

MIDWEST OPERATING ENGINEERS

**OPEN**

**ENROLLMENT**

**2025**



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# **OPEN ENROLLMENT CHECKLIST**

## **MARKETPLACE**

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## 2025 MOE Health Plan Marketplace Open Enrollment Checklist

This checklist is here to assist you through the Open Enrollment process if you'd like to tackle Open Enrollment on your own.

Please remember that if you have questions or need assistance, Fund Office staff are available by phone and in-person. Contact information is outlined in Section 8.

### Section 1 – My150

Are you registered on My150?

- No. Get registered immediately.
  - Download the My150 app from the app store or
  - Visit my150.com and create an account
- Yes! Awesome, you're set to proceed to the next section

**Reminder:** Through My150, you can pay your dues, update your personal 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.

### Section 2 – Open Enrollment Participation

Which statement best applies to you?

- I am a newly eligible member. Continue reading the information in this section.
- I am an established member currently enrolled in a Marketplace plan. Go to Section 3.

Date that you are newly eligible or re-establishing eligibility	Important Information	Can you participate in 2025 Open Enrollment?	You Should Know
January 1, 2025 or February 1, 2025	You will be automatically enrolled in the Bronze PPO Plan through March 31, 2025	<b>Yes!</b>	You can select from any of the Marketplace health plan options for the upcoming Plan Year beginning April 1, 2025. If you do not select a plan, you will default back into the Bronze plan for the Plan Year.
March 1, 2025	You will remain in the Bronze PPO Plan for 13 months; through March 31, 2026	<b>No!</b>	You will be able to participate in the next Open Enrollment taking place in 2026

**Don't forget to mark your calendar!**

February 28, 2025, is the last day to enroll in a new health plan or to keep your current plan!



## Section 3 – Keeping Your Plan or Exploring Other Health Plan Options

Which statement best applies to you?

- I would like to keep the plan that I am currently enrolled in for the upcoming Plan Year. Continue reading the information in this section.
- I am not sure if I'd like to keep the same plan or select a new health plan for the upcoming Plan Year. Go to Section 4.

Keeping your plan is easy! Beginning January 13, 2025:

1. Log in to your My150 account and tap Keep Current Plan
2. Review your plan coverage details, coverage tier, and select which dependents you would like covered under your plan
3. Verify your spouse or adult dependents coordination of benefits information, if you have a spouse or adult dependents. Please be sure to verify/update that information to ensure that there is not a delay in claims processing or denied claims
4. If everything looks good, tap Add Signature, and then Confirm

## Section 4 – Exploring Other Health Plan Options with the Health Plan Wizard

If you are not sure about your health plan selection that you would like to select, the Health Plan Wizard may be able to help:

1. Tap Start New Plan
2. The Health Plan Wizard will ask you a series of questions about you and your covered dependents
3. Based on your responses, the Health Plan Wizard will recommend three health plan options for you to review and compare
4. Tap Select Plan to continue your plan selection. If you still need time to assess your situation, please go to Section 9 and use the space to make notes and to compare your top plans. You do not have to rush a decision. You have until the end of Open Enrollment, February 28, 2025, to complete your selection. But don't wait until the last minute!
5. Review your plan coverage details, coverage tier, and select which dependents you would like covered under your plan
6. Verify your spouse's or adult dependents coordination of benefits information. Please be sure to verify/update that information to ensure that there is not a delay in claims processing or denied claims.
7. If everything looks good, tap Add Signature, and then Confirm

If you are still not sure if you can afford your plan, we have the tool for you, go to the next section.

## Section 5 – Affordability Calculator Estimator

The **Affordability Calculator** can be used to project the effects your health plan selection and estimated hours worked will have on your Credit Bank balance which can impact your eligibility. Select your coverage tier and slide the ball to the approximate number of Monthly Hours you anticipate working. The calculator will estimate how long you will be able to afford each of the three plans you are comparing based on current work history and contribution rates. These rates are subject to change throughout the Plan Year.



