



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](mailto:info@40Square.coop) | [www.40Square.coop](http://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 premiums – 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 which 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!

## 40 Square Cooperative Membership Criteria

<ul style="list-style-type: none"><li>Actively work in production agriculture in Minnesota and file either Form 1065 or Schedule F with income tax return <b>OR</b></li><li>Businesses who obtain 25% of their income from providing direct services to production agriculture.</li></ul>	<ul style="list-style-type: none"><li>Have a minimum of one "Common Law" employee. (In general, someone who is provided a W-2, does not have to be a full-time employee - i.e., a spouse who does the business books.)</li></ul>	<ul style="list-style-type: none"><li>In addition to farmers and agribusiness, Agricultural Trade Associations and Cooperatives are eligible to provide the 40 Square Health Plan as a benefit to their members.</li></ul>
<ul style="list-style-type: none"><li>Purchase Voting Stock in an amount of \$100 (one-time, only for the farm/business.)*</li><li>Purchase Common Stock of \$1,000 over the first year (one-time, only for the farm/business.)*</li></ul>	 <p>The logo for 40 Square Cooperative Solutions. It features a stylized icon of a house with a chimney and a square base, with the number '40' to its left. To the right of the icon, the word 'Square' is written in a large, bold, sans-serif font, with a smaller '40' preceding it. Below 'Square', the words 'COOPERATIVE SOLUTIONS' are written in a smaller, all-caps, sans-serif font.</p>	<ul style="list-style-type: none"><li>Must have a three-consecutive year commitment, or risk forfeiting a portion of the \$1,100 investment.</li></ul>
<p>* Stock purchases not required for current 40 Square association partner members. A list of current partner members can be found at <a href="http://40Square.coop">40Square.coop</a>.</p>		

# 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.

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## 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.

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## 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

## 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.



# 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.

## 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](mailto:info@40Square.coop)

[www.40Square.coop](http://www.40Square.coop)



## 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:



Your Benefits and amount you pay <u>after</u> Deductible (except where noted)						
Plan	\$2,000 Deductible	\$3,000 Deductible	\$4,500 Deductible*	\$5,500 Deductible	\$6,750 Deductible*	\$8,700 Deductible
Benefit	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
<b>Annual Deductible**</b>						
• Individual	\$2,000	\$3,000	\$4,500	\$5,500	\$6,750	\$8,700
• Family	\$6,000	\$7,150	\$9,000	\$11,000	\$13,500	\$17,400
<b>Your Benefit Coinsurance &amp; Out-of-Pocket Maximum**</b>	Deductible and 20%	Deductible and 25%	Deductible and 20%	Deductible and 25%	Covered 100% after Deductible	Covered 100% after Deductible
• Individual	\$6,000	\$8,700	\$7,050	\$8,700	\$6,750	\$8,700
• Family	\$12,000	\$17,400	\$14,100	\$17,400	\$13,500	\$17,400
<b>Office Visits (Illness and Injury)</b>						
• Primary Care	\$50	\$50	20%	25%	Covered 100% after Deductible	Covered 100% after Deductible
• Specialist	\$80	\$80	20%	25%		
• Retail Health Clinic	\$40	\$40	20%	25%		
• Urgent Care	\$80	\$80	20%	25%		
• Virtual Visits	Based on provider specialty (Deductible does not apply)	Based on provider specialty (Deductible does not apply)	20%	25%		
				(First 3 PCP Visits Covered at 100%)		
<b>Routine Preventive Care</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Hospital &amp; Professional Services</b>						
Inpatient, Outpatient, and Emergency Room	20%	25%	20%	25%	Covered 100% after Deductible	Covered 100% after Deductible
<b>Prescription Drugs</b>						
<b>Retail</b>	<u>31-Day Supply</u> \$10 Copay \$60 Copay \$120 Copay	<u>31-Day Supply</u> \$10 Copay \$60 Copay \$120 Copay	*Preventive Drugs are covered at a Copay	<u>31-Day Supply</u> \$10 Copay 25% Coinsurance 25% Coinsurance	*Preventive Drugs are covered at a Copay	<u>31-Day Supply</u> \$10 Copay Covered 100% after Ded
• Generic				<u>90-Day Supply</u> \$25 Copay \$150 Copay \$300 Copay		Covered 100% after Ded
• Formulary						Covered 100% after Ded
• Non-formulary						<u>90-Day Supply</u> \$25 Copay
<b>Mail-Order</b>	<u>90-Day Supply</u> \$25 Copay \$150 Copay \$300 Copay	<u>90-Day Supply</u> \$25 Copay \$150 Copay \$300 Copay	*Non-Preventive Drugs you pay Deductible, then 20%	<u>90-Day Supply</u> \$25 Copay 25% Coinsurance 25% Coinsurance	*Non-Preventive Drugs you pay Deductible, then all Drugs are covered at 100%	Covered 100% after Ded
<b>Specialty (per script)</b>	30% Coinsurance	30% Coinsurance		25% Coinsurance		Covered 100% after Ded
Benefit	Out-of-Network					
<b>Benefit Percentage &amp; Out-of-Pocket Maximum**</b>	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 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.**

