Ohio Police & Fire Pension Fund

PAYMENT DETAILS

How to view your payment details in the Member Portal

Here is what you need to know about your November pension payment, how to view your payment details, and how to update your banking or tax-withholding information.

Where can I learn more about my payment details?

The Member Portal is your hub for valuable pension payment information. You can take actions to manage payment delivery, update withholding and view current and future payments.

If you need help accessing payment information or completing the Northern Trust authentication process, contact the OP&F Customer Service Center at **1-833-521-4OPF (4673)**, Monday through Friday, 8 a.m. to 4:30 p.m. Eastern time.

What is staying the same, and what might change

- Northern Trust now issues OP&F pension payments. Payment timing remains the same: monthly pension payments are made on the first business day of each month. You can view current and future payment details in the Member Portal.
- Through the Member Portal, you can access payment statements, tax information, Medicare Part B reimbursement information, cost-of-living adjustment (COLA) information, and other payment details.
- Tax tables have been updated as part of the transition. State tax calculations use current tables based on the member's permanent residence. Changes in tax withholding can affect your net payment—the amount you receive after taxes and deductions.
- If your pension is subject to an approved Division of Property Order (DPO), your payment continues to reflect that order. The new system administers the member's and former spouse's benefits separately, rather than showing the former spouse's portion as a deduction from the member's payment.
- If you receive pension payments, you may receive two Form 1099-R tax statements for 2026: one from OP&F for payments made through Oct. 1, and one from Northern Trust for November and December payments. If you receive both forms, retain both for your 2026 tax records. This two-form arrangement relates to the transition during 2026.

How to update your banking information or tax withholding

Members may access payment information and make changes to withholding or banking information by accessing the Member Portal.

1. From the main tab, select **Pension**.
2. Select **Pension Summary**.
3. Select **Payment Information**, to view payment choices and other details.
4. Select **Future Pension Payments**, to view upcoming payment information.
5. From Payment Information, review payment details or update the payment destination or withholding choices.

How to view additional payment information

To view detailed payment statements, Medicare Part B reimbursements, taxes, and deductions on the Northern Trust site, start in the Member Portal:

1. Go to the **Future Pension Payments** page or **Payment History** page in the Member Portal.
2. Select **View Your Payments/Tax Forms** under Other Resources.
3. Complete the Northern Trust authentication process.
4. Accept the Terms and Conditions.
5. Select **View** next to the applicable payment.

When will banking or tax-withholding changes take effect?

Direct deposit or tax-withholding changes take effect with the next monthly payment if you complete them by the processing cutoff:

- **Nov. 11, 2026:** cutoff for changes to the December 2026 payment.
- **Dec. 14, 2026:** cutoff for changes to the January 2027 payment.

Changes made after the cutoff take effect with the following monthly payment. Future processing cutoffs will be available in the Member Portal. Remember that monthly payments are made on the first business day of the month.

Where can I view child support deductions or other withholding orders?

You can view child support deductions, other withholding orders, and levies in Northern Trust's Benefit Payment Participant Web Passport system through the Member Portal. For security, you will be asked to verify your access and accept the terms of use.

How does a DPO appear in the new system?

An approved DPO still affects the member's payment. The new system treats the member's benefit and former spouse's benefit separately, rather than displaying the former spouse's portion as a deduction. You can view your payment, adjusted for the approved order, in the Member Portal.

Does a former spouse always have a separate account?

A separate account applies when an approved DPO provides a benefit to a former spouse and payments have begun. If the member is still working and payments have not begun, the former spouse does not yet have a separate account. The accounts are separated when payments begin.

DROP Account Balances in the Member Portal

If you have a DROP account, here is how to view your balance and understand when account activity appears in the new Member Portal.

What you need to know

OP&F and Alight are checking DROP account information against employer reports and records transferred to the new pension administration system. The reconciliation process is reported as 99% complete. The target date for resolving the remaining items is Nov. 15, 2026. **This transition work is separate from routine monthly account updates described below.**

For active members, your DROP balance may not yet include your most recent account activity. Employer information is reported monthly and must be received and processed before your balance can be fully updated.

