wellness topics.

Virtual Care With Teladoc

Teladoc provides virtual access to U.S. board-certified doctors, 24 hours a day, 7 days a week. With the 40 Square health plan, members can receive care for everyday general medical issues, as well as mental health care and dermatology, subject to a co-pay or deductible. Teladoc brings the convenience of care to our members' home, work or truck.



Personal Customer Service

40 Square utilizes high-touch, high-tech concierge customer service model to support a healthier you by providing member education, health care planning, help with network questions and community resources, such as:

- Understanding benefits
- Scheduling appointments
- Meeting with team specialists, including dietitians, social workers or pharmacists
- Finding programs to manage stress, and other conditions
- Getting answers about claims
- Finding a network provider
- Providing tools and resources





More Value with 40 Square

The 40 Square Board of Directors believes in bringing additional value above and beyond the health plan. We offer optional benefits for your one-stop convenience. 40 Square continuously seeks out additional partnerships for its members, which helps keep more of your hard-earned money in your pocket.



Potential Cost Savings for Medical Expenses

40 Square is proud to partner with Total Administrative Services Corporation (TASC), the nation's third-largest third-party benefits administrator. TASC is a one-stop-shop offering a variety of benefits, services, and tax advantaged accounts that can save members more than \$5,500 in tax-free, out-of-pocket expenses.

40 Square Members are eligible for dozens of benefits and services through TASC, including AgriPlan and BizPlan.

40 Square Cooperative Solutions is proudly supported by: *Cooperative Network.*



Optional Benefits



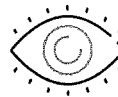
Dental

A competitive dental plan that includes preventive service at 100%, as well as basic, restorative and major services.



Life

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



Vision

Choose from two unique vision plans. Both options include an annual eye exam as well as coverage for frames, lenses and contact lenses.

Health Savings Account Partners

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



Our team is here to help!



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

