



Member Portal Procedure Guide

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Welcome to the new Ohio Police & Fire Pension Fund Member Portal — your secure, paperless destination for managing your pension online. Through the portal, you can review your account information, update beneficiaries, upload documents, estimate future benefits, complete important transactions, and access helpful retirement planning tools all in one place. With fewer forms to mail and faster access to the information you need, the OP&F Member Portal gives you more control, convenience, and confidence as you manage your pension before and after retirement.

While the experience is changing, your pension remains safe, and your pension plan is not changing.

Use this guide for step-by-step instructions to log in, confirm your information is up to date, and complete the most common tasks on the new Member Portal. Getting familiar with the portal now will make it easier to manage your pension when you need it.

The screenshots, amounts, accounts, and any names used in this guide are for illustration only and were generated for the purpose of education and training.

Access and Navigation

You can access the new portal and OP&F Customer Service Center **after October 1**. Please use the temporary password you received via postal mail to log in and review your information, add your mobile number for important updates and easier account recovery, and check your beneficiaries and personal information.

Logging in as a New User

Follow these steps to set up your permanent password and log in for the first time. If you already have a login for Alight Worklife, you won't receive a temporary password as you can use your existing credentials to log in to the Member Portal.

To log in as a new user:

1. Visit <http://digital.alight.com/opf>. Select the **Don't have a User ID** link.

Welcome to the OP&F Member Portal

Enter your User ID.

* Fields marked with an asterisk (*) are required.

User ID (Required) *

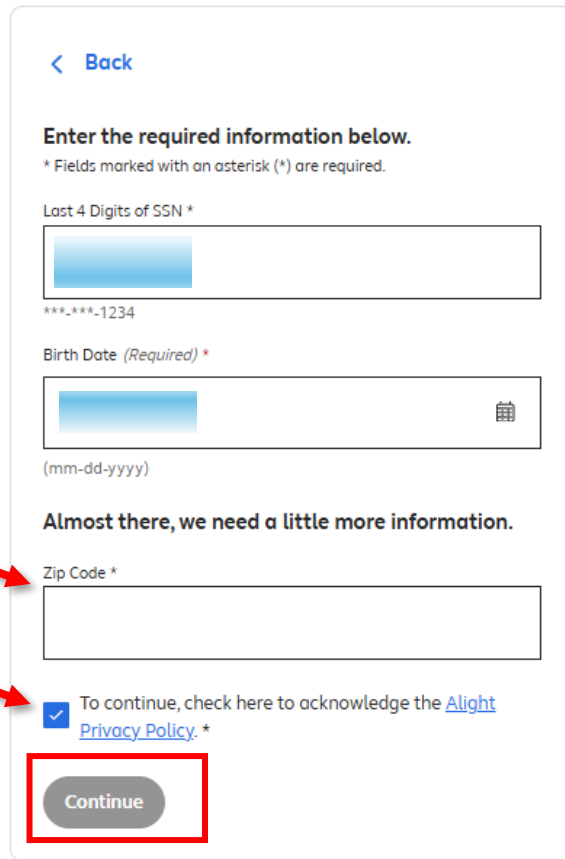
[Don't have User ID](#)

Next



- Next, enter the last four digits of your Social Security number (SSN) and your birth date. You may also be asked to provide your ZIP Code to confirm your identity. Check the box to acknowledge Alight's privacy policy. Select **Continue**.

First, let's find your account



[< Back](#)

Enter the required information below.
* Fields marked with an asterisk (*) are required.

Last 4 Digits of SSN *

***-**-1234

Birth Date (Required) *

(mm-dd-yyyy)

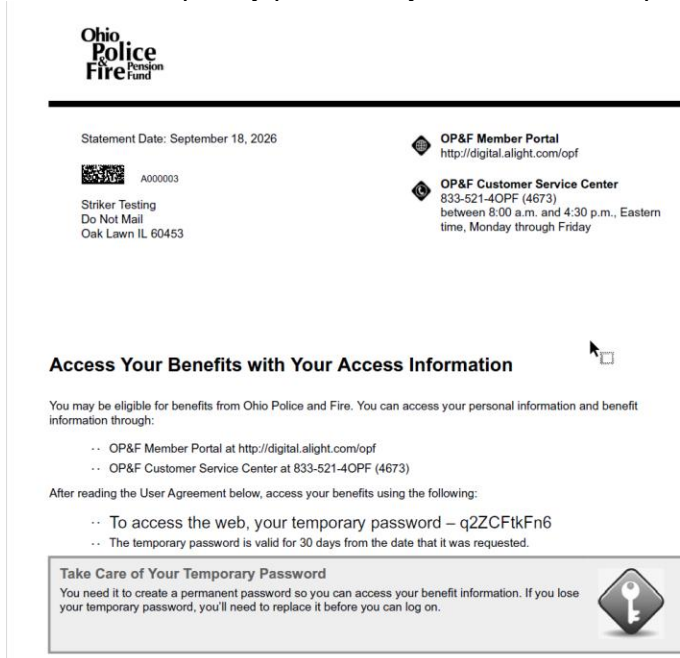
Almost there, we need a little more information.

Zip Code *

☒ To continue, check here to acknowledge the [Alight Privacy Policy](#). *

Continue

3. Enter the temporary password you were sent via postal mail.



The screenshot shows the Ohio Police & Fire Pension Fund Member Portal login page. At the top left is the logo. Below it, the statement date is September 18, 2026, and the ID number is A000003. To the right, there are two contact options: the OP&F Member Portal at <http://digital.alight.com/opf> and the OP&F Customer Service Center at 833-521-4OPF (4673), with hours of operation between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday. Below this, a section titled "Access Your Benefits with Your Access Information" explains that members can access their personal information and benefits through the Member Portal or the Customer Service Center. It provides the temporary password "q2ZCFtkFn6" and states it is valid for 30 days. A "Take Care of Your Temporary Password" box at the bottom advises creating a permanent password and replacing the temporary one if lost, accompanied by a key icon.

Statement Date: September 18, 2026

A000003

Striker Testing
Do Not Mail
Oak Lawn IL 60453

OP&F Member Portal
<http://digital.alight.com/opf>

OP&F Customer Service Center
833-521-4OPF (4673)
between 8:00 a.m. and 4:30 p.m., Eastern
time, Monday through Friday

Access Your Benefits with Your Access Information

You may be eligible for benefits from Ohio Police and Fire. You can access your personal information and benefit information through:

- OP&F Member Portal at <http://digital.alight.com/opf>
- OP&F Customer Service Center at 833-521-4OPF (4673)

After reading the User Agreement below, access your benefits using the following:

- To access the web, your temporary password – q2ZCFtkFn6
- The temporary password is valid for 30 days from the date that it was requested.

Take Care of Your Temporary Password
You need it to create a permanent password so you can access your benefit information. If you lose your temporary password, you'll need to replace it before you can log on.

Pro tip: If you are a first-time user of Alight Worklife and have a fund balance, you will authenticate using your phone number instead of a temporary password.

Don't have your temporary password or misplaced it? Click **Reset Password** on the login screen. If you have a valid phone number on file, you can receive a one-time code by text message or by an automated phone call. Enter the code to log in and set a new password. If you can't authenticate with a one-time code, you can request a new password by mail.

4. On the next screen, you can choose your new user ID. User IDs need to meet the requirements listed. Once you've entered your details and all of the requirements turn green, select **Continue**.

Create your user ID

You must create your own User ID for increased security and flexibility.

A User ID is an ID that uniquely identifies you on this site. Your User ID gives you access to your benefits information while protecting the confidentiality of your Social Security number.

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1 **User ID tips:**
Only the following special characters are allowed: at signs(@), dashes(-), periods(.), and underscores(_).

Create your User ID below.
* Fields marked with an asterisk (*) are required.

User ID (Required) *

Alight-Test

User ID requirements:

✔ Within 8-60 characters

✔ No spaces

 [Continue](#)

5. Now you can create a new password for your account. Make sure this password conforms to the requirements listed. Once you've re-entered the same password in the second box and all of the requirements turn green, you may click **Continue**.

Create your new password

Here's your User ID for future reference.

.....

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Create your password below.

* Fields marked with an asterisk (*) are required.

Enter new password *(Required)* *

.....

Re-enter new password *(Required)* *

.....|

Password requirements:

 Within 10-64 characters

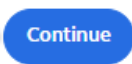
 Re-entry must match

 Upper case

 Lower case

 Number

 At least 1 special character
/ < > are not allowed

Continue

6. Along with your new user ID and password, you will need a PIN to verify your identity if you contact our call center. Your PIN needs to be 6-20 digits, cannot be sequential, and must contain at least two unique numbers. Once you've re-entered the same PIN in the second box and all of the requirements turn green, you may click **Continue**.

Create your service center PIN

Your service center PIN is used to verify your identity when you contact our call center.

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Service center PIN tips:

- Avoid numbers that others may know such as your phone number.

Create your new service center PIN below.

* Fields marked with an asterisk (*) are required.

Enter new service center PIN (Required) *

.....

Re-enter new service center PIN (Required) *

.....|

Service center PIN requirements:

✓ Within 6-20 characters

✓ Re-entry must match

✓ Numbers only

✓ Not sequential

✓ Minimum 2 unique numbers

[Continue](#)

- Next, you'll select and answer a series of security questions using the drop-downs for each row. When you're finished, click **Continue**.

Choose and answer your security questions.

* Fields marked with an asterisk (*) are required.

Security question #1

Security answer #1 (Required) *

Security question #2

Security answer #2 (Required) *

Security question #3

Security answer #3 (Required) *

Security question #4

Security answer #4 (Required) *

Security question #5

Security answer #5 (Required) *

Answer requirements:

☒ Minimum 2 characters

☒ No repeating answers

☒ No special characters

Cancel

Continue

- Finally, you'll see confirmation that you've successfully created your login credentials. Click **Continue to login** to use your new credentials to enter the Member Portal.

Your login information has been created successfully.

[Continue to login](#)

You may now log in to the Member Portal any time using your new user ID and password.

Enter your User ID.

* Fields marked with an asterisk (*) are required.

User ID *(Required)* *

[Don't have User ID](#)

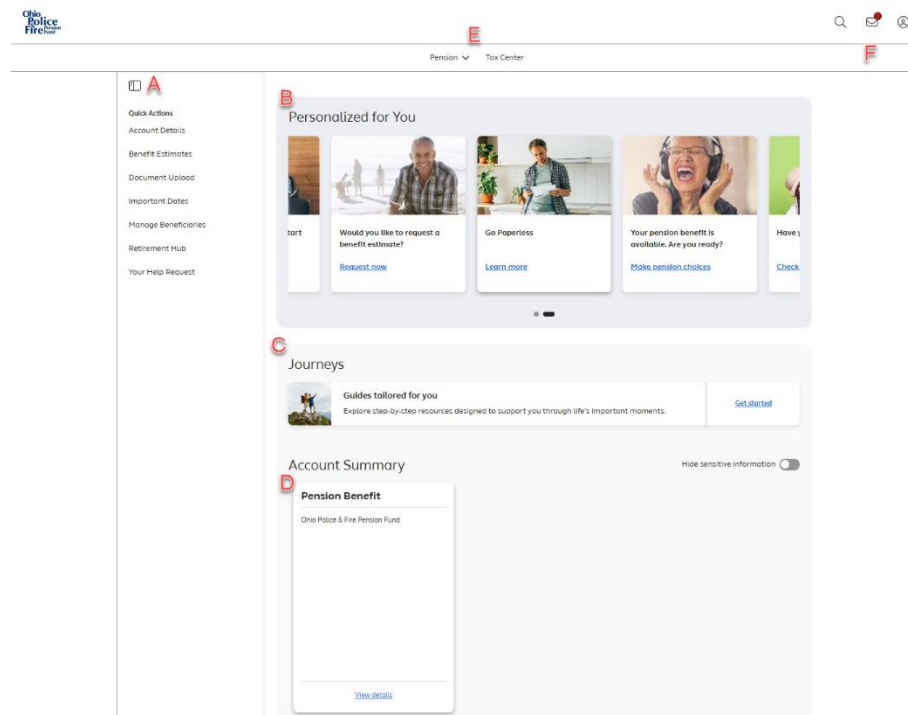
Next

Please note: It is important for you to keep your user ID, password, security question answers, and PIN secure. Your unique access information is required any time you interact with the Member Portal and to confirm your identity if you call the OP&F Customer Service Center.

