Individual & Family (Pre-Medicare) Retirees:
What you need to know

Ohio Police & Fire Pension Fund

Frequently Asked Questions

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

OP&F has partnered with Alight Retiree Health Solutions to help you explore coverage in the individual marketplace. You'll have access to online tools and licensed Benefits Advisors at no additional cost—you only pay for the coverage you choose.

You'll receive a letter with details about Alight, your options, and key timelines, along with your Alight ID, plan information, tax credit details, and educational tools.

To get started:

- Once you receive your Alight ID, set up your account and review your next steps
- Confirm personal information for you and any covered family members
- Gather details (such as preferred doctors and hospitals) to compare plans

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

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.

Why should I trust Alight Retiree Health Solutions?

Alight Retiree Health Solutions is an advisory service—not an insurance provider. Their role is to help you understand your options, compare plans, and enroll in coverage that aligns with your needs and preferences. Their services are provided at no extra cost to you; you only pay for the plan(s) you select.

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

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

- Access to licensed Benefits Advisors, who can help you with your health plan choices.
- Advocacy services that provide help with billing procedures, claims and appeals, benefit issues, and access-to-care problems.

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

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.

How do I log in to my account?

Look for your personal Alight ID on the letter you received, or call Alight at 1 (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.

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Can I see every policy available in my area?

Not necessarily. Alight offers many Medicare plans from regional and national insurance companies, but some insurers choose not to make their plans available through private exchanges. In addition, some states operate their own health insurance marketplaces. If coverage options are available outside the Alight exchange, a licensed Benefits Advisor can help you understand your choices and where to find additional plan information.

Do all qualified plan policies have guaranteed issue?

Yes. The Affordable Care Act does not allow individuals to be denied coverage for any preexisting conditions.

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

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

Is there a deadline for choosing new coverage each year?

Yes. Open Enrollment is November 1 through January 15.

- Apply by December 15 for coverage effective January 1.
- Apply December 16 through January 15 for coverage effective February 1.
- After January 15, you can enroll or change plans only if you qualify for a special enrollment period.

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

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.

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?

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.

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

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.

When do I pay for my coverage?

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.

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Is there a deadline for choosing new Medicare coverage each year?

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, a state marketplace where applicable, 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 midyear, 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 the OP&F Customer Service Center.

Where can I go with questions?

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 1 (844) 290-3674 (TTY), Monday through Friday, 9 a.m. to 9 p.m. ET.

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

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.