



OPEN ENROLLMENT CHECKLIST

MARKETPLACE MEMBERS



2026

2026 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 if you have questions or need assistance, Fund Office staff are available by phone and in-person.

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 2026 Open Enrollment?	You Should Know
January 1, 2026 or February 1, 2026	You will be automatically enrolled in the Bronze PPO Plan through March 31, 2026	Yes!	You can select from any of the Marketplace health plan options for the upcoming Plan Year beginning April 1, 2026. If you do not select a plan, you will default back into the Bronze plan for the Plan Year.
March 1, 2026	You will remain in the Bronze PPO Plan for 13 months; through March 31, 2027	No!	You will be able to participate in the next Open Enrollment taking place in 2027

Don't forget to mark your calendar!

February 28, 2026, 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 12, 2026:

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 8 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, 2026, 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. **After you have submitted your Life Changing Event to add a new dependent, you must also make an active plan selection. If you do not, and you default your plan choice, your newly requested dependents will not be added to your plan.**

Required documents must be submitted to the Fund Office by 5:00pm CST on February 28, 2026, to add your dependents for coverage beginning April 1, 2026. 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"> County Marriage Certificate – required by 5:00pm CST on 2/28/26 Spouse’s Social Security Card Spouse’s County Birth Certificate Spouse’s employment information, if applicable Spouse’s other group insurance card, if applicable
Child or Stepchild	<ul style="list-style-type: none"> County Birth Certificate – required by 5:00pm CST on 2/28/26 Social Security Card 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 Completed ACEF - for Adult Dependent(s) only
Adopted Child	<ul style="list-style-type: none"> Adoption letter or record showing date of adoption—signed and dated by a court official – required by 5:00pm CST on 2/28/26 County birth certificate Social Security card

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



Section 8 – Notes Section – Compare Your Top Health Plan Options

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: _____

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