# Pre-Medicare Enrollment Checklist

Open enrollment begins November 1 for Ohio Police & Fire Pension Fund's (OP&F) pre-65 members and dependents.

To help you optimize your HRA and health care choices, Alight and OP&F prepared a checklist to provide additional support as you are considering your options.

## When shopping for coverage

- ◯ Have the names of your doctors with you when reviewing the networks covered by each plan.

- ◯ Know which hospitals or facilities you want to have in your plan's network and take a fresh look at your health care needs for the year ahead.

- ◯ Confirm with your doctor's office that they will accept the plan you want to enroll in or are enrolled in. Provide your doctor's office with the name of the insurance company, plan name and plan ID.

- ◯ Review premiums carefully, as rates can change from one year to the next. If your premium changes, you can adjust your monthly premium reimbursement by logging into your Alight account and going to the HRA section of your account. Click on "Manage My Ohio Police & Fire Pension Fund HRA" to get to YSA's website to fill out the new premium reimbursement form.

- ◯ If you have not enrolled and experience a Qualified Life Event, you will need to fill out the OP&F Health Care Stipend Eligibility form (available at www.op-f.org/retiredmembers/memberforms#HealthCareForms).

## When shopping for plans through Alight Retiree Health Solutions and eHealth

- ◯ CareSource plans on eHealth website are available via the link on the banner page. Please see below:



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## When shopping for plans through healthcare.gov

○ The premium you see on <u>healthcare.gov</u> may already be reduced based on the premium tax credits available to you. This may mean that a premium you see on other sites, including eHealth, may not be the same as <u>healthcare.gov</u>.

○ Remember you are not able to accept both the premium tax credits and the OP&F stipend. You will need to choose one or the other.

## When shopping for plans through a local agent

○ Ask the agent if the plan you are considering is "ACA-approved." In order to use your OP&F stipend the plan must be a "Qualified Health Plan" meaning it is approved by the Affordable Care Act (ACA) and covers 10 essential benefits, including:
   ○ Preventive and wellness visits, including chronic disease management
   ○ Maternity and newborn care
   ○ Mental and behavioral health treatment
   ○ Services and devices to help people with injuries, disabilities, or chronic conditions
   ○ Lab tests
   ○ Pediatric care
   ○ Prescription drugs
   ○ Outpatient care
   ○ Emergency room services
   ○ Hospitalization

## Important reminders

○ Be sure you do not have pop-up blockers enabled on your internet browser. This may prevent you from linking over to eHealth from Alight's site.

○ The first month's premium **_will be deducted from your bank account_** once an application for a new plan is submitted. This will be in addition to that month's premium payment for your current plan if applicable.

○ If you enroll in a new Qualified Health Plan, **DO NOT** cancel your existing plan until the new plan is approved. Once the new plan is approved, you are responsible for contacting the former insurance company and cancelling the old plan.

## Tips for single sign on (SSO) to eHealth from Alight Retiree Health Solutions

○ Only members who are under age 65 will be able to sign on via the single sign on from Alight to eHealth.

○ Only one email address per account is allowed. If you and your spouse create an account with the same email address you will not be able to log in. If your spouse/dependent has a different email address, please call Alight to add the spouse/dependent's email address.

○ If you do not have an email address on file, you will need to enter one on your Alight profile in order to continue the SSO log-in process.

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○ If you select "Find Individual & Family Plans at eHealth" and nothing happens on the page (it just spins and returns back to same page, no error shown at top of the page), check to see if pop-up blocker is turned On or Off. This is for all electronic devices (computers, tablets, mobile phones, etc.). Pop-up blockers must be turned off. Below are steps to check the pop-up blocker and turn it off.

