

Pre-Medicare Enrollment Checklist



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

To help you optimize your HRA and health care choices, Alight Retiree Health Solutions 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 the HRA website to fill out the new premium reimbursement form.
- If you have not enrolled, and you 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

- Log in to retiree.alight.com/op-f and go to **Individual & Family Plans** at the top of the Home page to start shopping for plans.

When shopping for plans through healthcare.gov

- The premium you see on 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 may not be the same as 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 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

- 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.

Alight is a leading cloud-based human capital, technology and services provider that powers health, wealth and wellbeing decisions for 36 million people and dependents.

If you choose to enroll in insurance coverage through Alight Health Market Insurance Solutions Inc., (AHMISI), AHMISI may be compensated for that enrollment; however, there is no additional charge to you for our services.

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