

**Open Enrollment Checklist**  
**OPEN ENROLLMENT JANUARY 14 – FEBRUARY 28, 2019**



**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 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 into your My150 account recently, you may have to reset your My150 password. We recommend that you do so before open enrollment.



**Enrolling in the Marketplace (www.My150.com)**

A. **If you are newly eligible or re-establishing eligibility on January 1, 2019 or February 1, 2019:** For the remainder of the 2018/2019 Plan Year, you will be enrolled automatically in the Bronze PPO Plan, but you will need to select your coverage tier for the rest of the year. Plus, you will need to select a health plan option for coverage beginning April 1, 2019.

**1. For the remainder of the 2018/2019 Plan Year AND if you are selecting Member Only Coverage:**

- Be sure to register on My150 ([www.My150.com](http://www.My150.com))
- Continue to Section B to select your health plan option for coverage beginning April 1, 2019

**2. For the remainder of the 2018/2019 Plan Year AND if you are selecting Member + 1 or Family Coverage:**

- Be sure to register on My150 ([www.My150.com](http://www.My150.com)) and log in to your account
- To add your dependents, select the **My Profile** tab, select the blue button: **My Family**, then click the green button to “ADD NEW DEPENDENT”
- Once all dependents are added, submit your required documents **as soon as possible** so the Fund Office can validate your dependents as “eligible.” 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 after the update, if needed.
- Continue to Section B to select your health plan option for coverage beginning April 1, 2019

B. **If you were a newly eligible member or recently re-established eligibility during the 2018/2019 Plan Year and were enrolled automatically in the Bronze PPO Plan, you are now able to select from any of the Marketplace health plan options for coverage beginning April 1, 2019.**

**IMPORTANT Preliminary Questions:**

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Do you currently use the Operators’ Health Center? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Do you currently use an Advocate provider?         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Do you live in the Chicagoland area?               | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you answered “Yes” to any of the above questions, you may want to consider, compare and review the Operators’ Health Center (OHC) Plan; your monthly credit cost deduction will be significantly less!

- Starting January 14, 2019, log in to your My150 account. Click “My Marketplace,” then follow the three easy steps. Write down your results:

**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: \_\_\_\_\_

- Have your dependents been validated? If not, follow the instructions under Section A.2. PLEASE NOTE: your required documents must be submitted to the Fund Office by February 28, 2019 in order to add your dependents for coverage beginning April 1, 2019. 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 14, 2019, 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.**” This allows you to 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**” as shown on your home page *My Health Plan* tile.
- Your health plan option selection for the 2019/2020 Plan Year:** \_\_\_\_\_

**Required Documents to Validate Dependents (if coverage tier is changed to Member + 1 or Family)**

It is imperative that the Fund Office receives copies of the following documentation in order to validate your dependents. By validating your dependents, you will be able to change your coverage tier.

Dependent Type	Required Documentation
Spouse	County Marriage Certificate New spouse’s Social Security Card New spouse’s County Birth Certificate New spouse’s other group insurance card, if applicable
Child/Step-Child	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

**Affordability Calculator (resource available on [www.My150.com](http://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 Welfare Rate on *My Hours* page): \_\_\_\_\_
- 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 2019/2020 Plan Year:** \_\_\_\_\_

**Transferring Credits to your Retiree Medical Savings Plan (RMSP) Account**

Will you be age 55 or over by March 31, 2020, or are you retiring during the 2019/2020 Plan Year?

- Yes  No (If No, you are not eligible to transfer credits to your RMSP account.)
- Log in to your My150 account ([www.My150.com](http://www.My150.com)).
- After you make your health plan option selection, click “Transfer Credits to RMSP” to complete the transfer credit process.
- If you are retiring during the 2019/2020 Plan Year, we encourage you to attend an open enrollment event or meet with a Retirement Services Representative to assist you with determining how many credits to transfer to your RMSP account.

**For Additional Information**

**Call Center – Open Enrollment Resource**

- Contact the MOE Health Plan Marketplace Call Center between January 14 and February 28, 2019 to speak with an experienced BlueCross BlueShield of Illinois 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. Just call the toll-free phone number at (844) 693-1467 from 8:00 a.m. to 7:00 p.m. CST, Monday through Friday or 8:00 a.m. to 12:00 p.m. 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.

**Fund Office Website ([www.moefunds.com](http://www.moefunds.com))**

- Review the latest information about the MOE Health Plan Marketplace.
- Register for an open enrollment meeting at one of the District Offices (Please note: Due to the content of the material and space limitations, please make childcare arrangements if needed.)

Date: \_\_\_\_\_ Time: \_\_\_\_\_