Pro tip: A user will automatically be logged out of the Member Portal after 15 minutes of inactivity.

Navigation and Profile Setup

The homepage features four main sections: (A) Quick Actions, (B) Personalized for You, (C) Journeys, and (D) Account Summary. It also includes main (E) navigation links for Pension and Tax Center and access to your personal profile, secure mailbox, and search using the (F) icons in the upper right of your screen.



Quick Actions

A list of the Member's most used tasks and sought-after information, including:

- **Account Details** — View information related to your pension account.
- **Benefit Estimates** — Explore tools to help estimate your future pension payments.
- **Document Upload** — Securely submit forms and supporting documentation.
- **Important Dates** — Stay informed about upcoming deadlines and key retirement milestones.
- **Manage Beneficiaries** — Review and update beneficiary information associated with your pension.
- **Retirement Hub** — Access helpful resources and commence your retirement.
- **Your Help Request** — Get support and track requests for assistance.

Personalized for You

Depending on your activity on the site, the homepage may display recommended actions designed to help you take the next step in managing your pension. It may also include reminders to:

- Sign up for electronic delivery.
- Update or add beneficiaries.
- Complete your pension estimate request.

Journeys

Journeys help you learn more about pensions and financial planning through tasks and milestones designed to help you meet your financial planning goals. Start with “Plan for your Estate” or “Transitioning to Retirement” to get support planning for your future.

Account Summary

You’ll see a data “card” that may display relevant pension amounts and link to more details. For privacy, you can click the slider (upper right corner) to hide this information so it doesn’t show on the homepage. You can also click **View details** at the bottom of the card to be taken to your full account summary.

Pro tip: Visit the homepage regularly to check for important updates, recommended actions, and retirement-related tasks that may require your attention.

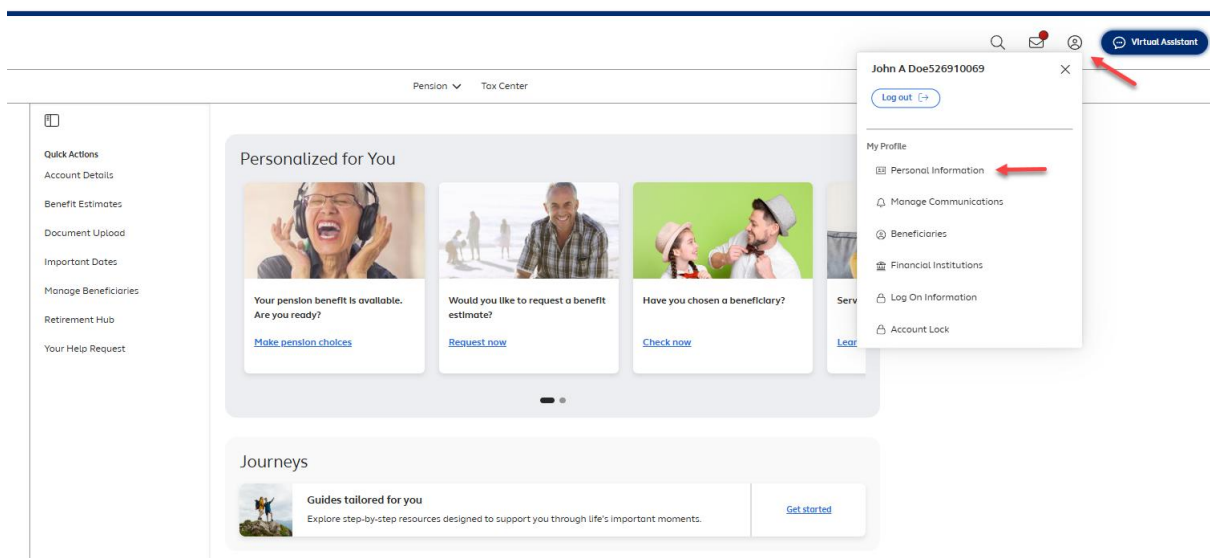
Updating Your Profile

The first time you log in, it's important that you review your information for accuracy and add personal details that will help you stay informed about your pension.

Please keep in mind that some changes — such as your home address — must be on file for seven days before the system will recognize it.

To get started:

1. Select the profile icon on the Member Portal homepage.



2. From the drop-down menu, select **Personal Information**, which will show a page with categories for Email, Address, and Phone. Click the “Change” button to add your information in each category. **Please note:** If you are an active employee, you will not be able to update your permanent address, because we receive it from your employer. Employees who have left employment are able to update it directly on the site. You are always able to update email and phone information.

Personal Information

[Contact Information](#) [Personal Details](#)

Email ⓘ

Change

Primary Email

TESTMAIL@ALIGHT.COM

Alternate Email

-Not on File-

Address ⓘ

Change

⚠ Your address must be on file for 7 days
When adding or updating an address it cannot be used to receive funds for at least 7 calendar days.

Permanent

Do Not Mail
CINCINNATI, Ohio 45247 7424
United States of America

Alternate

-Not on File-

Phone ⓘ

Change

Home

999-555-1212

✓ May receive automated calls

Alternate Phone Number

999-555-1212

✓ May receive automated calls

Mobile

-Not on File-

Note: View [Manage Communications](#) to select how you want to receive timely benefits information.

3. On the pages that open when you click **Change**, you can also set preferences and delete any unwanted information. Click **Save** or **Cancel** to be returned to the “Personal Information” page.

Update Email

All fields are required.

Primary Email	Email	☐ Preferred	Delete
	TESTMAIL@ALIGHT.COM		
Alternate Email	Email	☐ Preferred	

Update Postal Address

All fields marked with an asterisk (*) are required.

Permanent	Do Not Mail CINCINNATI, Ohio 452477424 United States of America	☐ Preferred
Contact your Employers to update this information.		
Alternate	Country*	☐ Preferred
	United States of America	
	Address Line 1*	
	Address Line 2 (Optional)	
	City*	
	State*	--Choose One--
	Zip Code*	
	Effective Date: Earliest 01-01-1993*	August 12 2025

Update Phone

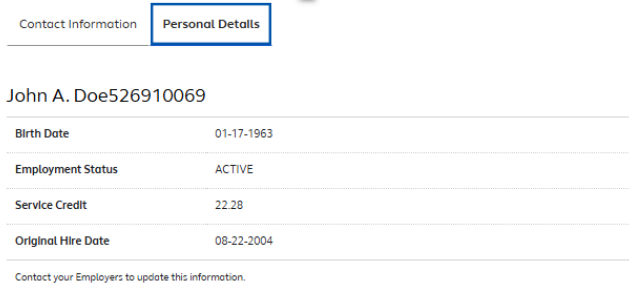
All fields marked with an asterisk (*) are required.

Home	Country*	☒ May receive automated calls	Delete
	United States/Canada		
	Phone Number*	Extension	
	999-555-1212		
Alternate Phone Number	Country*	☒ May receive automated calls	Delete
	United States/Canada		
	Phone Number*	Extension	
	999-555-1212		
Mobile	Country*	☐ May receive automated calls	
	United States of America (+1)		
	Phone Number*		
	XXX-XXX-XXXXXXX		
Don't include your country code.			

Note: By choosing to receive automated calls, you authorize ORSF Member Portal and the ORSF Customer Service Center to contact you at the selected phone number(s) in any format from automated and prerecorded systems. You agree to immediately update ORSF Member Portal or the ORSF Customer Service Center if your phone number(s) changes. You also understand that your consent is not a condition of any benefit or purchase.

4. At the top of the “Personal Information” page, select **Personal Details** to verify that things like your birth date and hire date are correct. If any of the information you see is incorrect, contact your Employer.

Personal Information

A screenshot of the "Personal Information" page. At the top, there are two tabs: "Contact Information" and "Personal Details". The "Personal Details" tab is selected and highlighted with a blue border, and a red arrow points to it from the right. Below the tabs, the member's name "John A. Doe" and ID number "526910069" are displayed. Below this is a table with four rows of personal information. At the bottom, there is a note: "Contact your Employers to update this information."[Contact Information](#)[Personal Details](#)

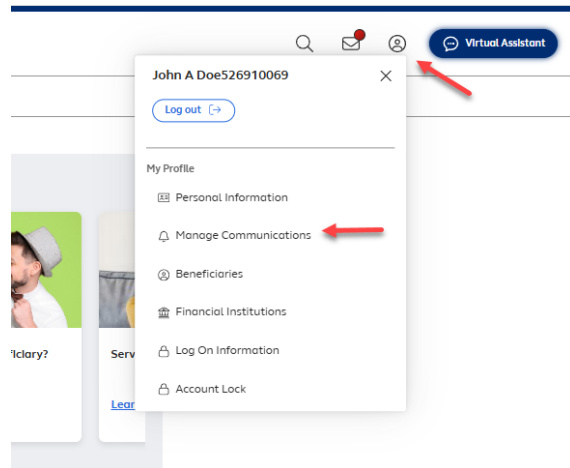
John A. Doe526910069

Birth Date	01-17-1963
Employment Status	ACTIVE
Service Credit	22.28
Original Hire Date	08-22-2004

Contact your Employers to update this information.

Managing Communications

Select **Manage Communications** from the profile icon's drop-down menu to select how you want to be contacted about your pension.



For the fastest service, email and text messaging are recommended. To set those up:

1. Select the “Change” button under “Delivery Preference” for Benefits Information.

Please note: If you have completed your personal information, then the text, email, and postal mail categories will already be filled in. If you haven't, select the “Change” buttons to add them now.

Manage Communications

Choose how you want to be contacted about your benefits. For the fastest service, consider email and text messaging.

Preferred Contact Information

Contact Method	Your Information	
Text ¹	-Not on File-	Change
Email	TESTMAIL@ALIGHT.COM	Change
Postal Mail	Do Not Mail CINCINNATI, Ohio 452477424 United States of America	Change

Delivery Preference Best for You
See why you might choose electronic delivery or postal mail.
[Learn More](#)

Delivery Preference

You can choose to receive information by email, postal mail, or text messaging.

Tip Consider Going Paperless

With electronic delivery, you'll quickly receive benefits information at your preferred email address and be environmentally friendly. Emails may direct you to this site or its [Secure Mailbox](#).

Communication	Delivery	
Benefits Information • Timely notifications • Confirmations • Plan information and account statements Complete List	No choice on file	Change
Note: Some information may still be delivered by email.		
Text Messages for Benefits • Annual enrollment confirmations • Contact and personal information change confirmations • Deliveries to your Secure Mailbox • Payment confirmations	No	Change

- Just like when you updated your personal information, a page will open where you can make your selections. When you're finished, click **Save** to be taken back to the "Manage Communications" page. There, you'll see a message confirming your change.

Delivery Preference

You can choose to receive information by email or postal mail.

Communication	Delivery
Benefits Information - Timely notifications - Confirmations - Plan information and account statements Complete List Note: Some information may still be delivered by postal mail.	☒ Email ☐ Postal Mail

Save

Cancel

Manage Communications

Choose how you want to be contacted about your benefits. For the fastest service, consider email and text messaging.

