

# Pre-65 Enrollment Checklist



Open enrollment begins November 1 for Ohio Police & Fire Pension Fund's (OP&F) pre-65 members and dependents. Important changes were made in 2020 that continue each year, including the opportunity to enroll in an expanded number of qualified plans from the ACA marketplace, a local broker, or Alight Retiree Health Solutions' enrollment partner, eHealth.

To help members optimize their HRAs and healthcare 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 healthcare 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. Be as specific about the plan as possible. Provide your doctor's office with the carrier, 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 the member's Alight account and clicking on the HRA tab. 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](http://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:



## When shopping for plans through healthcare.gov

- ☐ The premium you see on [healthcare.gov](https://www.healthcare.gov) 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 [healthcare.gov](https://www.healthcare.gov).
- ☐ 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 Affordable Care Act approved 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 carrier 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, so if the member and spouse/dependents have the same email address on file and one or the other attempts to log in, you will receive an error message. To correct this, the spouse/dependent must have an email address entered, but our website doesn’t allow for the member to add the spouse’s email on the Alight site. The member must call Alight to have Alight add the spouse’s email.

- If the member does not have an email address on file, they will need to enter one on their Alight website profile in order to continue the SSO log-in process. The member can update their email address once they are logged to Alight’s website.
- If the member clicks on “Find Individual & Family Plans at eHealth” button and nothing happens on the page (it just spins and returns back to same page, no error shown at top of the page), the user should check if pop-up blocker is turned On or Off. This is for all electronic devices (computers, tablets, mobile phones, etc.). The member will need to ensure pop-up blocker is turned off for the device. Below are steps to check the pop-up blocker and turn it off.

### Step 1: Log in with Username and Password

**alight** Ohio Police Fire Pension Fund

A A Log In Cart

There is a lot to understand about Medicare.  
We can guide you through it.

Need Help Understanding Medicare? Meet Birdie

**Account Log In**

Log In Activate Account

Username

Forgot Username

Password

Forgot Password

Log In

**Medicare Plans**

Our plan recommendation tool makes it easy to shop and compare plans, using information you provide about your doctors and prescription drugs to give each plan a score that's tailored to you.

Type ZIP Code ... Find Plans

**Dental, Vision & Hearing Plans**

Save money when you buy a bundled plan that covers dental, vision and hearing. Or, choose a separate dental or vision plan.

Type ZIP Code ... Find Plans

How is your visit?

### Step 2: Click “Find Individual and Family Health Plans at eHealth”

**alight** Ohio Police Fire Pension Fund

A A My Account Cart

There is a lot to understand about Medicare.  
We can guide you through it.

Need Help Understanding Medicare? Meet Birdie

**Connect to eHealth**

Connect to our partner eHealth and enroll.

Once you click on the button, you will leave the Alight Retiree Health Solutions website and navigate to our eHealth partner website to view their plan information. The eHealth website is not operated by Alight and we are not responsible for the content or availability of any linked sites.

Find Individual and Family Plans at eHealth

**My Notifications**

You currently have notifications that need your attention.

Sign Up for Personalized Recommendations  
Sign my authorization

Update Your Contact Information  
Go to Profile

**Dental, Vision & Hearing Plans**

Save money when you buy a bundled plan that covers dental, vision and hearing. Or, choose a separate dental or vision plan.

**Need Help? Contact Us**

Connect to a Customer Service Advisor. You may contact an advisor by chat or phone.

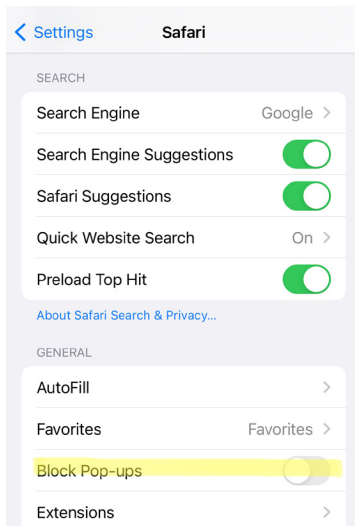
How is your visit?

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

If the eHealth page does not come up and the same .COM 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.

