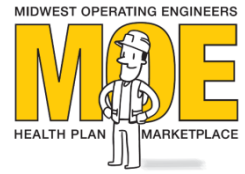


Enrollment Checklist



IF YOU DO NOT ENROLL DURING YOUR DESIGNATED ADMINISTRATIVE PERIOD, YOU WILL DEFAULT INTO THE HIGHEST CREDIT COST PLAN BASED ON YOUR APPROPRIATE TIER OF COVERAGE.

Materials in this Packet

- Read the Enrollment Guide carefully. Please share this information with your spouse, if applicable.
- Complete and return the Electronic Disclosure Consent form in the enclosed envelope.

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 will be able to pay your dues, update your profile, review your work hours, and review and select one of the health plans under the MOE Health Plan Marketplace.
- YES – Awesome job!**



Log into your My150 account and click on the **My MARKETPLACE** tab, then follow the instructions. Write down your results:

- Pros and cons of each option suggested by the Health Plan Wizard:

Health Plan Option #1:

Tier of Coverage: _____
 Pros: _____
 Cons: _____
 Monthly Credit Cost: _____

Health Plan Option #2:

Tier of Coverage: _____
 Pros: _____
 Cons: _____
 Monthly Credit Cost: _____

Health Plan Option #3:

Tier of Coverage: _____
 Pros: _____
 Cons: _____
 Monthly Credit Cost: _____

Affordability Calculator (resource available on 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 “Plan Year to Date Credits Earned” versus “Plan Year to Date Credits Used.”

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

- A. Hourly welfare contribution rate (use the most recent Welfare Rate noted on **My HOURS** tab): \$ _____
- B. Number of hours/month you expect to work: _____
- C. Monthly credits added to Credit Bank (A x B): _____
- Monthly credit cost deduction for your selected health plan option for the 2017/2018 Plan Year: _____

Required Documents

You must submit the following information to the Fund Office within 90 days of your eligibility date in order to validate your dependents for medical coverage. Otherwise, you **will not** be able to add your dependents until the next year's open enrollment period (i.e., January - February 2018 with medical coverage starting April 1, 2018).

- If you are married:
 - Copy of your Marriage License (County document)
 - Copy of your spouse's Social Security Card
- If you have dependent children and your plan has family coverage:
 - Copy of your children's Birth Certificates (County document)
 - Copy of your children's Social Security cards
- If you have dependent children and you are divorced:
 - Copy of the Divorce Decree(s): this is used to determine which parent's plan pays health benefits first.
 - Copy of the Qualified Medical Child Support Order (QMCSO) (if applicable): this is a court order that requires the Fund office to notify a specific individual of your dependent children's benefits and how they were considered.
- If you had previous health insurance coverage:
 - Copy of the Certificate of Creditable Coverage for you and your spouse (if applicable): this is the certificate from your previous health benefits carrier that shows what kind of coverage you had, when it was effective and the date it was terminated.

For Additional Information

My150 Community Website (www.my150.com)

- Review the Welcome Kit
- Use the Health Plan Wizard
- Model your expected work hours for the Plan Year by using the Affordability Calculator
- TIME SENSITIVE:** Add your eligible dependents in My150. Login to My150, go to the **My FAMILY** tab and click on 'ADD NEW DEPENDENT'. Please note: if you do not add your current dependents within 90 days of your gaining eligibility for coverage in the Marketplace, you will not be able to add your dependents for coverage until the Plan's next open enrollment period.

Fund Office Website (www.moefunds.com)

- Review the latest information about the MOE Health Plan Marketplace
- Click the Marketplace tab, then click on the sidebar 'NEWLY ELIGIBLE MEMBERS' for additional resources

Call Center

- Contact the Fund Office at (708) 579-6675 with any questions about the MOE Health Plan Marketplace
- Should you need additional assistance, schedule an in-person appointment with Fund Office staff (by calling (708) 579-6675) to review your health plan options