**Step 1: Log in to retiree.alight.com/op-f with your username and password**
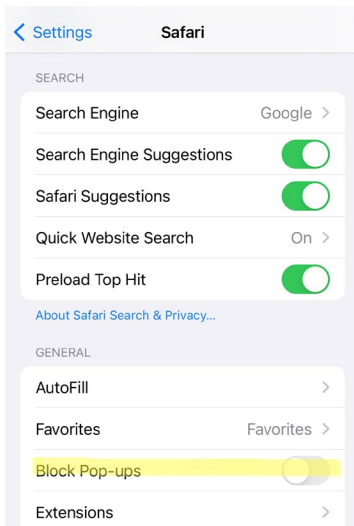


**Step 2: Click "Visit eHealth"**



**Step 3: You will be redirected to eHealth in another window**

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If the eHealth page does not come up and the same Alight page shows, check to see if the pop-up blocker is enabled in the browser. Below are screenshots for how to disable the pop-up blockers for navigating to eHealth.
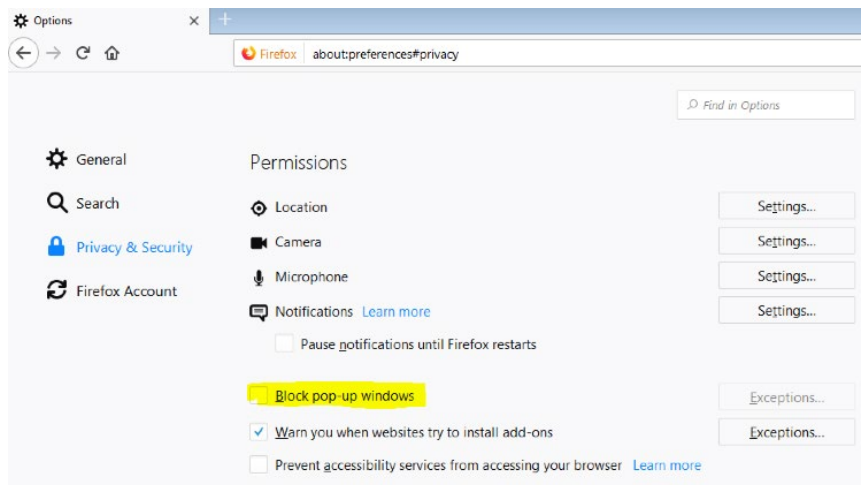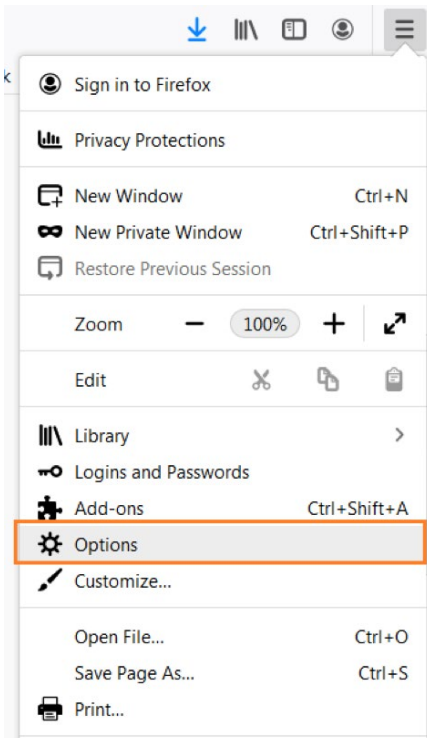
**Apple devices:**
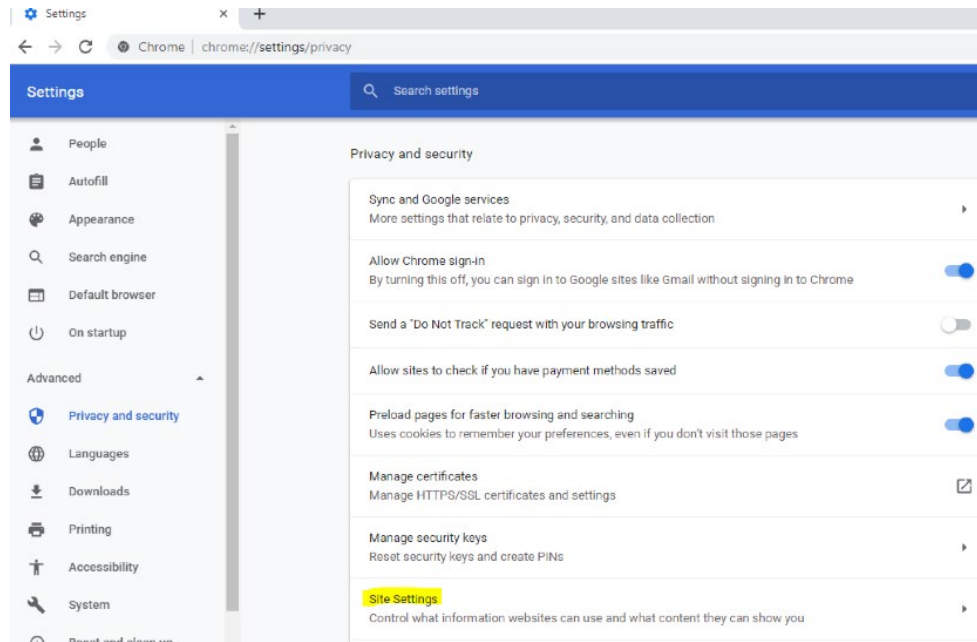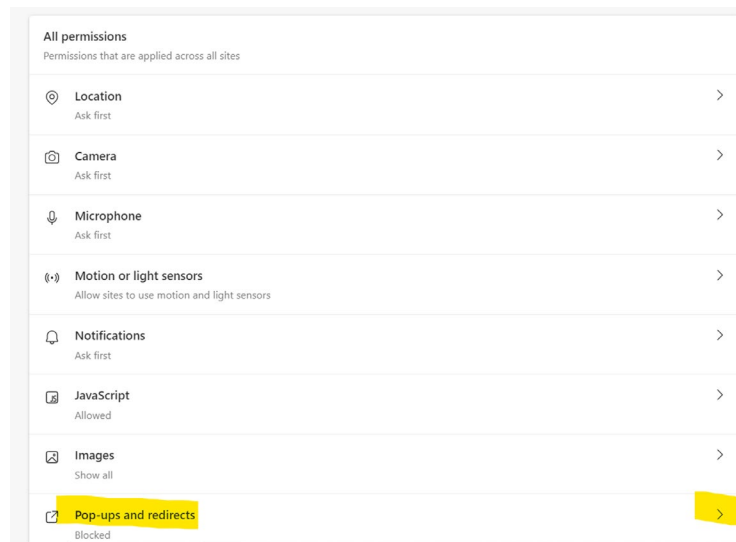**Settings > Safari > Block Pop-ups**



**Firefox:**
**Click on Options > Privacy & Security > Block pop-up windows**

**Google Chrome:**
**Settings > Advanced > Privacy and Security > Site Settings > Pop-ups and redirects**



**Microsoft Edge:**
**Click on Menu (3 dots icon on top right corner of the browser) > Settings > Site permissions > Pop-ups and redirects**

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