



MARKETPLACE: OPEN ENROLLMENT CHECKLIST

OPEN ENROLLMENT: JANUARY 16 – FEBRUARY 28, 2023

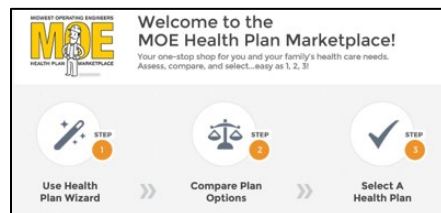
Materials to Review (www.local150.org/moe/ and click READ MORE to access the Marketplace tile)

- Open Enrollment Material:** You can access the open enrollment material online. Read the material carefully and share the information with your spouse, if applicable.

My150 Community Website (www.My150.com)

Are you registered on the My150 community website?

- NO: Please do so as soon as possible and start enjoying everything Local 150.** The My150 home page includes a Welcome Kit with registration information. Through My150, you can pay your dues, update your profile, review your work hours, update your beneficiaries for each applicable fringe benefit, set your PHI PIN number, and enroll in the Marketplace.
- YES:** Awesome job! If you have not logged in to your My150 account recently, you may have to reset your My150 password. We recommend that you do so before open enrollment.



PLEASE NOTE:

- 1) 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 the Marketplace (www.My150.com)

A. **If you are newly eligible or re-establishing eligibility on January 1, 2023 or February 1, 2023:** For the remainder of the 2022/2023 Plan Year, you will automatically be enrolled in the Bronze PPO Plan. Plus, you will need to select a health plan option for coverage beginning April 1, 2023.

1. For the remainder of the 2022/2023 Plan Year AND if you are selecting Member Only coverage:

- Be sure to register on My150 (www.My150.com)
- Continue to Section B to select your health plan option for coverage beginning April 1, 2023
- You can upload your required documents directly on My150

2. For the remainder of the 2022/2023 Plan Year AND if you are selecting Member + 1 or Family coverage:

- Be sure to register on My150 (www.My150.com) and log in to your account
- To add your dependents, select the **My Profile** tab, then **My Family**, and then **ADD DEPENDENTS**
- 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.

PLEASE NOTE: You have until the end of the open enrollment period to modify your coverage tier, if needed for the upcoming Plan Year. For example, even though the Fund Office validates your eligible dependents, you may want to remain under the Member Only coverage for a couple of months for coverage through March 31, 2023. Then during the open enrollment period, you can change your coverage tier to Member + 1 or Family coverage to include your newly validated dependents for coverage for the upcoming Plan Year (April 1, 2023 through March 31, 2024).

- Continue to Section B to select your health plan option for coverage beginning April 1, 2023



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B. If you were a newly eligible member or recently re-established eligibility prior to March 1, 2023, and were automatically enrolled in the Bronze PPO Plan, you are now able to select from any of the Marketplace health plan options for coverage beginning April 1, 2023.

Starting January 16, 2023, log in to your My150 account. You have two options to start the enrollment process:

- If you want to remain in the Bronze PPO Plan, all you need to do is click the blue button, **Keep Current Plan**.
- If you want to compare health plan options, click on the green button, **Start New Plan** and follow the three easy steps. Write down your results:

Health Plan Option #1:

Coverage Tier: _____

Pros: _____

Cons: _____

Monthly Credit Cost: _____

Health Plan Option #2:

Coverage Tier: _____

Pros: _____

Cons: _____

Monthly Credit Cost: _____

Health Plan Option #3:

Coverage Tier: _____

Pros: _____

Cons: _____

Monthly Credit Cost: _____

- Have your dependents been validated? If not, follow the instructions under Section A.2. **NOTE: Your required documents must be submitted to the Fund Office by 5 p.m. CST on February 28, 2023, to add your dependents for coverage beginning April 1, 2023. 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.**

C. For current Marketplace members: Starting January 16, 2023, log in to your My150 account and review the **My Health Plan** tile on your home page.

- If you are unsure which health plan option to choose for the upcoming Plan Year, click **Start New Plan** and use the **Health Plan Wizard** to compare up to three plans. Use the previous section to compare the health plan options.
- If you know which health plan option you want to select, click **Skip Wizard, Pick Plan**.
- If you are happy with your current health plan option and want to keep it, click **Keep Current Plan**.
- Your health plan option selection for the 2023/2024 Plan Year:** _____
- Have your dependents been validated? If not, follow the instructions under Section A.2. **NOTE: Your required documents must be submitted to the Fund Office by 5 p.m. CST on February 28, 2023, to add your dependents for coverage beginning April 1, 2023. 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.**



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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 at 708-579-6675.