✓ You've successfully changed your communication preferences.

Preferred Contact Information

Contact Method	Your Information	
 Text ¹	-Not on File-	Change
 Email	TESTMAIL@ALIGHT.COM	Change
 Postal Mail	Do Not Mail CINCINNATI, Ohio 452477424 United States of America	Change

- Click the "Change" button to repeat the process.

Text Message Preference

Have text messages sent to your mobile phone. [Learn More](#).

Do you want text messages?

☐ By checking this box, you consent to receiving Account Alerts and messages ¹ on the mobile number listed below about your benefit(s). Some of the calls or texts you will receive may be automated. Calls or texts may come from OP&F Customer Service Center or its partners and affiliates. Consent is not a condition of any benefit or purchase.

Mobile Phone Number
-- Not on File --

Change

[Read Footnote](#)

Save and Return

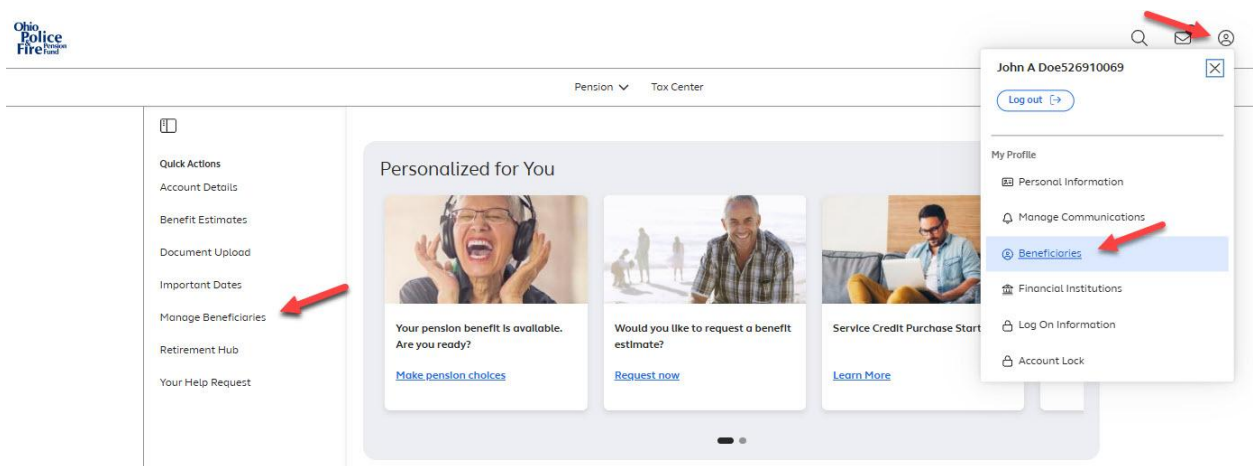
Cancel

Adding or Changing a Beneficiary

In addition to reviewing and updating your profile and communication preferences, it's recommended that you review your beneficiaries. If you are a pre-retirement Member, your spouse automatically receives your benefit. If you don't have a spouse, you can designate one dependent as your beneficiary.

To add a beneficiary:

1. Navigate to the **Manage Beneficiaries** link under the "Quick Actions" menu or select the profile icon and choose **Beneficiaries** from the drop-down menu.



2. On the "Beneficiary Summary" page, select **Add beneficiary**.

Beneficiary Summary

Pre-Retirement Survivor Annuity Benefit

Your Beneficiary Designation only becomes effective if you are not married on the date of your death. If you are married, your surviving spouse will receive the Pre-Retirement Survivor Annuity Benefit. If you do not have a Contingent Dependent Beneficiary designated and are not survived by a spouse, no Pre-Retirement Survivor Annuity Benefit is payable.

Contingent Dependent Beneficiary

Your beneficiary for the Pre-Retirement Survivor Annuity Benefit is a Contingent Dependent Beneficiary. This type of beneficiary is someone dependent on you for at least 50 percent of their annual income, who is not your spouse or former spouse. You may only designate one Contingent Dependent Beneficiary. This designation may be changed at any time by completing a new form, but only your most recent completed designation will be effective. Documentation proving that your beneficiary is dependent on you for at least 50 percent of their annual income is required at the time the beneficiary may become eligible for benefits.

Beneficiary	Birth Date	Benefit %
- None -		

Add beneficiary

3. The next screen will verify your marital status. Select **Add beneficiary**.

Verify Your Marital Status

Before adding a beneficiary to the Pre-Retirement Survivor Annuity Benefit, verify that your marital status information below is correct and continue by selecting **Add Beneficiary**.

If the marital status information is incorrect, add your spouse as a beneficiary.

About Your Spouse

Name	Birth Date
- No Spouse on File -	

Add beneficiary Cancel

Next, choose “Person” or “Trust” from the drop-down menu. Click **Continue**.

Verify Your Marital Status

Before adding a beneficiary to the Pre-Retirement Survivor Annuity Benefit, verify that your marital status information below is correct and continue by selecting **Add Beneficiary**.

If the marital status information is incorrect, add your spouse as a beneficiary.

About Your Spouse

Name	Birth Date
- No Spouse on File -	

Add beneficiary Cancel

Choose Type of Beneficiary to Add

Beneficiary Type — Choose One —

Continue Cancel

Person

Trust

[Security Center](#)

[Accessibility](#)

Download on the

4. On the next screen, fill in the details for your beneficiary. Choose “Spouse,” “Child,” or “Other” in the “Relationship” drop-down menu, then select **Continue**.

Pro tip: If you are adding more than one beneficiary, you can select **Add Another**.

Add Beneficiary Information

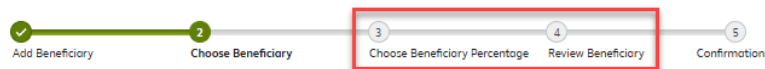
Complete the fields below to add a beneficiary to your plan.

All fields marked with an asterisk (*) are required.

Social Security Number	SSN (xxx-xx-xxxx) ***** Show Re-enter SSN (xxx-xx-xxxx) ***** Show
Name	First Name * Jane Middle Name J Last Name * Doe Suffix (Sr., Jr., etc.) (Optional)
Other Information	Birth Date * August 14 2000 (month/day/year) Gender * ☒ Female ☐ Male Relationship * Child — Choose One — (optional) Spouse Child Other
Address	☒ Is address same as yours?
Continue Add Another Cancel	

- Choose the beneficiary you just entered by clicking the circle in the “Beneficiary” column. Click **Continue**.

As a pre-retiree you can only select one beneficiary. You’ll be taken directly to step 6 (Review Your Designation).



Choose Your Beneficiary

Select your Pre-Retirement Survivor Annuity Benefit beneficiary from the list below.

Your Beneficiary Designation only becomes effective if you are not married on the date of your death. If you are married, your surviving spouse will receive the Pre-Retirement Survivor Annuity Benefit. If you do not have a Contingent Dependent Beneficiary designated and are not survived by a spouse, no Pre-Retirement Survivor Annuity Benefit is payable.

Contingent Dependent Beneficiary

Your beneficiary for the Pre-Retirement Survivor Annuity Benefit is a Contingent Dependent Beneficiary. This type of beneficiary is someone dependent on you for at least 50 percent of their annual income, who is not your spouse or former spouse. You may only designate one Contingent Dependent Beneficiary. This designation may be changed at any time by completing a new form, but only your most recent completed designation will be effective. Documentation proving that your beneficiary is dependent on you for at least 50 percent of their annual income is required at the time the beneficiary may become eligible for benefits.

Beneficiary Name	Birth Date	Beneficiary	Not a Beneficiary
Jane J. Doe	Aug 14, 2000	☒	☐

Continue Cancel

- Review your beneficiary designation, and, if it's correct, click **Submit**. Click **Back** to make changes or **Cancel** to delete your beneficiary.

Review Your Designation

Submit or change the beneficiary information and choices you've made for your Pre-Retirement Survivor Annuity Benefit.

Beneficiary	Birth Date	Benefit %
Jane J. Doe	Aug 14, 2000	100%
100% Total		

Submit Back Cancel

7. Finally, you'll receive confirmation and next steps to finalize your beneficiary designation.



Your Beneficiary Choice Is Confirmed – Required Follow-Ups

Your Beneficiary Choice has been made. However, your choice will remain pending until your signed form has been received and processed.
To finish the process, complete the follow-ups below.

Required Follow-Ups

What Happens Next

- Your pending beneficiary designation will take effect after you return the Beneficiary Authorization Form and it's processed. This form will be mailed within 2 business days of your request. Allow an additional 1 to 3 business days for postal delivery.
- You must sign and return the form within 60 days, or your choice won't be valid.

Pre-Retirement Survivor Annuity Benefit

Beneficiary	Birth Date	Benefit %
Jane J. Doe	Aug 14, 2000	100%
		100% Total

To make changes, return to [Beneficiaries](#).

Need Notary Services? You can use [OneNotary](#) (Third Party), an online notary service.

Pro tip: You may be asked to submit supporting documentation about your beneficiaries or for other pension purposes. Use the following section for instructions to successfully upload your documents.

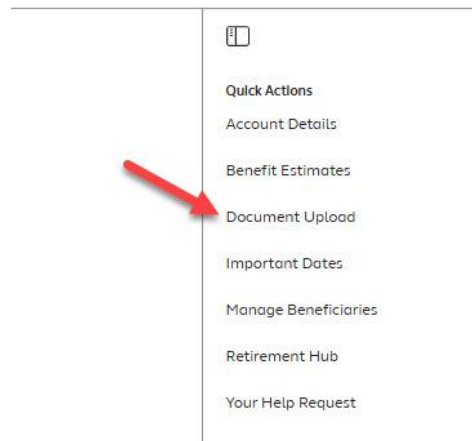
Uploading a Document

If you are required to provide documentation to complete your request or support personal information updates, uploading your documents through the Member Portal is the fastest way to submit information for processing.

Before you begin, make sure you have all requested documents ready. Accepted file types:

- .pdf
- .jpg or .jpeg
- .png
- .gif
- .tif or .tiff
- .bmp

Once your documents are ready, select **Document Upload** from the “Quick Actions” menu on the homepage. You’ll be navigated to the “Document Upload” page.



1. Next, from the “Document Upload” page, select **Add Document**.

Document Upload

You can upload supporting documentation here or mail it to the address listed below. Read the submission instructions for each document carefully; anything missing or incomplete may result in delay or denial of your request. If you choose to mail your documents, please note that processing will take longer.

Reminder: Document Submission Requirements

To help ensure timely and accurate processing, please do not upload or send documents for Your Spending Account/SmartChoice to the OP&F Member Portal site, as they will not be processed or forwarded.

Instead, please follow the instructions provided in your request letter, which outline the correct submission method (secure upload, fax, or mail) and required documentation.

Uploading is Quickest

- Make sure you are uploading accepted file types: .jpg, .jpeg, .gif, .tif, .tiff, .png, .bmp, and .pdf.
- You may also use your mobile device to scan or take photos of printed documents. Photos of documents displayed on a computer screen may not be accepted. You may select 'Other' in the Document Type dropdown menu to upload a form that is not listed.
- You may send multiple documents but can only attach one at a time. Include all the documents requested and all the pages within each document type. The total size for all files must be 10MB or less, and you can upload up to 50 pages or images at a time.
- To ensure the document is uploaded correctly, make sure you click the 'Upload' button after you click the 'Add Document' button to attach the file.
- Clearly sign and date each document where requested and ensure your handwriting is legible.