## Section 6 – Updating Eligible Spouse/Adult Dependents Coordination of Benefits Info

As mentioned in previous sections, you will be prompted at the time of selecting your plan to update coordination of benefits information, if you have an eligible spouse or adult dependent.

If you have a spouse or adult dependents, we strongly encourage you to review and update their coordination of benefits information.

1. Login to your My150 account
2. Tap on MY LIBRARY
3. Then My COB Documents
4. Lastly, Enter Updated COB Information

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

## Section 7 – Adding Dependents During Open Enrollment

When you add a dependent to your plan, you must provide the Fund Office with specific required documents to get them validated. The Fund Office will accept photocopies of the required documents, or you can upload them directly into your My150 account.

**Required documents must be submitted to the Fund Office by 5:00pm CST on February 28, 2025, to add your dependents for coverage beginning April 1, 2025. If documents are received after this date, you will not be able to add your dependents until next year’s open enrollment unless you experience a Life Changing Event (LCE).**

Below is a list of required documents by dependent type.

Dependent Type	Required Documentation
Spouse	<ul style="list-style-type: none"> <li>• <b>County Marriage Certificate – required by 5:00pm CST on 2/28/25</b></li> <li>• Spouse’s Social Security Card</li> <li>• Spouse’s County Birth Certificate</li> <li>• Spouse’s employment information, if applicable</li> <li>• Spouse’s other group insurance card, if applicable</li> </ul>
Child or Stepchild	<ul style="list-style-type: none"> <li>• <b>County Birth Certificate – required by 5:00pm CST on 2/28/25</b></li> <li>• Social Security Card</li> <li>• Custodial Parent Questionnaire – Must be completed for stepchildren and/or natural children that do not reside in the member’s household- copy of court order, if applicable</li> <li>• Completed ACEF- for Adult Dependent(s) only</li> </ul>
Adopted Child	<ul style="list-style-type: none"> <li>• <b>Adoption letter or record showing date of adoption—signed and dated by a court official – required by 5:00pm CST on 2/28/25</b></li> <li>• County birth certificate</li> <li>• Social Security card</li> </ul>

Scan to watch a short video on how to upload documents through My150





## Section 8 – Open Enrollment Events & Resources

### › Open Enrollment Events

If you have any questions or still need assistance, you and your spouse can meet one-on-one with a Fund Office Navigator. They will answer health plan option questions, review your credit bank and projected work hours, assist with adding/removing dependents and more.

Please join us for one of our events:

- January 14: District 3 Union Hall, Lakemoor, IL
- January 25: District 1 Fund Office, Countryside, IL
- January 31: District 4 Union Hall, Rockford, IL
- February 8: District 5 Union Hall, Utica, IL
- February 11: District 6 Union Hall, Lakeville, IN
- February 18: District 8 Union Hall, Rock Island, IL
- February 22: District 7 Union Hall, Merrillville, IN

Scan here to register for an event  
or visit [local150.org/moe](http://local150.org/moe)



### › Fund Office Marketplace Call Center

Call (708) 579-6675 with a question or to schedule an appointment at the Fund Office. During the open enrollment period, staff will be available during the following hours to assist members with the open enrollment process:

- 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

### › OHC Plan Member Services Representative

If you have any questions regarding the OHC Plan, speak to a specialized representative at (708) 579-6668

### › Retirement Services Group

Call (708) 579-6630 for any questions about retirement, transferring credits, or the Worker Retention Program (WRP)

### › Benefits & Eligibility

Call (708) 937-0327 for questions regarding RWP eligibility rules, RWP self-payment premiums, and transferring credits

**Mark your calendar!**  
**February 28, 2025**, is the last day to enroll in a new health plan or to  
keep your current plan!



**Section 9 – Notes Section – Compare Your Top Health Plan Options**

**Health Plan Option #1:**

Coverage Tier:

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Pros:

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Cons:

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Monthly Credit Cost:

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**Health Plan Option #2:**

Coverage Tier:

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Pros:

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Cons:

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Monthly Credit Cost:

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**Health Plan Option #3:**

Coverage Tier:

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Pros:

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Cons:

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Monthly Credit Cost:

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