PLEASE NOTE: 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 and default, 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 at 708-579-6675 to request a **2023 Dependent Disenrollment** form. On the form, specify which eligible dependent(s) 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.

Affordability Calculator (available at www.My150.com)

Use the **Affordability Calculator** to determine whether you can afford your health plan option selection. The monthly credits being added to your Credit Bank should equal or exceed the monthly credit cost deduction for your selected health plan option.

Log in to your My150 account and click **My Hours**. Check your Credit Bank reserve by comparing “Credits Earned and Available to Use” and “Plan Year to Date Credits Used.”

To determine upcoming credits to be added to your bank, complete the following:

A. Credit rate (use the Welfare Rate on the **My Hours** page shown in your My150 account; this rate has the Retiree Welfare Plan (RWP) subsidy of 17.3% already removed). **PLEASE NOTE:** The RWP subsidy will remain at 17.3% effective April 1, 2023 through March 31, 2024: _____

B. Number of hours per month you expect to work: _____

C. Monthly credits added to Credit Bank (A × B): _____

Monthly credit cost deduction for your selected health plan option for the 2023/2024 Plan Year (refer to your open enrollment material): _____



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Coordination of Benefits (available at www.My150.com)

During Open Enrollment, we will be gathering this information to process your claims more efficiently.

1. Are you married? Yes No
2. If yes, after you complete the open enrollment process (i.e., select a health plan option/coverage tier and DocuSign your health plan selection), you will receive an email to complete the Coordination of Benefits (COB) process. Refer to the Marketplace Open Enrollment Guide for additional information on the COB process in My150.
3. If no, proceed to Transfer Credit section below.

Transferring Credits to Your Retiree Medical Savings Plan (RMSP) Account

Will you be age 55 or over by March 31, 2024, or are you retiring during the 2023/2024 Plan Year?

Yes No (If “No,” you are **not eligible** to transfer credits to your RMSP account.)

To transfer credits, log in to your My150 account (www.My150.com). After you make your health plan option selection, click **Transfer Credits to RMSP** to complete the transfer credit process.

PLEASE NOTE: There is a **NEW** Transfer Credit Wizard Tool to assist you with the transfer credit process. For more information, visit www.local150.org/moe/ and click **READ MORE** to access the Transfer Credit Letter on the Marketplace tile.

If you are retiring during the 2023/2024 Plan Year, we encourage you to attend an open enrollment event and meet with a Fund Office Staff Representative to determine how many credits to transfer to your RMSP account. The Fund Office Staff Representative will also determine if you are eligible for the Retiree Welfare Plan (RWP) and will review the RWP eligibility rules. The Fund Office Staff Representative can also answer any question you may have regarding the Worker Retention Program (WRP). They can review the Initial Eligibility Rules for the WRP and explain how the program works and how you may benefit should you continue to work.

For Additional Information

Open Enrollment Resources

- Contact the MOE Health Plan Marketplace Call Center between January 16, 2023 through February 28, 2023, to speak with an experienced BlueCross BlueShield of Illinois licensed navigator. They can assist you with making a health plan option selection, enrolling in a plan, and transferring credits to your RMSP account, if applicable. Call the toll-free phone number at 844-693-1467 from 8 a.m. to 7 p.m. CST, Monday through Friday, or 8 a.m. to noon CST, Saturday, including holidays. Translators will also be available on request.
- Contact the Fund Office at 708-579-6675 with any questions about the MOE Health Plan Marketplace.
- Contact the Retirement Services Group at 708-579-6630 with any questions about retirement, transferring credits, or the Worker Retention Program (WRP).
- Contact the Benefits & Eligibility Services Group at 708-937-0327 with any questions regarding RWP eligibility rules, RWP self-payment premiums, and transferring credits.

Fund Office Website (www.local150.org/moe/)

- Register for an open enrollment event at one of the select District Offices.
 - Visit www.local150.org/moe/ and click **READ MORE** to access the open enrollment material and to schedule an appointment on the Marketplace tile.
 - You can bring one additional companion with you to the open enrollment event.
 - Due to the content of the material, no children will be allowed so please make childcare arrangements, if needed.
 - Masks are not required but are highly recommended.

Open Enrollment Date: _____ Appointment Time: _____