 **Fax**
1-847-239-5193

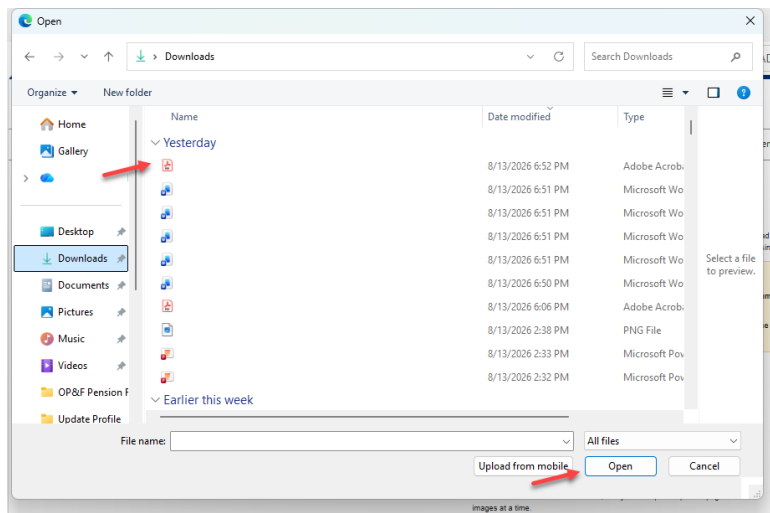
 **Postal Mail**
OP&F Customer Service Center
Dept 16616
PO Box 64116
The Woodlands, TX 77387-4116

Need Notary Services?

[OneNotary](#) (Third Party) provides online notary services.

Name	Document Type	Size
	--Choose One--	
Total 135.71 KB of 10 MB limit		
		
 		

This opens a dialog window. Select the document you want to upload and then click **Open**.



- The file will now show in the grid above the “Add Document” button. Select the document type from the drop-down, choosing **Other** if needed. You can click the red “Remove” button to delete any files you don’t need.

Name	Document Type	Size
OPF_AC_147_Demographics.jpg	--Choose One--	135.71 KB
		
Total		135.71 KB of 10 MB limit

[Add Document](#)

[Upload](#) [Cancel](#)

- After attaching your file, select **Upload** to complete the submission. You can upload multiple documents at one time, but each document must be attached individually.
- You will see a message confirming that your documents have been received.

Completed Successfully

Your documents will be reviewed soon. You'll be notified if more information is needed.

Summary of Your Request

Name	Document Type	Size
OPF_AC_147_Demographics.jpg	Other	135.71 KB

[Return to Document Upload](#)

If you cannot upload your documents on the Member Portal, you may also submit them by fax or postal mail using the information provided on the right side of the upload page. Please note that this takes extra processing time.

Document Upload

You can upload supporting documentation here or mail it to the address listed below. Read the submission instructions for each document carefully, anything missing or incomplete may result in delay or denial of your request. If you choose to mail your documents, please note that processing will take longer.

Reminder: Document Submission Requirements

To help ensure timely and accurate processing, please do not upload or send documents for Your Spending Account/SmartChoice to the OP&F Member Portal site, as they will not be processed or forwarded.

Instead, please follow the instructions provided in your request letter, which outline the correct submission method (secure upload, fax, or mail) and required documentation.

Uploading is Quickest

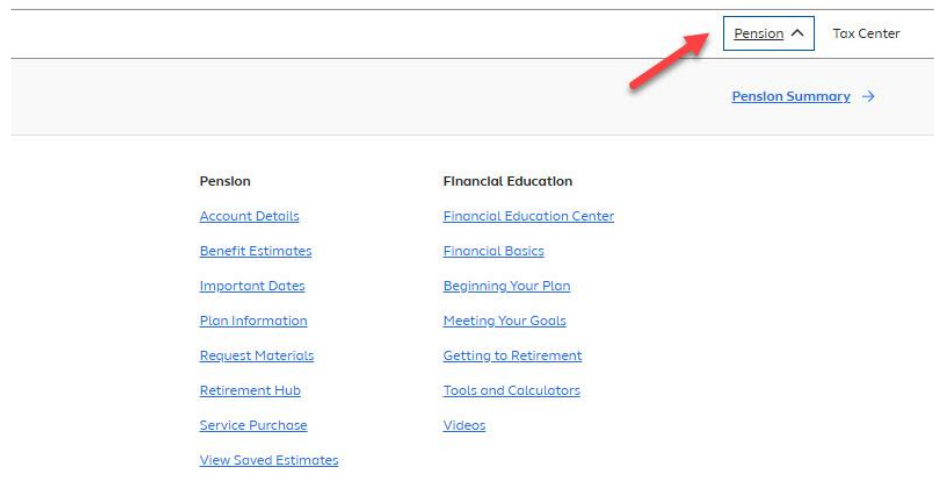
- Make sure you are uploading accepted file types: .jpg, .jpeg, .gif, .tif, .tiff, .png, .bmp, and .pdf.
- You may also use your mobile device to scan or take photos of printed documents. Photos of documents displayed on a computer screen may not be accepted. You may select 'Other' in the Document Type dropdown menu to upload a form that is not listed.

 Fax
1-847-239-5193

 Postal Mail
OP&F Customer Service Center
Dept 16618
PO Box 64116
The Woodlands, TX 77387-4116

Pension Details and Tools

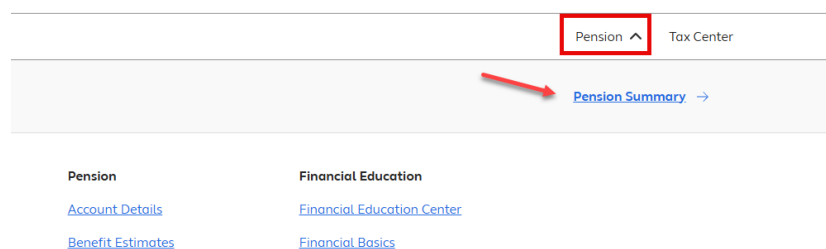
Selecting **Pension** from the Member Portal's main navigation opens several options to review pension information and access retirement planning tools. Your personal Pension Summary, the Financial Education Center, Benefit Estimates, and Plan Information are especially helpful as you prepare for retirement.



Pension Summary

Prior to retirement, the "Pension Summary" page gives you recommended steps to complete as you get ready to initiate your pension.

As a retiree, the "Pension Summary" page gives you a snapshot of your pension payments, and you will see details such as your payment amount and when the next payment is scheduled, and, if needed, you will have the ability to update your payment destination or tax withholding choices.



Pre-retirement view:

Pension Summary

Review your personal summary or find tools and support to help plan for the future.

Pension Benefits

Quick Links [View All](#)

[Account Details](#)[Benefit Estimates](#)[Document Upload](#)[Important Dates](#)[Manage Beneficiaries](#)

About Your Pension

[Click Here](#) to see your Pre-Retirement Contributions.

You have future pension benefits in your pension plan. To model what you'll receive when you retire, you can [get an estimate](#).

If you plan to retire soon, please visit the [Retirement Hub](#) to learn more about the retirement process, [schedule an appointment](#), or create a help request on the [contact us](#) page.

Ohio Police & Fire Pension Fund

[Get an Estimate](#)

Member

You can [get an estimate](#) of how much this plan may provide to you in retirement. If you still have questions, [contact us](#) and a representative can help.

[Show less](#) ^

Retirement view:



[Virtual Assistant](#)

Health Care ▾ Pension ▾ Qualified Life Event Tax Center

Pension Summary

Review your personal summary or find tools and support to help plan for the future.

Payment Information

Quick Links

[Document Upload](#)[Manage Beneficiaries](#)[Retirement Hub](#)[Income Tax Withholding](#)[Your Help Request](#)

Payment Information

The payments are based on the payment choices you made.
You can also update your [payment destination or make income tax withholding choices](#) for your current pension benefits.

Ohio Police & Fire Pension Fund

Here are details about the payment:

- It's based on your Single Life Annuity payment choice.
- Your [next payment](#) is scheduled for December 1, 2026.

\$7,104.68
(total)

Financial Education Center

The Financial Education Center is a holistic financial wellness resource designed to help Members make informed decisions about their money before and during retirement. It provides a collection of interactive calculators and planning tools covering budgeting, debt management, retirement savings, investing, insurance, housing, and retirement income.

By using the calculators and planning tools available on this page, members can better understand their financial situation, evaluate different strategies, and prepare for long-term financial security.

Financial Education Center



Get Financial Education Just for You

Take a few minutes and answer some questions about your current lifestyle and financial goals. You'll get some links to the information and resources that best fit your needs.

[Answer Questions](#)

Financial News

What's happening in the financial industry? Could it impact your savings plans?

Other Resources

- [Retirement Hub](#)
- [Seminars](#)
- [Videos](#)
- [Tools and Calculators](#)

Financial Basics

- [Budget to Save More \(calculator\)](#)
- [How Much Debt Is OK? \(video, 2:40 min\)](#)
- [Why Is Your Credit Score Important? \(video, 2:16 min\)](#)
- [Emergency Savings \(video, 2:28 min\)](#)

[More...](#)

Beginning Your Plan

- [Prioritizing Financial Goals \(video, 1:44 min\)](#)
- [Impact on Paycheck \(calculator\)](#)
- [How Much Home Can I Afford? \(calculator\)](#)
- [Compare Roth Savings Versus Before-Tax \(calculator\)](#)

[More...](#)

Meeting Your Goals

- [Insurance Needs \(video, 2:15 min\)](#)
- [Impact of Borrowing \(calculator\)](#)
- [Weathering Stormy Markets \(video, 2:09 min\)](#)

[More...](#)

Getting to Retirement

- [Do I Need an Estate Plan? \(video, 2:13 min\)](#)
- [Social Security, Medicare, and Retirement \(tutorial\)](#)
- [Choosing Your Annual Withdrawal Rate \(calculator\)](#)
- [Tips from a Retirement Specialist \(video, 1:15 min\)](#)

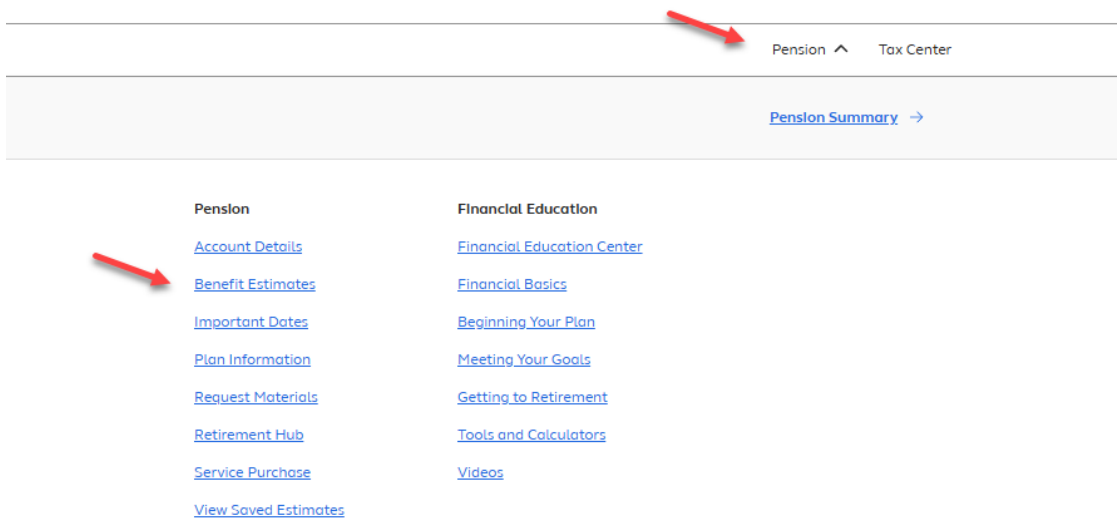
[More...](#)

Estimating Your Pension Benefit

The Member Portal features an interactive retirement planning calculator that allows Members to model and estimate their future pension benefit based on different retirement scenarios. Rather than providing a single estimate, it allows Members to explore their benefits and compare outcomes before making retirement decisions.