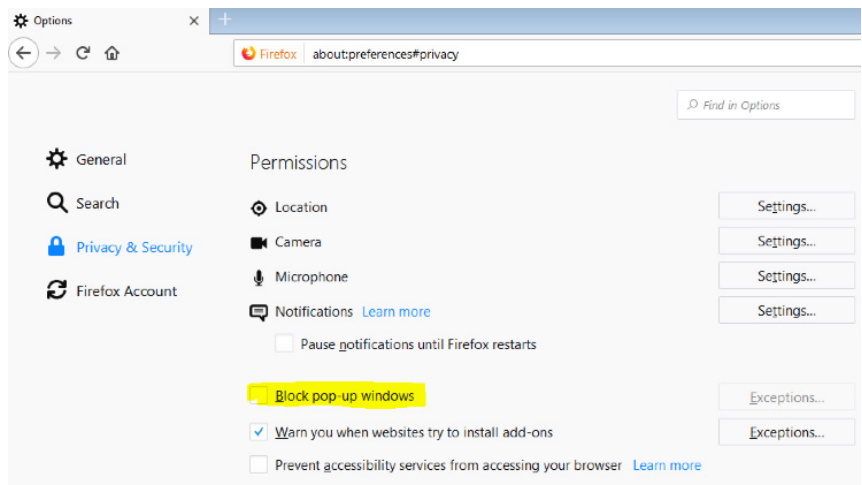
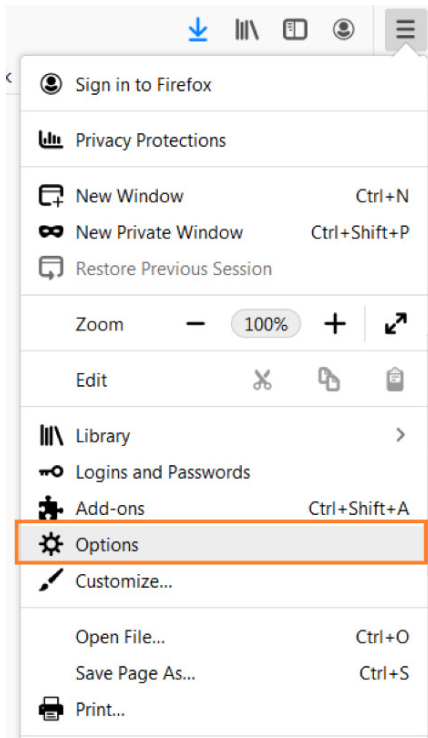
### Apple devices:

**Settings > Safari > Block Pop-ups**



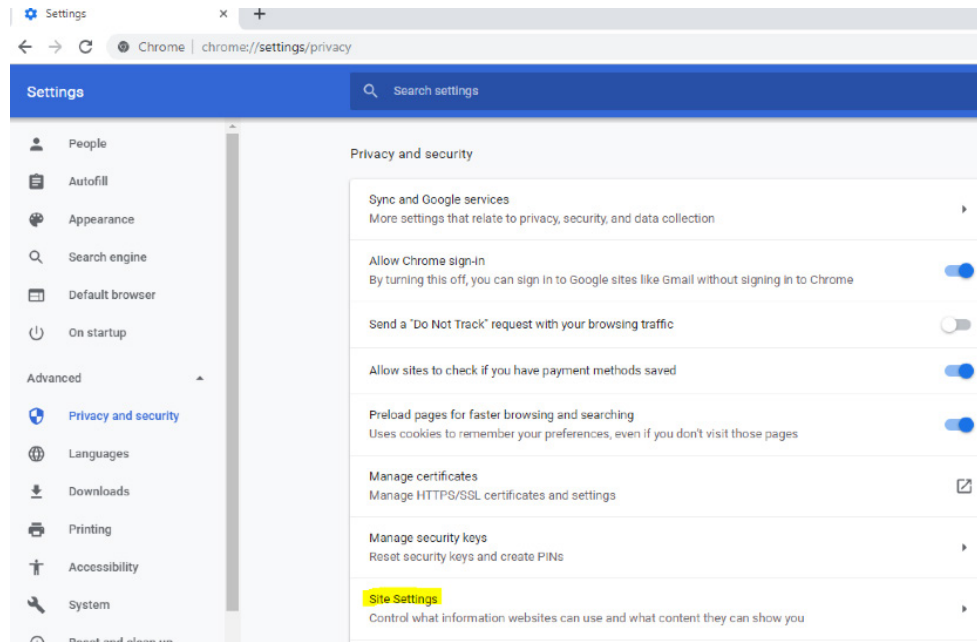
### Firefox:

**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**

