

Patient Protection and Affordable Care Act (PPACA) Required Notices for Plan Year beginning January 1, 2017

Notice of Dependent Coverage to at Least Age 26

This notice is being provided to you by the Ohio Police & Fire Pension Fund (OP&F) as required by the Department of Labor (DOL), Health and Human Services (HHS), and Treasury (collectively, the "Agencies") to meet requirements under the Patient Protection and Affordable Care Act (PPACA). OP&F allows coverage for all eligible adult children up to age 26, in accordance with the rules of the plan, including, but not limited to the necessity of a qualifying event as listed on page 9 of this guide.

Following are the eligibility guidelines effective 1/1/2017:

Ages 18 up to 26:

- must be natural or adopted child of member
- can be married or unmarried
- not employed and offered healthcare through that employer***

** If a child is incapacitated they may qualify for continued coverage as an incapacitated dependent. If a child will lose the adult dependent child eligibility and is incapacitated, you will need to complete the UnitedHealthcare Incapacitated Verification Form.

*** Please note that being offered any type of healthcare through an employer makes the dependent ineligible for participation in any healthcare through OP&F.

In order to enroll new dependents or for your eligible dependents to have continuous coverage, you must complete a Dependent Eligibility Form. For new dependents these additional documents must be included with the form:

- a copy of the birth certificate;
- a copy of the adoption papers (if applicable); and
- a copy of the Medicare/Medicaid card.

For more information contact: **UnitedHealthcare at 1-888-832-0964.**

Notice that Lifetime Limit No Longer Applies and Enrollment Opportunity

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The lifetime limit on the dollar value of benefits under The OP&F Health Care Plan does not apply.

OP&F is allowing coverage for all eligible adults. For more information contact: **UnitedHealthcare at 1-888-832-0964.**

Patient Protection and Affordable Care Act reporting requirements in 2017

The individual shared responsibility provision of the Patient Protection and Affordable Care Act (PPACA) says that every person has to have basic health insurance coverage or face a penalty. A person must have what is known as minimum essential coverage (MEC). OP&F's health care plan meets these MEC requirements under the PPACA and satisfies enrollees' individual mandate to obtain insurance. Enrollees compliance will be reported to the federal government in 2017 and statements will be provided to the member for the member and member dependents to demonstrate compliance with the individual mandate of the PPACA.