Here's how to access and use it:

1. Select **Pension** from the main navigation and then select **Benefit Estimates** from the "Pension" column on the drop-down menu. You can also select **Benefit Estimates** from the homepage's "Quick Actions" menu.



2. Fill in the fields to the best of your knowledge. Click the plus signs next to “Beneficiary” and “Custom Calculation Assumptions” to add more detail to your estimate so it’s meaningful for your retirement planning purposes. Once you’ve entered your details, click **Calculate**.

Your Estimated Benefit

Payment Plans

 Enter assumptions and choose Calculate to estimate your benefit.

[Review or Compare Saved Benefit Estimates](#)

Assumptions

[Expand All](#) | [Collapse All](#)

– Retirement Dates

Last Day of Employment

This date will represent the final day for which you will earn compensation by virtue of working, using vacation time, sick leave, holidays, or compensatory time, to remain on payroll. Choose an option.

☒ On a Key Date 

Age/Service Commuted Retirement (Aug 8, 2026) ▼

☐ At Age

☐ On a Specific Date

(mm-dd-yyyy)

Date You Begin Receiving Benefits

☒ On a Key Date 

Retirement Date Assumption ▼

Calculate

+ Beneficiary

+ Custom Calculation Assumptions

Calculate

- Once your estimate is ready, you'll see results you can review. Change the inputs, such as retirement date, on the right side of the screen to recalculate your estimate and see how it affects your benefit. Save the estimate by scrolling to the bottom and giving it a name and selecting **Save**.

Your Estimated Benefit

Payment Plans

Ohio Police & Fire Pension Fund—Service Retirement Benefit

When you retire, you'll choose one Payment Plan option.

Single Life Annuity

\$4,855.97¹

(monthly)

1

A monthly payment to you only, until you die

Beneficiary Benefit (for payments after your death)

\$0.00

Average Annual Salary (AAS) Used In This Calculation

Your Average Annual Salary (AAS) of \$105,246.06 that was used in this calculation is comprised of the following five years:

Year	AA & Period Begin Date	AA & Period End Date	AA & Earnings Amount
1	Jul 1, 2019	Jun 30, 2020	\$84,750.16
2	Apr 1, 2022	Mar 31, 2023	\$102,074.37
3	May 1, 2023	Apr 30, 2024	\$104,201.18
4	May 1, 2024	Apr 30, 2025	\$109,020.43
5	May 1, 2025	Apr 30, 2026	\$116,184.16

Deferred Retirement Option Plan (DROP) Enrollment

In order to be eligible to enroll in DROP, you must attain eligibility for Normal Service Retirement and be employed by an OP&F Employer upon reaching eligibility.

Other Available Annuity Payment Plan Options

Since you did not designate a beneficiary, the Joint and Survivor Annuity with Pop-Up and Life Annuity Certain and Continuous Annuity Payment Plan options are not available to you. If you are interested in seeing these Annuity Payment Plan options, request another estimate with a beneficiary designated.

Multiple Beneficiary Annuity with Pop-Up

You are also eligible for a Multiple Beneficiary Annuity with Pop-Up. If you wish to choose this Annuity Payment Plan option, please call the OP&F Customer Service Center at 833-521-4OPF (4673) between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday.

Spousal Consent

If you are married, **your spouse must consent** to your choice in either of these situations:

- You choose any other Annuity Payment Plan besides a Joint and Survivor Annuity with Pop-Up that provides for at least 50% continuation to your spouse.
- You do not choose your spouse as your beneficiary.

If you have been divorced, you are required to provide the OP&F Customer Service Center with a complete copy of any past Divorce Decree and/or Dissolution of Marriage and Separation Agreement from any and all of your previous marriages. In order to proceed with the processing of your retirement, the OP&F Customer Service Center must receive an actual decree/judgment entry issued by the court, which shows the judge's signature and the date it was filed. If you have already submitted these items, or this does not apply to you, no further action is required.

Cost of Living Allowances (COLAs)

The amount shown above will increase due to cost of living allowances (COLAs). Ohio law requires OP&F to pay annual COLAs to eligible Members. Your eligibility to receive a COLA and the amount of the COLA will depend on your membership start date and years of service. Members are eligible for a COLA once they have received pension benefits for at least one year and have reached age 55.

Limits on Benefits

Internal Revenue Code (IRC) rules limit the benefits that can be paid from a qualified plan. Your actual benefit amounts will be based on the IRC limits in effect when you begin receiving your benefit from OP&F. The estimated benefit amounts shown above are based on the IRC's current limits.

Note: OP&F Member Portal provides general information to Members and their beneficiaries regarding their interest with OP&F. The information provided on this site is not a guarantee of the type or amount of any benefits. Nothing contained in this site is meant to interpret, extend, or change in any way the governing statutes, rules and policies. As a result, your rights can only be determined by the provisions of the governing statutes, rules and policies, which are subject to change at any time. For the most up-to-date information on these benefits, please contact OP&F Customer Service Center at 833-521-4OPF (4673).

Assumptions Used In This Benefit Estimate

Calculation Details

Save This Benefit Estimate

Save

Review or Compare Saved Benefit Estimates

Assumptions

Expand All | Collapse All

Retirement Dates

Last Day of Employment

This date will represent the final day for which you will earn compensation by virtue of working, using vacation time, sick leave, holidays, or compensatory time, to remain on payroll. Choose an option.

☐ On a Key Date

Age/Service Commuted Retirement (Aug 8, 2026)

☐ At Age

65

☒ On a Specific Date

01-01-2027

(mm-dd-yyyy)

Date You Begin Receiving Benefits

☒ On a Key Date

Retirement Date Assumption

Calculate

Beneficiary

A beneficiary may receive benefits after your death. This impacts which Annuity Payment Plan options are available to you and your beneficiary.

Beneficiary Relationship

No Beneficiary

Beneficiary Date of Birth

(mm-dd-yyyy)

Calculate

Custom Calculation Assumptions

Update the assumptions below to estimate your benefit.

Annual Earnings Increase

3%

Custom Percentage Joint and Survivor Annuity with Pop-Up

None

Custom Year Life Annuity Certain and Continuous

None

Calculate

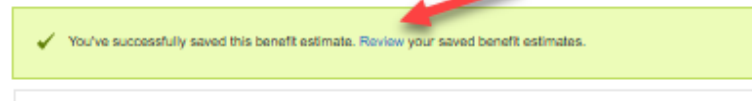
Calculate

Questions?

If or when you have questions, our retirement specialists are ready to help you. [Click here](#) to set up an appointment.

4. You'll see confirmation that your estimate was saved. Click **Review** to see a list of your saved estimates. Use the "Delete" button to remove any you no longer want and use the "Review Saved Benefit Estimates" button to re-open previous estimates.

Your Estimated Benefit



Your Saved Benefit Estimates

Check up to 3 benefit estimates to view them side by side.

Date Saved	Description	Reference Number	Action
☐ Aug 8, 2026	Test	80928086	Delete
☐ Jul 28, 2026	Participant Estm (WEB/IVR/GUI)	282358018	Delete
☐ Jul 28, 2026	Participant Estm (WEB/IVR/GUI)	382338064	Delete

[Review Saved Benefit Estimates](#)[Estimate Your Pension Benefit](#)

Finding Plan Information and Account Details

Plan information is contained in the [Member Guidebooks](#), accessible on the OP&F website. Each book covers a topic specific to administration and governance of the pension plan. If you are new to OP&F, it's recommended that you read the Member Handbook first.

To view your personal account details, including contributions and balance:

1. Select **Account Details** from the homepage's "Quick Actions" menu.
2. On the page that opens, you'll see your total balance and the date it was last calculated. To view your balance for a specific date range (e.g., January 2005 through December 2005), change the date fields and click **Redisplay**.

Review Your Account Details

Start Date (no earlier than Aug 31, 2004)

08-31-2004

End Date (no later than Mar 31, 2026)

03-31-2026

Redisplay

Pre-Retirement Pre-Tax Contributions

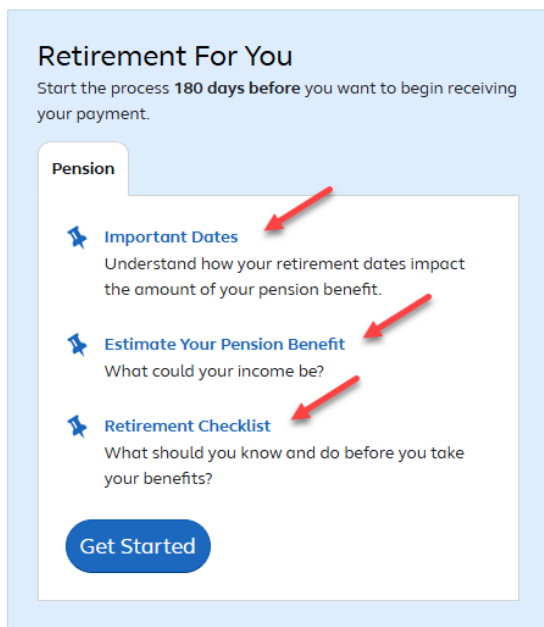
Please note that your balance is as of the last payroll period reported by your Employer. The End Date shown above reflects the last time your balance was updated.

Balance as of Aug 31, 2004	\$0.00
Member Contributions	\$209,684.66
Closing Balance as of Mar 31, 2026	\$209,684.66

Retirement Hub

The Retirement Hub is the place where pre-retirees move from planning for retirement to actually preparing to retire. While the other resources available on the Member Portal help you learn, save, and explore options, the Retirement Hub brings those efforts together and helps you take the next steps when retirement is becoming a reality.

Before you get started, be sure to review the Retirement Checklist and Important Dates under the “Retirement For You” section. And, if you haven’t yet, estimate your pension benefit to ensure you know what to expect when it’s time to initiate your pension.



Once you’ve officially retired, the Retirement Hub is still available to you. Return to it to schedule appointments with retirement specialists and to review income and taxes information.

