



Midwest Operating Engineers Fringe Benefit Funds

6150 Joliet Road
Countryside, IL 60525

Dear Member,

January 2019

WELCOME TO OPEN ENROLLMENT FOR THE MOE HEALTH PLAN MARKETPLACE

We are pleased to send you this open enrollment packet for the Midwest Operating Engineers Health Plan Marketplace. In this packet, you'll find:

- **Open Enrollment Checklist:** This is designed to help you with the open 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—so you will receive information much faster. Plus, it will generate cost savings for the Welfare Fund.
- **Enrollment Guide:** This includes an overview of how the Marketplace works, your health plan options, important updates for the 2019/2020 Plan Year and how to enroll or change your health plan option/coverage tier. Please read this guide carefully to ensure you make the right health plan choice and enroll successfully in a health plan option that best fits your family's needs.
- **Summaries of Benefits and Coverage (SBC):** Please refer to the enclosed booklet, which contains SBCs for each of the MOE Health Plan Marketplace options.

REMINDER: Every year, the Welfare Fund has an open enrollment period for hourly members to enroll for Marketplace health plan coverage. This year's open enrollment will take place from January 14 through February 28, 2019. We strongly encourage you to enroll by February 28, 2019. If you have maintained coverage in the Marketplace and do not enroll by this deadline, you and your currently enrolled family members will be enrolled automatically in the health plan option and coverage tier you have now. You need to carefully consider all health plan options to determine what coverage your family really needs. If you don't need coverage under Plan A (highest credit cost health plan option) and/or Family coverage, you'll be better off choosing a different health plan option and/or coverage tier. By carefully considering all health plan options, you may realize that you would be better off if you chose an option that would allow you to keep more credits in your Credit Bank. Having a Credit Bank reserve will help extend your health plan coverage over time and provide a safety net if your work hours decrease.

For members who are re-establishing eligibility or members that will first be eligible for Marketplace coverage beginning on January 1 or February 1, 2019, you will be enrolled automatically in the Bronze PPO Plan for the remainder of the 2018/2019 Plan Year. It is critical that you select your coverage tier (Member, Member + 1, Family); otherwise, you will default into the coverage tier for which the Fund Office has records. In addition, you must complete open enrollment to select a health plan option/coverage tier for the upcoming 2019/2020 Plan Year. If you do not enroll in the Marketplace by February 28, 2019 for coverage to begin April 1, 2019, you will be enrolled in the Bronze PPO Plan at the appropriate coverage tier on record with the Fund Office for the entire 2019/2020 Plan Year. Please call the Fund Office at (708) 579-6675 if you have any questions.

For assistance in choosing the health plan that best fits your needs: 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. 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. Alternatively, you can make an appointment to attend one of the open enrollment meetings at select District Offices. **Please see the back of this letter for the open enrollment meeting schedule and instructions on how to register.**

Be a smart health care consumer: review your family's health care needs and weigh the costs and features of each health plan option. 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
Encls.

Your MOE Health Plan Marketplace

Great Benefits, Great Coverage, Lots of Choices!

MOE Health Plan Marketplace Open Enrollment Events 9:00 a.m. – 3:00 p.m. (last appointment at 2:30 p.m.)		
District 1 Union Hall (Districts 1, 2, 3)	District 5 Union Hall (Districts 4, 5, 8)	District 7 Union Hall (Districts 6, 7)
1/19/2019	2/2/2019	1/26/2019
		2/16/2019

Above are the dates and times for open enrollment meetings. To book an appointment for one of these meetings, please visit <https://tinyurl.com/OpenEnrollmentEvents>. If you are unable to attend any of the meetings, you can schedule an appointment with Fund Office staff to review the health plan options, enroll in a plan of your choice and if applicable, transfer credits to your Retiree Medical Savings Plan (RMSP) account.

Please contact the Fund Office at **(708) 579-6675** to schedule an appointment. The Fund Office address is:

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