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

Plan	\$1,000 Deductible	\$5,500 Deductible**	\$8,700 Deductible
Benefit	In-Network	In-Network	In-Network
<b>Annual Deductible***</b> • Individual • Family	\$1,000 \$2,000	\$5,500 \$11,000	\$8,700 \$17,400
<b>Your Benefit Coinsurance &amp; Out-of-Pocket Maximum***</b> • Individual • Family	Deductible and 20%  \$4,000 \$8,000	Deductible and 25%  \$7,050 \$14,100	Covered 100% after Deductible  \$8,700 \$17,400
<b>Office Visits (Illness and Injury)</b> • Primary Care Physician (PCP) • Specialist • Retail Health Clinic • Urgent Care • Virtual Visits	\$30 Copay \$60 Copay \$20 Copay \$60 Copay  Based on provider specialty (Deductible does not apply)	25% 25% 25% 25% 25%	Covered 100% after Deductible  (First 3 PCP Visits Covered at 100%)
<b>Routine Preventive Care</b>	Covered at 100%	Covered at 100%	Covered at 100%
<b>Hospital &amp; Professional Services</b> Inpatient, Outpatient, and Emergency Room	20%	25%	Covered 100% after Deductible
<b>Prescription Drugs</b> <b>Retail</b> • Generic • Formulary • Non-formulary <b>Mail-Order</b> • Generic • Formulary • Non-formulary <b>Specialty (per script)</b>	<u>31-Day Supply</u> \$10 Copay \$60 Copay \$120 Copay  <u>90-Day Supply</u> \$25 Copay \$150 Copay \$300 Copay  30% Coinsurance	*Preventive Drugs are covered at a Copay  *Non-Preventive Drugs you pay Deductible, then 25%	<u>31-Day Supply</u> \$10 Copay Covered 100% after Ded Covered 100% after Ded  <u>90-Day Supply</u> \$25 Copay Covered 100% after Ded Covered 100% after Ded Covered 100% after Ded
Benefit	<b>Out-of-Network</b>		
<b>Benefit Percentage &amp; Out-of-Pocket Maximum***</b>	<p><i>Deductible:</i> Individual \$10,000 and Family \$20,000  <i>Coinurance Percentage:</i> 50%  <i>Maximum Out-of-Pocket:</i> Unlimited</p>		

\* 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.**

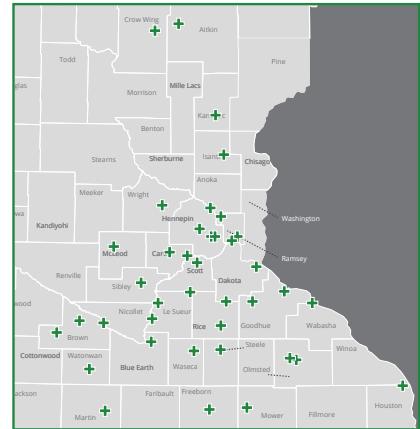
## Aetna Premier Care Network Plus (APCN+) – Allina Health Performance Network

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.