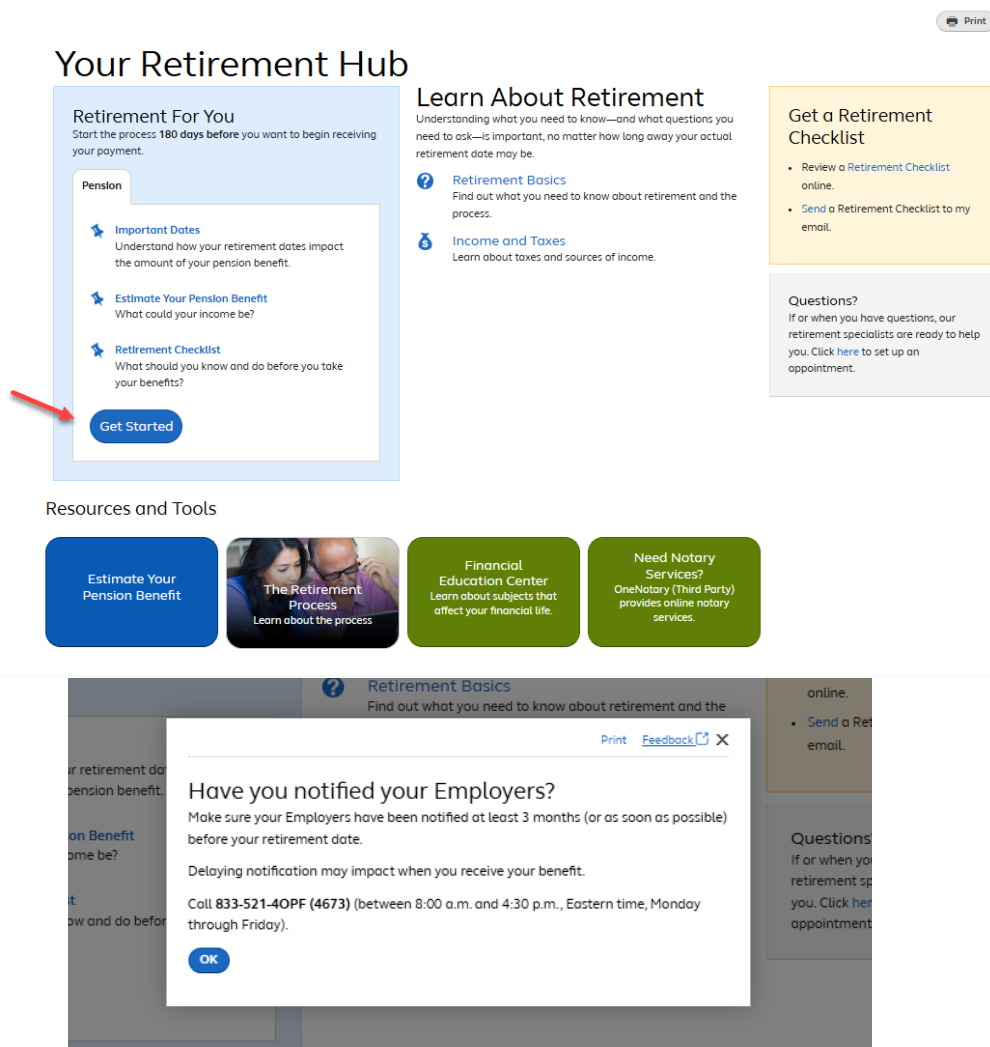
Initiating Your Pension Benefit

Initiating your pension benefits starts on the Member Portal's Retirement Hub. The Retirement Hub will guide you through the process step by step.

Navigate to the Retirement Hub by selecting the link under the "Quick Actions" menu on the homepage of the Member Portal. Please note that you can initiate your retirement within 180 days of when you want to receive your first payment. If you are more than 180 days from retirement, you will need to wait to initiate your retirement.

To initiate your pension benefit:

1. Select **Get Started** under "Retirement For You" and select **OK** for the reminder that pops up.



Your Retirement Hub

Retirement For You
Start the process **180 days before** you want to begin receiving your payment.

Pension

- Important Dates**
Understand how your retirement dates impact the amount of your pension benefit.
- Estimate Your Pension Benefit**
What could your income be?
- Retirement Checklist**
What should you know and do before you take your benefits?

Get Started

Learn About Retirement
Understanding what you need to know—and what questions you need to ask—is important, no matter how long away your actual retirement date may be.

- Retirement Basics**
Find out what you need to know about retirement and the process.
- Income and Taxes**
Learn about taxes and sources of income.

Get a Retirement Checklist

- Review a Retirement Checklist online.
- Send a Retirement Checklist to my email.

Questions?
If or when you have questions, our retirement specialists are ready to help you. Click [here](#) to set up an appointment.

Resources and Tools

- Estimate Your Pension Benefit**
- The Retirement Process**
Learn about the process
- Financial Education Center**
Learn about subjects that affect your financial life.
- Need Notary Services?**
OneNotary (Third Party) provides online notary services.

Have you notified your Employers?
Make sure your Employers have been notified at least 3 months (or as soon as possible) before your retirement date.
Delaying notification may impact when you receive your benefit.
Call 833-521-4OPF (4673) (between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday).
OK

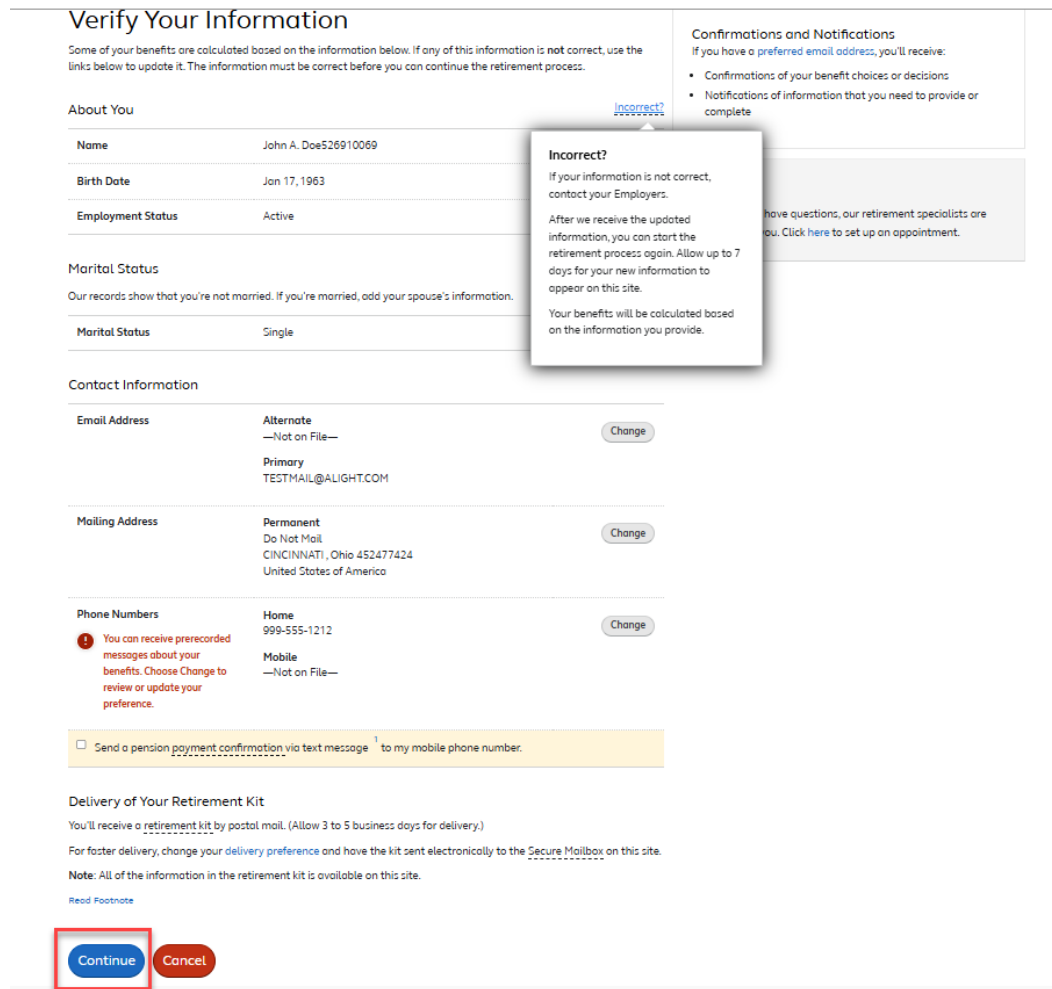
2. Review the "About You" and "Contact Information" sections. You'll need to contact your Employer to make changes to your name, birth date, or employment status. Allow seven

days for updates to personal information to take effect and to start the retirement process again.

You can update other fields using the “Change” buttons. We recommend adding a personal email address and mobile number to ensure timely delivery of pension-related messages.

Your retirement kit will be sent by postal mail; however, you can click the blue “delivery preference” link to have yours delivered to the secure mailbox on the Member Portal (recommended).

3. Once your information is correct, click **Continue**.



Verify Your Information

Some of your benefits are calculated based on the information below. If any of this information is not correct, use the links below to update it. The information must be correct before you can continue the retirement process.

[Incorrect?](#)

About You

Name	John A. Doe526910069
Birth Date	Jan 17, 1963
Employment Status	Active

Marital Status

Our records show that you're not married. If you're married, add your spouse's information.

Marital Status	Single
----------------	--------

Contact Information

Email Address	Alternate —Not on File— Primary TESTMAIL@ALIGHT.COM	Change
Mailing Address	Permanent Do Not Mail CINCINNATI, Ohio 452477424 United States of America	Change
Phone Numbers	Home 999-555-1212 Mobile —Not on File—	Change

☐ Send a pension payment confirmation via text message to my mobile phone number.

Delivery of Your Retirement Kit

You'll receive a retirement kit by postal mail. (Allow 3 to 5 business days for delivery.)

For faster delivery, change your [delivery preference](#) and have the kit sent electronically to the [Secure Mailbox](#) on this site.

Note: All of the information in the retirement kit is available on this site.

[Read Footnote](#)

[Continue](#) [Cancel](#)

Confirmations and Notifications

If you have a [preferred email address](#), you'll receive:

- Confirmations of your benefit choices or decisions
- Notifications of information that you need to provide or complete

If you have questions, our retirement specialists are here to help you. Click [here](#) to set up an appointment.

Incorrect?

If your information is not correct, contact your Employers.

After we receive the updated information, you can start the retirement process again. Allow up to 7 days for your new information to appear on this site.

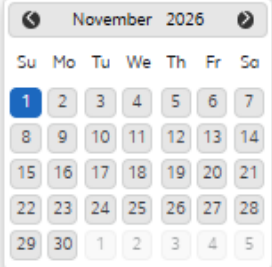
Your benefits will be calculated based on the information you provide.

4. On the next screen, select your last day of work from the eligible dates shown. Once you make your choice, the date you'll begin receiving benefits will automatically populate.
5. Click **Continue** to save or **Cancel** if you're not ready.

Choose Your Retirement-Related Dates

If you plan to stop working **before February 4, 2027**, it's time to choose your retirement-related dates. Return here later to start the process if you want to start receiving benefits after February 4, 2027.

1. Choose Your Last Day of Employment ?



A calendar for November 2026. The date 1st is highlighted in blue. A red arrow points to the 1st. To the right of the calendar is a legend: a white square for 'Available Date' and a blue square for 'Chosen Date'.

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

☐ Available Date
☒ Chosen Date

2. Date to Begin Receiving Benefits ?

Your benefit will begin on Nov 2, 2026.

Note: If for any reason your payment can't be made on the Date You Begin Receiving Benefits (such as paperwork or data delay), it will be paid to you as soon as possible. Additionally, if your actual Last Day of Employment differs from the Last Day of Employment assumption you provide in this step of the process, the Date You Begin Receiving Benefits will be automatically readjusted and there is no need for you to cancel and restart this process.

Continue

Cancel

6. Use the drop-downs to answer the three questions on the next screen, then select **Continue**. Additional guidance is provided below the drop-downs to help you make your selections.

Enter Additional Information

Do you plan to rehire with an OP&F Employer within 60 days? 

Custom Percentage Joint and Survivor Annuity with Pop-Up 

Custom Year Life Annuity Certain and Continuous 

Do you plan to rehire with an OP&F Employer within 60 days?

If you are planning to work in a position covered by OP&F within 60 days after your retirement, up to 60 days of your retirement benefit may be forfeited.

In the drop down above, please select

- 'Y-Same Employer', if you plan to rehire with the same OP&F Employer.
- 'Y-Diff Employer', if you plan to rehire with a different OP&F Employer.
- 'Not Sure', if you are not sure if you will rehire at an OP&F Employer within 60 days.
- 'No', if you do not plan to rehire at an OP&F Employer within 60 days.

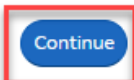
Custom Percentage Joint and Survivor Annuity with Pop-Up

You are allowed to choose a custom percentage between 1% and 99% from the drop-down. Depending on the relationship of your beneficiary designation, the calculation will automatically calculate the 25%, 50%, 75%, and 100% Joint and Survivor Annuity with Pop-Up Annuity Payment Plan options, and therefore you will not see those percentages available in the drop-down. If you do not want to choose a custom percentage, please choose None from the drop-down.

