



# OWNER OPERATOR/RELATIVE SHAREHOLDER: OPEN ENROLLMENT CHECKLIST

## OPEN ENROLLMENT: JANUARY 16 – FEBRUARY 28, 2023

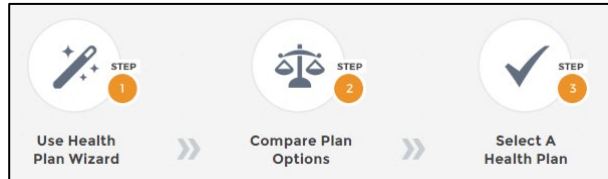
### Materials in Review ([www.local150.org/moe/](http://www.local150.org/moe/) and click READ MORE to access the Owner Operator tile)

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

### My150 Community Website ([www.My150.com](http://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, update your beneficiaries for each applicable fringe benefit, set your PHI PIN number, and enroll in a health plan option.
- 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:

- Adult dependents are encouraged to register; however, they must use a different email address from the member's email address.
- If you have any issues logging in to your My150 account, contact Technical Support at 888-220-3599.

### Enrolling in a Health Plan Option ([www.My150.com](http://www.My150.com))

If you are eligible for coverage, you can select from any of the health plan options for coverage beginning April 1, 2023.

- Starting January 16, 2023, log in to your My150 account. Click **My Marketplace** from the Quick Links tile and follow the three easy steps. Write down your results:

#### Health Plan Option #1:

Coverage Tier: \_\_\_\_\_

Pros: \_\_\_\_\_

Cons: \_\_\_\_\_

Monthly Cost: \_\_\_\_\_

#### Health Plan Option #2:

Coverage Tier: \_\_\_\_\_

Pros: \_\_\_\_\_

Cons: \_\_\_\_\_

Monthly Cost: \_\_\_\_\_

#### Health Plan Option #3:

Coverage Tier: \_\_\_\_\_

Pros: \_\_\_\_\_

Cons: \_\_\_\_\_

Monthly Cost: \_\_\_\_\_

- 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** on the home page **My Health Plan** tile.



## OWNER OPERATOR/RELATIVE SHAREHOLDER: OPEN ENROLLMENT CHECKLIST

Your health plan option selection for the 2023/2024 Plan Year: \_\_\_\_\_

Have your dependents been validated? If not, follow these instructions:

- To add your dependents, select the **My Profile** tab, then **My Family**, and then **ADD NEW DEPENDENT**
- 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: 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.**

### Required Documents to Validate Dependents

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 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 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.

### Coordination of Benefits (available at [www.My150.com](http://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 Owner Operator/Relative Shareholder Open Enrollment Guide for additional information on the COB process in My150.
3. If no, proceed to For Additional Information section below.

### 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 and enrolling in a plan. Call the toll-free phone number at 844-693-1467



## OWNER OPERATOR/RELATIVE SHAREHOLDER: OPEN ENROLLMENT CHECKLIST

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 regarding the Owner Operator/Relative Shareholder health plan options available under the Midwest Operating Engineers Welfare Fund.
- Contact the Benefits & Eligibility Services Group at 708-937-0327 with any questions regarding RWP eligibility rules and RWP self-payment premiums.

### Fund Office Website ([www.local150.org/moe/](http://www.local150.org/moe/))

- Register for an open enrollment event at one of the select District Offices.
  - Visit [www.local150.org/moe/](http://www.local150.org/moe/) and click **READ MORE** to access the open enrollment material and to schedule an appointment on the Owner Operator/Relative Shareholder 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: \_\_\_\_\_