OP&F reports that no member assets have been lost. Account timing and display updates are being addressed through the reconciliation process. If an amount in your account does not look right, contact the OP&F Customer Service Center for an individual review.

When will my account be updated?

If you are still working

Beginning in November, the scheduled monthly update is by the 5th calendar day, provided your employer's information has been received and finalized. If employer reporting is not ready in time, your balance will be updated after that information is received and processed. Recent activity may not appear until that process is complete.

If you are retired

Interest is calculated and posted monthly. Beginning in November, the scheduled update to your DROP account is by the fifth calendar day of the month. Any remaining transition reconciliation affecting your account is being handled separately, with a target resolution date of Nov. 15, 2026.

How to view your DROP balance

To review your DROP information in the Member Portal:

1. From the Pension Home Page, Select **Account Details**.
2. Choose **DROP Balance**.
3. Enter the date range you want to review.
4. Select **Redisplay**.

You can review your DROP balance, contributions when applicable, and interest.

For additional assistance, a helpful video, "Access your account balance and details," is available on the OP&F website.

Questions about your balance?

If you have questions about your individual DROP balance or need help reconciling an amount, please contact the **OP&F Customer Service Center at 1-833-521-4OPF (4673)**, Monday through Friday, 8 a.m. to 4:30 p.m. Eastern time. OP&F and Alight will coordinate the review as needed. The OP&F Member Portal is available anytime for you to explore.

Healthcare Coverage, Stipends, and Reimbursement Claims

Your existing retiree healthcare services have not changed. The new OP&F Member Portal provides another way to reach your healthcare resources; it does not replace Alight Retiree Health Solutions or Your Spending Account (YSA).

- **Shop for health insurance or enroll in coverage: use Alight Retiree Health Solutions.**
  Continue to use this service to review plans, enroll in coverage, and access your stipend information.
- **Request reimbursement or check claims: use Your Spending Account (YSA).**
  Submit reimbursement claims, upload receipts and supporting documents, and review your stipend balance and claim activity in YSA. This includes reimbursement claims after an insurance change and throughout the year. The claims process has not changed. You can reach YSA through Alight Retiree Health Solutions or through the reimbursement account link in the Member Portal.
- **Manage pension information: use the OP&F Member Portal.**
  The Member Portal is the place for your pension information, pension-related business, and pension documents.
- **Upload documents to the correct place.**
  The Member Portal's document-upload area is for pension-related proofs and signed documents you would otherwise send to the OP&F Customer Service Center by mail or fax. **Do not upload healthcare reimbursement receipts, YSA claims, or healthcare claim documentation there. Submit those documents through YSA.**
- **Apply for a healthcare stipend after a qualifying life event: use the Member Portal.**
  Select the **Qualified Life Event** tile, choose the appropriate event, and complete the checklist. **Applying for a stipend is different from requesting reimbursement.** Once you need to submit expenses for reimbursement, use YSA.

Not sure where to go? Remember this:

To shop for or enroll in health insurance:
Use Alight Retiree Health Solutions by visiting https://retiree.alight.com/op-f

To submit reimbursement claims or receipts, check your stipend balance, or review claim activity:
Use YSA. You can reach it through Alight Retiree Health Solutions at https://retiree.alight.com/op-f or through the reimbursement account link in the OP&F Member Portal.

To view pension information, submit pension documents, or apply for a stipend after a qualifying life event:
Use the OP&F Member Portal at https://digital.alight.com/opf.

What does the reimbursement account link do?
It takes you to YSA, where you can view your stipend balance and reimbursement history and submit new reimbursement claims.

What does the Health Care link do?
It takes you to Alight Retiree Health Solutions for health insurance shopping, enrollment, and access to your existing healthcare resources.

Bottom line: The Member Portal provides another way to reach your healthcare resources; it does not replace them. Continue to use Alight Retiree Health Solutions to shop for or enroll in coverage, and YSA to submit reimbursement claims and review your stipend balance and claim activity.