

Welcome to Local 150!

Important Information Regarding Eligibility for Benefits

As a newly indentured apprentice it is incredibly important for you to take an active role in understanding all of your fringe benefits. Until you are eligible for benefits, it's imperative that you keep each Local 150 entity updated with your most current contact information (cell phone, email, residential address). You will receive numerous mailings from the Fund Office—PLEASE TAKE THE TIME TO READ THIS INFORMATION SO THAT YOU CAN OPTIMIZE YOUR BENEFITS.

Even though you are not yet eligible for health & welfare benefits, you will be able to receive a FREE DOT Physical if you use one of Local 150's primary medical homes. In order to receive a FREE DOT physical, you must retain your indentured dues receipt, call to schedule a visit at one of the following facilities – Be sure to indicate that you are a newly indentured apprentice in need of a DOT Physical:

- Operators' Health Center – Countryside, IL (708) 485-2273
- Operators' Health Center – Merrillville, IN (219) 525-1150
- Activate Healthcare, the Union Division of Everside – Rockford, IL (779) 368-0757
- Activate Healthcare, the Union Division of Everside – Davenport, IA (563) 214-1599

Once you work one hour in covered employment, you will receive a letter from the Fund Office, Member Services Department, which will instruct you to create your My150 account (www.My150.com) and start submitting your required documents for yourself and also for your spouse/children, if applicable.

Once you work 300 hours in a rolling consecutive 12-month period, followed by a two-month lag period, you will be eligible for benefits under the Midwest Operating Engineers Health Plan Marketplace and will be auto-enrolled and have coverage under the Bronze PPO Plan for the remainder of the Plan Year (April 1 – March 31, 2022). The Bronze PPO Plan is the lowest credit costing health plan option in the MOE Health Plan Marketplace (the "Marketplace").

Eligibility Example:

	Example 1:	Example 2:	Example 3:
May Work Hours	100	100	50
June Work Hours	200	100	100
July Work Hours	0	100	100
300 Hours Rec'd by Fund	July	August	N/A
Administration Period	August	September	N/A
Start Using Credits	September 1	October 1	Not Yet Eligible

During the **Administration Period**, if you have not already done so, you must create your My150 account and upload your required documents as noted above. Once the Fund Office validates your dependents, you can go in to your My150 account and select your coverage tier (Member only, Member +1, Family).

As noted in Example 1, the member will have coverage under the Bronze PPO Plan starting September 1. In Example 2, the member will have coverage under the Bronze PPO Plan starting October 1.

As hours are reported, these hours are converted into credits which are added to your notational Credit Bank. You will use these credits in your Credit Bank to pay for coverage under the Bronze PPO Plan.

Credits are based on your hourly Employer Contribution rate less the retiree subsidy and then multiplied by the hours you worked for that month.

Example: Suppose your Employer Contribution rate is \$16.50. The retiree subsidy for the current 2021/2022 Plan Year is 20%. Therefore, a credit is worth 13.20 [$16.50 - (16.50 \times 20\%)$]. Suppose you work 140 hours in the month. You will be adding 1,848 credits to your Credit Bank.

The cost of the Bronze PPO Plan for the current 2021/2022 Plan Year is as follows:

Member Only: 660 credits
 Member +1: 1,083 credits
 Family: 1,232 credits

Therefore, if you select coverage for you and your child, your coverage tier would be based on Member +1, and the credit cost would be 1,083 credits that will be deducted from your Credit Bank each month.

Please note: The monthly credit cost deductions and the retiree subsidy can change on an annual basis.

Here are some high-level details of the Bronze PPO Plan:

- Utilizing the BlueCross BlueShield PPO network
- High deductible plan providing major medical coverage with Rx coverage

Plan	Annual Deductible	Annual Out-of-Pocket Maximum	Preventive Care Services	Physician Services*	Hospital Services*	Diagnostic Services*
Bronze PPO	\$5,000/person \$10,000/family	\$5,000/person \$10,000/family	100%	100%	100%	100%

Short - Term Medication	Retail (up to two 30-day fills)			
	Generic	Preferred Brand Name*	Non-Preferred Brand*	Specialty**
Bronze PPO	\$20	\$40	\$55	\$100

Maintenance Medication	Long Term Medication (90-day fills)		
	Generic	Preferred Brand Name*	Non-Preferred Brand*
Bronze PPO	\$50	\$100	\$115

- No ancillary benefits such as:
 - Dental
 - Accidental death & dismemberment
 - Basic death benefits
 - Weekly disability benefits
- **USE THE FREE SERVICES THAT ARE AVAILABLE**
 - ACA preventive services are covered at 100% if utilizing BCBS in-network providers
 - Annual wellness exams for the family
 - Age-appropriate immunizations
 - Utilize Operators' Health Center (Countryside and Merrillville), including DOT Physicals
 - Utilize Activate Healthcare (Rockford and Davenport), including DOT Physicals
 - Visit CVS/Target retail store MinuteClinics – be aware that there are some cash pay services
 - Absolute Solutions, Imaging Network – FREE MRI, CT/PET scans if medically necessary
 - ATI Physical Therapy facilities – no referral, will coordinate medical necessity with Valenz Care (Case Manager)
 - ERS – up to five free counseling sessions per episode
 - Family Supplemental Benefit is \$2,000 per Plan Year
 - Receive reimbursement for vision services – USE EyeMed for deeper discounts
 - Receive reimbursement for dental services

You will be able to change your health plan option from the Bronze PPO Plan to another Marketplace health plan option during the annual Open Enrollment period (mid-January through February 28, 2022). It's critical to understand all the health plan options and choose a health plan option that you can afford and that best fits your family's needs.

If you have any questions regarding your eligibility or benefits covered under the Bronze PPO Plan, call Member Services at (708) 579-6600.