



Midwest Operating Engineers Fringe Benefit Funds
6150 Joliet Road
Countryside, IL 60525

Dear Member,

WELCOME TO THE MOE HEALTH PLAN MARKETPLACE

We are pleased to send you this enrollment packet for the Midwest Operating Engineers Health Plan Marketplace. You are receiving this packet because you have worked 300 hours in a rolling consecutive 12-month period, for an Employer that makes Employer Contributions on your behalf to the Midwest Operating Engineers Welfare Fund.

As a result, you are eligible to participate in the MOE Health Plan Marketplace. During your designated Administrative Period, you are required to enroll in one of the health plans available in the Marketplace.

For example, suppose you work your 300th hour in June. This means the Fund Office would receive the 300 hours in July. Your Administrative Period would be the month of August, when **you must** enroll and select a health plan. On September 1, your coverage in the Marketplace would begin.

Please note: If you fail to enroll and select a health plan during your designated Administrative Period, you will default into the highest credit cost plan based on your appropriate tier of coverage. So it is important for you to read this information entirely so you can make an informed decision and choose the health plan that best fits your family's needs!

This packet contains important information to assist you with your health plan selection, including:

- **Enrollment Checklist:** This is designed to help you with the enrollment process. Please use this to organize and prioritize each task, then check off tasks as you complete them.
- **Electronic Disclosure Consent Form:** Please complete and return this form in the enclosed envelope as soon as possible. By doing so, you will grant permission to the Fund Office to send important information electronically. This will allow you to receive information much faster and also generate cost savings to the Welfare Fund.
- **Enrollment Guide:** This includes an overview of how the Marketplace works, your health plan options and how to enroll. Please read this carefully to ensure you make the right health plan choice and enroll successfully.
- **Summary of Benefits and Coverage (SBC):** Please refer to the enclosed booklet, which contains SBCs for each of the MOE Health Plan Marketplace options.

For assistance in choosing the health plan that best fits your needs:

- Visit www.my150.com to register on the My150 community website. The website contains a Health Plan Wizard to assist you in reviewing up to three recommended health plan options that may fit your family's needs. You can also use the Affordability Calculator and model your work hours to determine which plan you are able to afford. Also, it is critical to add your eligible dependents in My150. Login to My150, go to the **My PROFILE** tab and click on **My FAMILY** in order to add any new dependents. 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.
- Visit www.moefunds.com to review additional Marketplace resource material.
- Contact the Fund Office at (708) 579-6675 and speak to Fund Office staff regarding the MOE Health Plan Marketplace and/or schedule an appointment at the Fund Office located at 6150 Joliet Road, Countryside, IL, 60525.

Even though you are enrolling now, you will also have an annual opportunity to change your health plan option and coverage tier during open enrollment, which takes place before the next Plan Year. It's important to review your work hours and medical coverage on an annual basis and make changes if needed.

By offering a variety of health plan choices, the Marketplace better meets our members' health care needs while addressing rising health care costs for the Welfare Fund. Having health plan options means you need to think like a consumer: reviewing your family's health care needs and weighing the costs and features of each health plan. Please take advantage of the resources above if you need help at any point. We're always here to support you.

Sincerely,
The Board of Trustees
Midwest Operating Engineers Welfare Fund

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