Ohio Police & Fire Pension Fund

alight

Pre-Medicare retirees:
What you need to know

Q. I'm retiring. How do I learn more about my options?

A. OP&F has partnered with Alight Retiree Health Solutions to support you and your family members as you transition to the individual marketplace. Through Alight, you will have access to online tools as well as licensed Benefits Advisors. These services are available to you at no additional cost. You will only pay the cost of the plans you choose.

You will receive a letter with details, an introduction to Alight, and the benefits of selecting and enrolling in coverage through Alight. You will also learn more about health plan coverage levels, how to choose a plan, the enrollment process, and timelines.

A website will provide you with information about the plans available to you, tax credits, and how to prepare for enrollment. You will find answers to common questions and educational videos online as well.

- You will receive details about how to log on to Alight's website, your personal Alight ID to access your secure account, a checklist of action items and key dates, as well as an overview of coverage options available to you.
- You should set up your Alight account and complete your profile. Be sure to check names, addresses and dates of birth for all family members as these items have an impact on the plans that may be available to you. Gather information that will be helpful when comparing and selecting a plan including preferred doctors and hospitals.

Q. Is there a penalty if I don't have coverage?

A. No. There is no penalty if you choose to go without coverage. However, there are many reasons to have coverage, most importantly to protect your health and your finances. Unexpected accidents or health issues can add up to hundreds of thousands of dollars if you have no protection. In addition, you will not receive your stipend from OP&F if you do not enroll in a qualified plan.

Q. Why should I trust Alight Retiree Health Solutions?

A. Alight is OP&F's trusted vendor partner and enrollment platform where you can shop for health insurance, enroll in coverage, and get personalized, unbiased guidance and support.

Q. What services are available through Alight that I cannot get by enrolling someplace else?

A. Enrolling through Alight gives you several value-added services including:

- Access to licensed Benefits Advisors, who can help you with your health plan choices. This service does not cost you anything. You only pay for the plans you enroll in.
- Advocacy services that provide help with billing procedures, claims and appeals, benefit issues, and access-to-care problems.

Q. Do I have to pay licensed Benefits Advisors for helping me?

A. No. You only pay the cost of the plans/coverage you select. If you consult with a licensed Benefits Advisor, you can be assured that they will offer objective advice to help you make the choice that's right for you.

Frequently asked questions

Q. How do I log in to my account?

A. Look for your personal Alight ID on the letter you received, or call Alight at (844) 290-3674 (TTY), Monday through Friday, 9 a.m. to 9 p.m. ET.

- Go to **retiree.alight.com/OP-F**
- Log in with your Alight ID
- Verify your information: doctors, hospitals, specialists and other providers, as well as the medications you take

Keep in mind, a licensed Benefits Advisor is an excellent resource and will take as much time with you as you need to feel comfortable with your plan selection.

Q. Can I see every policy available in my area?

A. Yes, Alight's platform gives you access to every plan available in your area.

In some cases, certain insurance companies may not be listed because they currently chose not to offer their plans through an exchange.

Q. Do all qualified plan policies have guaranteed issue?

A. Yes. The Affordable Care Act does not allow individuals to be denied coverage for any pre-existing conditions.

Q. Does OP&F choose the insurance coverage options offered through Alight?

A. No. As an exchange, Alight provides access to plans from regional and national insurance companies so you may have several options to choose from.

Q. Is there a deadline for choosing new coverage each year?

A. Yes. The enrollment deadline is Dec. 15 to have benefits on Jan. 1 and avoid a lapse in coverage.

Q. I'm retiring. When does my new coverage begin?

A. It is important to enroll as soon as possible so you do not go without insurance coverage. You will need to select and enroll in a plan no later than the 15th of the month for coverage to be effective on the 1st of the following month.

Q. Can Alight help me find coverage for a Medicare-eligible dependent under the age of 65?

A. Yes. Through Alight, these services are at no additional cost to you. You only pay the insurance premium for the plans you choose.

Q. Is it possible that a local insurance broker can get me a better rate than what I can buy through Alight for the same plan?

A. No. By law, the price you pay to purchase the same policy from the same insurer will not differ, regardless of where you purchase it. Alight cannot add a surcharge to any premium.

Though the same policies from the same insurance company will have the same price regardless of where or how you enroll, in some cases, the policy that a local agent or broker offers, while similar, may differ. There may be value-added services and features that could affect the premium, so it is important to carefully review plan details.

Q. How do I pay the premiums for the plans I enroll in?

A. You will be responsible for paying premiums directly to your new insurance company. So that you don't miss a payment and risk losing coverage, we recommend that you take advantage of automatic payment features, like direct debit, through your new insurer.

Q. When do I pay for my coverage?

A. Once you pay the premium required when you initially enroll in coverage, you will then pay your premiums monthly or as invoiced by your insurance company.

Q. Is there financial assistance to help pay for coverage?

A. Yes. Based on your income, you may qualify for a federal tax credit. You can use the coverage calculator online.

Each year, OP&F intends to provide a health reimbursement arrangement (HRA) stipend that you can use to reimburse yourself for qualifying expenses. Keep in mind that you cannot take advantage of both a tax credit and the OP&F HRA stipend. If you take the tax credit, you will forfeit your OP&F stipend.

Premiums: You may use your HRA stipend to be reimbursed for your health, prescription drug, dental and vision insurance premiums.

Out-of-pocket expenses: You may also use your stipend to pay for eligible expenses such as copays, deductibles and other health related services, up to the amount in your account.

To qualify for the OP&F stipend contribution, you will need to enroll in an Individual & Family plan through Alight, healthcare.gov, or a local broker.

If you and an eligible dependent enroll in a qualified plan, the contribution amount will be increased. If you enroll after January, contributions will be prorated. Should you or your eligible dependent turn 65 and become eligible for Medicare mid-year, your stipend will change and will again be prorated at that time.

OP&F also sponsors a Low Income Stipend Increase Program for individuals or families who qualify. For more information on this program, please contact OP&F.

Q. Where can I go with questions?

A. You will find detailed answers to most questions about your plan options, benefit overviews, tax credits, enrollment and more at **retiree.alight.com/OP-F**, or by calling Alight at (844) 290-3674 (TTY), Monday through Friday, 9 a.m. to 9 p.m. ET.

Q. What do I do if I have an issue with my new plan after enrolling?

A. You'll get ongoing support from Alight if you enroll in your plan through Alight. To get answers to basic questions about your plan, consult your insurance company directly. More complex issues involving claims, billing procedures, appeals, or difficulty getting appointments with specialists can be directed to Alight at no additional cost to you.

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