

# Weekly Wellness

FROM THE MCUL Group Benefits Trust



## MCUL Trust Tips

Next week, the Monday after the Thanksgiving Holiday weekend, the MCUL Trust Open Enrollment (OE) starts. What are the final preparations you should make?

### WHAT ARE THE LAST STEPS TO PREPARE FOR OE?

1. Monday, November 28, your credit union's HR team will receive OE instructions that they will then distribute to eligible employees. Look for that email.
2. Set aside enough time to go through your OE elections. The online platform is available 24/7 between November 28 and December 9, but complete your elections early. That way, if you have any challenges logging into the platform or have a technology glitch, you will still have time to complete the process by 5 p.m. on December 9.
3. If you want to discuss your options with a licensed benefits expert, set up your appointment in advance and answer their call when it is scheduled.
4. When going through the enrollment platform, verify that your mailing address, dependents, beneficiaries, and all other details are correct in the platform.
5. In the initial questions, indicate whether you intend to carry additional medical coverage while also carrying the Trust medical coverage. If you intend to have two medical coverages in effect at the same time, please provide a copy of the secondary coverage card to [mara@mcun.coop](mailto:mara@mcun.coop) by Friday, December 9.
6. If you are enrolling a dependent spouse or child/ren for the first time in medical coverage, remember to complete a [dependent verification form](#) and return to [mara@mcun.coop](mailto:mara@mcun.coop) by Friday, December 9.
7. If you elect voluntary life coverage for yourself and/or dependents and the screen turns red and requests you to download a medical questionnaire, please return this form to [mara@mcun.coop](mailto:mara@mcun.coop) asap, but no later than December 14th. This form is required to allow MetLife to underwrite this new voluntary life coverage and will not be effective until this process has been completed.
8. Make sure to click "Finish elections" to finalize your 2023 elections.
9. Once you have completed your elections, double check them. If they are correct, print two copies — one for yourself and the other to provide to your HR team.
10. If you have challenges during enrollment, feel free to contact Mara directly at [mara@mcun.coop](mailto:mara@mcun.coop) or call her at (406) 324-7455. Please note: If it is necessary, the easiest way to reset your password is by calling directly.

That's your MCUL Trust Tip for the week, look for another informative tip next week.



This publication from Montana's Credit Unions and the Montana Credit Union League Group Benefits Trust is part of the wellness program we provide to Montana credit union professionals and their family members. For more information on the Trust, call us or visit [our website](#).

Please note, the details enclosed in each Trust Tip provide guidance on how the Plan will typically pay, as outlined in the [Medical Plan Documents](#). Benefit payments are always subject to member eligibility and all other terms, conditions, limitations, and exclusions in effect at the time services are provided as outlined in the Plan documents.

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