Custom Year Life Annuity Certain and Continuous

You are allowed to choose a custom guarantee period between 6 and 19 years from the drop-down. Depending on the relationship of your beneficiary designation, the calculation will automatically calculate the 5, 10, 15, and 20 Year Life Annuity Certain and Continuous Annuity Payment Plan options, and therefore you will not see those guarantee periods available in the drop-down. If you do not want to choose a custom guarantee period, please choose None from the drop-down.

Please note if no beneficiary is designated, the Joint and Survivor Annuity with Pop-Up and Life Annuity Certain and Continuous Annuity Payment Plan options will not be calculated.

 Continue

Cancel

7. Click **Add Beneficiary** to add a beneficiary or click **Change Beneficiaries** to update existing beneficiaries. Beneficiaries must be on file for seven days before a payout can be made. Once your beneficiaries are correct, click **Continue**.

Pension Beneficiaries

A beneficiary may receive benefits after your death. This impacts which Annuity Payment Plan options are available to you and your beneficiary. If you wish to change your beneficiary before receiving your benefit, you will need to restart the retirement process. This is because the Annuity Payment Plan options and amounts may change due to the change in your beneficiary.

Note: You are also eligible for a Multiple Beneficiary Annuity with Pop-Up. If you wish to choose this Annuity Payment Plan, please call the OP&F Customer Service Center at 833-521-4OPF (4673) between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday.

Ohio Police & Fire Pension Fund—Service Retirement Benefit

Make one beneficiary choice for this benefit.

Beneficiary	Relationship	Birth Date
☒ No Beneficiary	N/A	N/A



Add Beneficiary

Continue

Cancel

Add Beneficiary Information

Complete the fields below to add a beneficiary to your plan.

All fields marked with an asterisk (*) are required.

Social Security Number	SSN (xxx-xx-xxxx) Show
	Re-enter SSN (xxx-xx-xxxx) Show
Name	First Name * Middle Name Last Name * Suffix (Sr., Jr., etc.) (Optional)
Other Information	Birth Date * 2026 (month/day/year) Gender * ☐ Female ☐ Male Relationship * — Choose One — Phone Number (Optional) Email (Optional)
Address	☒ Is address same as yours?

Save and Return Cancel

- On the “Your Notice of Rights” page, expand each category for more information by clicking the plus symbol. Once you’ve reviewed, click the acknowledgement box and select **Continue**.

Your Notice of Rights

Review your rights below before choosing your benefits.

Your Rights

[Expand All](#) | [Collapse All](#)

Important Information

OP&F Member Portal provides general information to Members and their beneficiaries regarding their interest with OP&F. The information provided on this site is not a guarantee of the type or amount of any benefits. Nothing contained on this site is meant to interpret, extend, or change in any way the governing statutes, rules and policies. As a result, your rights can only be determined by the provisions of the governing statutes, rules and policies, which are subject to change at any time. For the most up-to-date information on these benefits, please contact the OP&F Customer Service Center at 833-521-4OPF (4673).

Federal Income Tax Withholding

State Income Tax Withholding

Acknowledgement

 ☒ I acknowledge that I have received and reviewed the information provided above.

[Print a copy](#) of your rights for your records.

Continue

Come Back Later

Quit

Pro tip: Choosing **Come Back Later** saves your progress; **Quit** starts over. Both remain available until you submit.

9. On the “Payment Plan Summary” page, click **Review Options** to select how you would like to receive your payments.



✓ Your Info ✓ Dates ✓ Beneficiaries ✓ Rights 5 Payment 6 Destination 7 Review 8 Authorize

Payment Plan Summary

This provides a summary of any Payment Plan choices you make for your benefit beginning **January 2, 2027**.

Your Payment Plan Choices

Ohio Police & Fire Pension Fund

Note: Amounts are before tax, and don't include any payments to your beneficiary after you die (if applicable).

Benefit	Payment Plans	Payment to You ¹	Action
Service Retirement Benefit —Options	—Not on File—	—	Review Options

Payment destination decisions are part of the next step. Continue once you've made all your Payment Plan choices.

[Read Footnotes](#)

[Continue](#) [Come Back Later](#) [Quit](#)

Questions?
If or when you have questions, our retirement specialists are ready to help you. Click [here](#) to set up an appointment.

Documents and Resources

[Information Used to Calculate Your Pension Benefit](#)

[Your Notice of Rights](#)

10. Select **Choose** next to your preferred payment option.

Please note: there may be many options on the screen you see. The one below only shows a small sample.



Choose a Payment Plan

Choose a Payment Plan option you want to receive on **January 2, 2027**. The Payment Plan options are based on other retirement choices you've made:

- Your last day of employment of **January 1, 2027**.
- You'll begin receiving the payment you choose on **January 2, 2027**.
- Jane J Doe** is the beneficiary chosen for this Payment Plan.

Note: OP&F Member Portal provides general information to Members and their beneficiaries regarding their interest with OP&F. The information provided on this site is not a guarantee of the type or amount of any benefits. Nothing contained in this site is meant to interpret, extend, or change in any way the governing statutes, rules and policies. As a result, your rights can only be determined by the provisions of the governing statutes, rules and policies, which are subject to change at any time. For the most up-to-date information on these benefits, please contact OP&F Customer Service Center at 833-521-4OPF (4673).

Review the details of your Payment Plan options. If you have any questions, specialists are ready to help at **833-521-4OPF (4673)** (between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday).

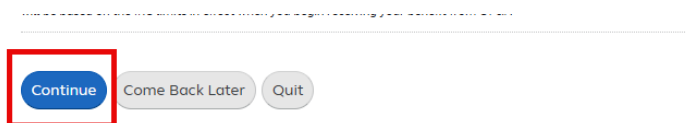
Ohio Police & Fire Pension Fund—Service Retirement Benefit

Payment Plan Option	Monthly Payment	Status
Single Life Annuity + A monthly payment to you only, until you die	\$4,846.14 (monthly) Beneficiary Benefit (for payments after your death) \$0.00 (monthly)	Chosen
25% Joint and Survivor Annuity with Pop-Up + A monthly payment to you until you die, then 25% of your monthly payment to your beneficiary until your beneficiary dies	\$4,196.27 (monthly) If your beneficiary dies before you, your payments will be \$4,846.14. Additional documentation is required. Beneficiary Benefit (for payments after your death) \$1,049.07 (monthly)	Choose

Questions?
If or when you have questions, our retirement specialists are ready to help you. Click [here](#) to set up an appointment.

Documents and Resources
[Information Used to Calculate Your Pension Benefit](#)
[Your Notice of Rights](#)

After selecting your payment plan, click **Continue** at the bottom of the page.



You'll be returned to the "Payment Plan Summary" page. You'll see that the "Review Options" button has been replaced with a "Change" button. You can make changes until you submit your choices.

Payment Plan Summary

This provides a summary of any Payment Plan choices you make for your benefit beginning November 2, 2026.

Your Payment Plan Choices

Ohio Police & Fire Pension Fund

Note: Amounts are before tax, and don't include any payments to your beneficiary after you die (if applicable).

Benefit	Payment Plans	Payment to You ¹	Action
Service Retirement Benefit —Options	Single Life Annuity	\$4,816.88 (monthly)	Change

Total Estimated Payments

Monthly Amount	\$4,816.88
----------------	------------

Payment destination decisions are part of the next step. Continue once you've made all your Payment Plan choices.

[Read Footnotes](#)

[Continue](#) [Come Back Later](#) [Quit](#)

11. Next, choose where you want your payment(s) to be deposited. If a bank account or individual retirement account (IRA) isn't already linked to your account, click **Change** to add one. Once you've filled in the details for your financial institution, select **Save and Return**. You'll be returned to the "Choose Where to Receive Your Payments" page, and the account you just added will show as an option you can choose. Select the account you want your payments deposited into, then **Continue**.

Choose Where to Receive Your Payments

Choose where and how you want to receive your payments.

Tip You will get your payment faster when you have direct deposit.

When entering your direct deposit, you are confirming that you will not transfer your total payments to a bank or financial agency located outside the United States.

Ohio Police & Fire Pension Fund Annuity

Choose 1 destination for this payment. Deductions may be taken from the payment.

Total Payment Before Deductions \$4,816.88 (monthly)

☒ **Direct Deposit 1**
First National Bank
Account Type: Checking
Account Number: xxxxxxxx5432
Routing Number: 091400020 [Change](#) Your money will be deposited 2-3 business days after the payment has been processed.

☐ **Direct Deposit 2**
—Not on File— [Change](#) Your money will be deposited 2-3 business days after the payment has been processed.

☐ **Direct Deposit 3**
—Not on File— [Change](#) Your money will be deposited 2-3 business days after the payment has been processed.

[Continue](#) [Come Back Later](#) [Quit](#)

Add Financial Institution

To get the account numbers you'll need to provide on this page:

- Access your financial institution's website.
- Call your financial institution.
- Locate some numbers at the bottom of a check.

ORDER OF

Bank Name	
Bank Address	
City	
State	
Zip	
Routing Number	00012345678910
Account Number	00012345678910

Direct Deposit 1

All fields are required unless indicated as optional.

Account Details

Institution Name

Account Type
—Choose One—

Routing Number

Confirm Routing Number

Account Number

Confirm Account Number

Note: By submitting this request you authorize OPRP and your financial institution to directly deposit your money into the accounts you indicated.

[Save and Return](#) [Cancel](#)

Please note: New accounts — IRA or bank — must be on file for seven days before payments can be made. Please plan accordingly.

12. Finally, review your choices. Click the plus signs to expand the information in the “Other Details” section. Use the “Change” buttons to make updates. Once all your information is correct, select **Submit**. If you’re not ready, you can also select **Come Back Later** or **Quit**.

Review Your Pension Choices

Below is a summary of your pension choices. Review your choices closely and make any needed changes. When you are satisfied with your pension choices, submit them.

Your Retirement Dates

[Change](#)

Your Last Day	Nov 1, 2026
Date You Begin Receiving Benefits	Nov 2, 2026 ¹

Beneficiaries

[Change](#)

Benefit	Beneficiary
Ohio Police & Fire Pension Fund—Service Retirement Benefit	No Beneficiary

Ohio Police & Fire Pension Fund Annuity

This payment will be made from a plan that is intended to be qualified under section 401(a) of Internal Revenue Code.

All amounts shown below may change based on your final employment data. The final amount paid to you may include other deductions that aren't shown.

Benefit	Payment Plans	Gross Payment	
Service Retirement Benefit	Single Life Annuity	\$4,816.88 (monthly)	Change
Total Payment Before Deductions		\$4,816.88	
Federal Income Tax Withholding		-\$396.36	Change
State Income Tax Withholding		\$0.00	Change
Estimated Monthly Payment to You		\$4,420.52	

Other Details

[Expand All](#) | [Collapse All](#)

-  [+ Payment Amounts to You and Your Beneficiary](#)
- [+ Taxation Information](#)
- [+ Estimated Income Tax Withholding](#)
- [+ Payment Destinations](#)

Submit Your Choices

When you Submit, you acknowledge that you've read and understand [Your Notice of Rights](#).

Note: After you submit your pension choices, your authorization is required to finalize them.

[Read Footnote](#)

[Submit](#)
[Come Back Later](#)
[Quit](#)

Once you click **Submit**, you can only make changes by canceling your retirement and restarting the process. Changes are not possible after your retirement date.

You'll receive a confirmation for your records.

