

# **Open Enrollment is January 15 – February 29, 2024!**

# **Open Enrollment (OE) Material**

□ Visit <u>https://local150.org/moe/about/benefit-seminar-open-enrollment-information/</u>, tap on the Municipality tile, and click the Open Enrollment Material dropdown to view the 2024 OE documents. Please review this information in its entirety and share with your spouse, if applicable.

#### Enhanced My150 Platform – My150.com

#### Are you registered on My150?

□ No. We encourage you to register as soon as possible. Through My150, you can pay your dues, update your profile, review your work hours, update your beneficiaries for each applicable fringe benefit, update your Communication Preferences, and select your health plan option during Open Enrollment.



□ Yes: Great!

#### PLEASE NOTE:

- Adult dependents are encouraged to register; however, they must use a different email address from the member's email address.
- 2) If you have any issues logging into your My50 account, contact Technical Support at 888-220-3599.

## Enrolling in a Health Plan Option Through My150

Your Collective Bargaining Agreement (CBA) should outline which health plan options are available to you. If your CBA indicates that you have coverage under the Operators' Health Center (OHC) Plan, you will need to validate your dependents and change your coverage tier ONLY, if desired, by adding/removing a dependent, as noted below.

If you are eligible for coverage, you can select from the following health plan options for coverage beginning April 1, 2024.

Starting January 15, 2024, log in to your My150 account. Click **Start New Plan** and compare the health plan options. Write down your results:

Health Plan Option #1:	Plan A PPO
Coverage Tier:	
Pros:	
Cons:	
Health Plan Option #2:	EPO
Coverage Tier:	
Pros:	
Cons:	

- □ If you are happy with your current health plan option and want to keep it, click **Keep Current Plan** on your My150 home page.
- □ Your health plan option selection for the 2024/2025 Plan Year:
- Have your dependents been validated? If not, follow these instructions:
  - To add your dependents, select MY FAMILY, and then Submit Life Changing Event



• Once all dependents are added, you can upload your required documents directly on My150 so the Fund Office can validate your dependents. Once your dependents are validated, you will receive an email through My150 verifying that they have been added to your plan and that your coverage tier has changed.

NOTE: Your required documents must be submitted to the Fund Office by 5:00pm on February 29, 2024 to add your dependents for coverage beginning April 1, 2024. If documents are received after this date, you will not be able to add your dependents until next year's open enrollment period, unless you have a life changing event.

#### Required Documents to Validate Dependents (if coverage tier is changed to Member + 1 or Family)

It is imperative that the Fund Office receive photocopies of the following documentation to validate your dependents. You can upload your required documents directly on My150. If you need assistance, please contact the Fund Office Marketplace Call Center at 708-579-6675.

<u>PLEASE NOTE</u>: If you actively enroll into a health plan option, either by selecting **Start New Plan** or **Keep Current Plan**, your newly validated dependents will be added to your coverage. If you do not actively select a health plan option, you will default into the same coverage tier with the same dependents and no newly validated dependents will be added for coverage.

Dependent Type	Required Documentation	
Member	County birth certificate Social Security card	
Spouse	County marriage certificate New spouse's Social Security card New spouse's county birth certificate	New spouse's employment information, if applicable New spouse's other group insurance card, if applicable
Child/Stepchild	County birth certificate Social Security card	
Adopted Child	Adoption letter or record showing date of adoption—signed and dated by a court official County birth certificate Social Security card	

#### **Removing Dependents During Open Enrollment**

Contact the Fund Office Marketplace Call Center at 708-579-6675 to request a **2024 Dependent Disenrollment** form. On the form, specify which eligible dependent you want to remove from your Active Welfare Fund coverage. This is an annual process that you must complete, even if this dependent was not covered in the prior Plan Year.

## **Updating Coordination of Benefits (COB)**

- 1. Are you married?
  - □ Yes
  - □ No
- 2. If yes, you will be prompted to complete the COB process once you selected a health plan option if you have an eligible spouse. Once you have updated/confirmed your spouse's COB information, a case will be created and can be found on your My Cases page in your My150 account with the subject Coordination of Benefits Review 2023.
- 3. If no, proceed to next question
- 4. Do you have eligible adult dependents?
  - □ Yes
  - □ No



- 5. If yes, we strongly encourage you to review/update the COB information for your adult dependents. You can log in to your My150 account, click on My LIBRARY, then My COB Docs and then Enter Updated COB information.
- 6. If no, please proceed to next section

**PLEASE NOTE:** Failure to update your spouses or adult dependents COB information may result in delayed claims processing or denied claims.

#### Additional Resources

#### → Open Enrollment Events:

Will take place on the following dates:

- District 5 Union Hall (Utica, IL) Saturday, January 20, 2024
- District 7 Union Hall (Merrillville, IN) Saturday, February 10, 2024
- Midwest Operating Engineers Fringe Benefit Funds Office 6150 Joliet Road, Countryside, IL 60525 – Saturday, February 17, 2024

The purpose of these events is for you to meet one-on-one with a Fund Office navigator to discuss the health plan options, answer any questions you may have regarding the various health plans, and assist you with the enrollment process.

For more information or to register for one of the events, please visit <u>https://local150.org/moe/about/benefit-seminar-open-enrollment-information/.</u>

Open Enrollment Appointment Date: \_\_\_\_\_ Appointment Time: \_\_\_\_\_

- → Fund Office Marketplace Call Center: Call 708-579-6675 with any questions regarding the Municipality health plan options available under the Midwest Operating Engineers Welfare Fund. Staff will be available during the following hours to assist members:
  - Monday, Tuesday, Wednesday, Friday: 8:00 a.m. to 5:00 p.m. CST
  - Thursday: 9:00 a.m. to 5:00 p.m. CST
  - Saturday: 8:00 a.m. to 12 p.m. CST
- → Benefits & Eligibility Services Group: 708-937-0327 for questions regarding Retiree Welfare Plan (RWP) eligibility rules and RWP self-payment premiums.

#### → Fund Office Microsite – <u>local150.org/moe/</u>

- Register for an open enrollment event:
  - Visit <u>https://local150.org/moe/about/benefit-seminar-open-enrollment-information/</u> access the Municipality Open Enrollment material and to schedule an appointment at the Fund Office
- Due to the content of the material, please make childcare arrangements, if attending an Open Enrollment event or Fund Office appointment.

# Mark your calendar! February 29, 2024 is the last day to enroll in a new health plan or to keep your current plan!