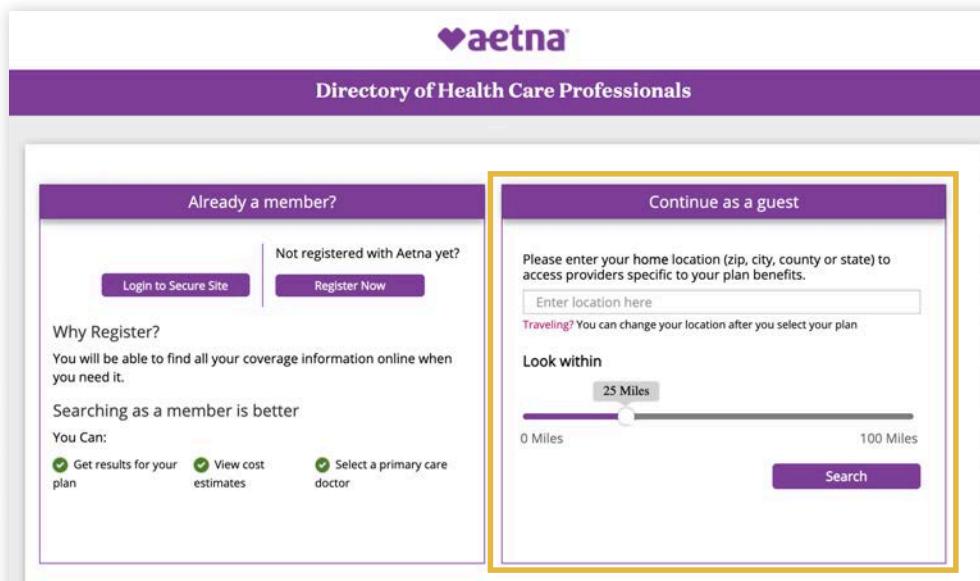
## How to Find a Provider

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

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

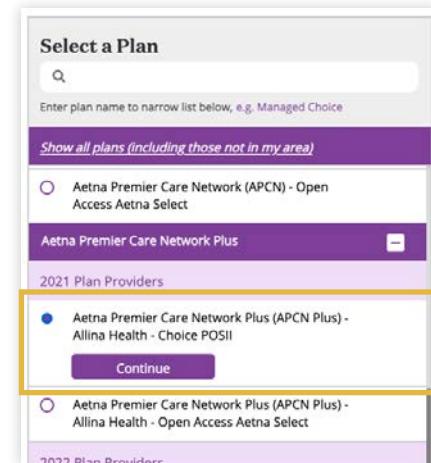


The screenshot shows the Aetna website's provider directory. On the left, there are two buttons: "Login to Secure Site" and "Not registered with Aetna yet? Register Now". Below these are sections for "Why Register?" and "Searching as a member is better". Under "Why Register?", it says "You will be able to find all your coverage information online when you need it." Under "Searching as a member is better", it lists "Get results for your plan", "View cost estimates", and "Select a primary care doctor". On the right, a yellow-bordered box contains the "Continue as a guest" search interface. It includes a search bar with placeholder text "Please enter your home location (zip, city, county or state) to access providers specific to your plan benefits.", a "Look within" section with a slider from "0 Miles" to "100 Miles" set at "25 Miles", and a "Search" button.

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

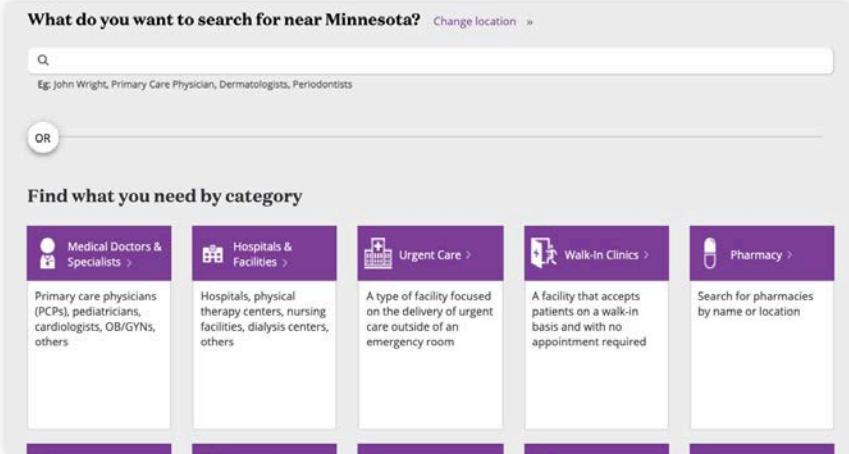
“Aetna Premier Care Network Plus (APCN Plus) -Allina Health – Choice POSII”

Once selected, click continue.



The screenshot shows a search interface for selecting a plan. It includes a search bar, a "Show all plans (including those not in my area)" button, and a list of plans. The "Aetna Premier Care Network Plus (APCN Plus) -Allina Health – Choice POSII" plan is highlighted with a yellow box and a "Continue" button below it. Other plans listed include "Aetna Premier Care Network (APCN) - Open Access Aetna Select" and "Aetna Premier Care Network Plus".

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.



The screenshot shows the search results interface. At the top, it asks "What do you want to search for near Minnesota? Change location". Below this is a search bar with placeholder text "Eg: John Wright, Primary Care Physician, Dermatologists, Periodontists". There is an "OR" button and a "Find what you need by category" section. This section contains five categories with icons: "Medical Doctors & Specialists" (Primary care physicians, pediatricians, cardiologists, OB/GYNs, others), "Hospitals & Facilities" (Hospitals, 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), and "Pharmacy" (Search for pharmacies by name or location).