Your Retirement Hub shows a countdown to your retirement date. If you didn't submit, click **Continue making choices** to resume or edit your pension choices. Click **Cancel** to start over.

Your Retirement Hub

177 days to complete your retirement choices (by Feb 4, 2027)

Retirement For You

Pension

You've started making your benefit choices.

- [Continue making choices](#)
Return to the place in the process where you left off and continue making your retirement choices.
- [Cancel](#)
You can cancel your pension choices and start again.

Learn About Retirement

Understanding what you need to know—and what questions you need to ask—is important, no matter how long away your actual retirement date may be.

- [Retirement Basics](#)
Find out what you need to know about retirement and the process.
- [Income and Taxes](#)
Learn about taxes and sources of income.

Get a Retirement Checklist

- Review a [Retirement Checklist](#) online.
- [Send a Retirement Checklist](#) to my email.

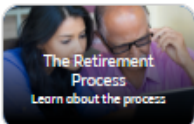
Track Your Retirement Status

Use the [Status Tracker](#) to keep track of retirement updates.

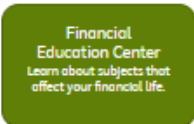
Questions?

If or when you have questions, our retirement specialists are ready to help you. [Click here](#) to set up an appointment.

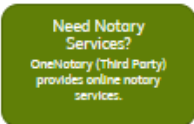
Resources and Tools



The Retirement Process
Learn about the process



Financial Education Center
Learn about subjects that affect your financial life.



Need Notary Services?
OneNotary (Third Party) provides online notary services.

Retiree Health Program

Once you've initiated your retirement and successfully submitted your pension choices, if you're eligible for the OP&F Health Care Program, you can enroll in benefits. On the confirmation page, under "Your Next Steps," select **Research and Enroll** to get started.



Submitted Successfully—Authorization Required

Your confirmation number is **392358048**.

Your confirmation statement and authorization form will be mailed to you within 2 business days. Allow an additional 1 to 3 days for postal delivery.

If you want to cancel or make changes, contact a specialist at 833-521-4OPF (4673).

The [Status Tracker](#) is available for you to get real-time updates on your retirement progress.

Required Follow-Ups

To finish the pension retirement process, complete these steps.

Sign and Return Your Authorization Form Before February 2, 2027

1. Your confirmation statement and authorization form will be mailed to you within 2 business days. Allow an additional 1 to 3 days for postal delivery.
2. Review the confirmation statement to make sure your pension choices are correct.
3. Sign and date the Authorization Form in the presence of a notary public. You can use [OneNotary](#) (Third Party), an online notary service.
4. Your spouse must also sign the Consent of Spouse section in the presence of a notary public. You can use [OneNotary](#) (Third Party), an online notary service.
5. Send documentation, as specified on the form. It must be **received before February 2, 2027**.

Questions?

If or when you have questions, our retirement specialists are ready to help you. Click [here](#) to set up an appointment.

Need Notary Services?

[OneNotary](#) (Third Party) provides online notary services.

Your Next Steps

Retiree Health Benefits

You can enroll in the OP&F Retiree Health Care Program **up to 180 days before you retire or within 60 days after you retire**.

[Research and Enroll](#)

Still have questions?

Check out all the information on the [Retirement Hub](#).

Summary of Your Request

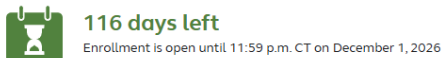
Confirmation Number	392358048
Request	Make Your Retirement Choices
Your Last Day of Employment	Dec 1, 2026
Date You Begin Receiving Benefits ¹	Dec 2, 2026

Beneficiaries

Benefit	Beneficiary
Ohio Police & Fire Pension Fund—Service Retirement Benefit	No Beneficiary

Next, you'll see the enrollment landing page. When you're ready to finalize your choices, select **Go to enrollment**.

Pro tip: You'll need to enter the Social Security number (SSN) and date of birth for your dependent(s), and, if you or your dependent(s) are Medicare eligible, you'll need your Medicare card — so have that information ready.



John, get started with enrollment.

- Explore coverage options through Alight Retiree Health Solutions.

[Review Choices](#)

Review your health care benefits

- Review your benefits.

[Go to enrollment](#)

Next, you will be asked to add any dependents and their information. Click **Add a dependent** to add yours or click **Continue** to skip this step.

Your dependent information

Tell us about the dependents you would like to enroll in the health care stipend.

No eligible dependents are on file.

[+ Add a dependent](#)

[Continue](#)

If adding a dependent, once the information is entered, select **Save**.

Add Dependent Information

Complete the fields below to add a dependent to your stipend.

All fields marked with an asterisk (*) are required.

Social Security Number

SSN (xxx-xx-xxxx)

Show

Re-enter SSN (xxx-xx-xxxx)

Show

Name

First Name *

Middle Name

Last Name *

Suffix (Sr., Jr., etc.) (Optional)

Other Information

Birth Date *

(month/day/year)

Gender *

☐ Female ☐ Male

Relationship *

Phone Number (Optional)

Email (Optional)

Address

☒ Is address same as yours?

Save

Cancel

You'll be returned to the "Your dependent information" page where you can add more dependents. Once you're finished adding dependents, select **Continue**.

From here, the steps to enroll are tailored to your unique circumstances. The Member Portal is intuitive and will guide you through the steps required to successfully enroll in the OP&F Health Care Program for you and, if applicable, your dependents. No need to worry about missing a step or forgetting to provide any required documentation — you will receive follow-up notifications about what's needed and when.

As you enroll, you can also expect to see information about your Retiree Medical/Rx Stipend, and, if applicable, your Medicare Part B Reimbursement and Low-Income Stipend Increase.

Once you have successfully completed your enrollment, you will see a confirmation message that includes your confirmation number.



All done! You're enrolled!

Confirmation number: 437638031

• [Print your confirmation, or create and save a PDF using your browser print functionality.](#)

What happens next

You may want to print this page for your records. If you're unable to print this page, you may request a paper confirmation by calling the OP&F Customer Service Center.

You won't receive a statement in the mail.

If you need help, please review the "Help and Assistance" section of this document for tools and resources to get you the answers you need.

Pro tip: If you don't want to enroll in coverage at this time, you can log in to the Member Portal later to do it. Be sure to enroll by your deadline.

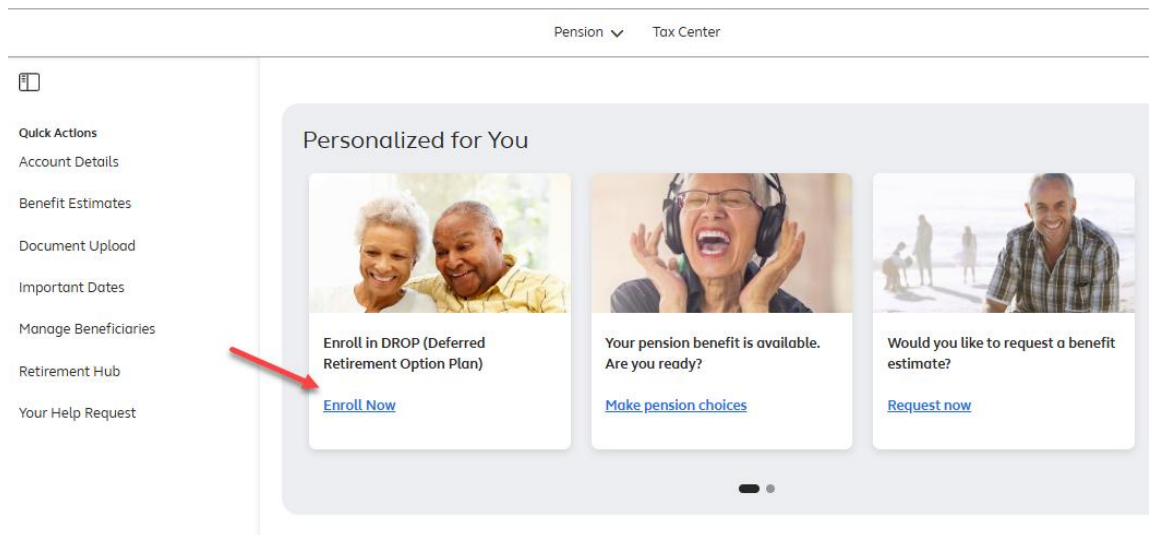
Special Scenarios

Some Member Portal features are available only when they apply to your account or pension status. Use the steps in this section to understand what to expect and how to move forward.

Enrolling in Deferred Retirement Option Plan (DROP)

The Deferred Retirement Option Plan (DROP) is an optional benefit that allows eligible Members to accumulate a lump sum they can use in retirement. If you are eligible for DROP and want to enroll:

1. On the Member Portal homepage, look for the “Enroll in DROP” tile. Click **Enroll Now** to begin.



2. Review the “DROP Enrollment” page, carefully reading the Annuity Payment Plan Selection information. Your payment plan selection cannot be changed and will apply when you eventually begin taking a distribution. When you are ready, check the “Enroll” and “Acknowledge” boxes, and select **Continue** to move forward with your DROP enrollment.

DROP Enrollment

Please note that filing this page does not guarantee DROP participation. All applications will be subject to a determination of eligibility. We will notify you whether or not you meet the DROP eligibility requirements. For more information on eligibility, enrollment, taxation of benefits and other DROP guidelines, please refer to the [Member Guidebook](#).

Annuity Payment Plan Selection

You have the option to select a Joint and Survivor Annuity with Pop-Up Annuity Payment Plan and a corresponding designated beneficiary for your Service Retirement Benefit at the time you elect to Enroll in DROP. If you make a Joint and Survivor Annuity with Pop-Up election as part of your DROP enrollment, it will be calculated based on your age and your designated beneficiary's age at the time of your DROP enrollment, and it cannot be changed upon your retirement unless a court order requires you to designate a former spouse as a beneficiary. If you do not select a Joint and Survivor Annuity with Pop-Up Annuity Payment Plan on this Election to Enroll in DROP form, you will make an Annuity Payment Plan selection at the time of your retirement. In this case, the Annuity Payment Plans will be calculated based on your age, and if you elect a Joint and Survivor Annuity with Pop-Up or a Multiple Beneficiary Annuity with Pop-Up Annuity Payment Plan, your designated beneficiary's age, at retirement.

As a DROP participant, you automatically qualify for a Pre-Retirement Survivor Annuity (PRSA) that continues 50 percent of your reduced monthly retirement allowance to your surviving spouse or approved Contingent Dependent Beneficiary for life if you die while a DROP participant. If you indicate below that you do not wish to select an Annuity Payment Plan, you automatically qualify for this benefit and your monthly retirement benefit credited to DROP will not be reduced during active DROP participation.

If you select a Joint and Survivor Annuity with Pop-Up upon electing DROP, the monthly benefit credited to DROP will be reduced accordingly and you cannot change that selection upon retirement, unless a court order requires the designation of a former spouse. By selecting a Joint and Survivor Annuity with Pop-Up, you designate that, upon your death, a percentage of your reduced monthly allowance is continued to your surviving designated beneficiary for life. If you elect to Enroll in DROP, your Service Retirement Benefit will stop accruing as of your DROP Effective Date.

To elect a Joint and Survivor Annuity with Pop-Up Annuity Payment Plan, please click cancel below and call the OP&F Customer Service Center at 833-521-4OPF (4673) between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday.

I DO NOT want to select an Annuity Payment Plan at this time.

☒ Enroll

Enrollment Acknowledgement

I hereby voluntarily make an election for OP&F's Deferred Retirement Option Plan (DROP) and consent to the establishment of a DROP Accrual according to the terms and conditions of OP&F's governing law and administrative rules. I am aware of the taxation of DROP benefits and the other implications of a DROP election.

I understand that my election is irrevocable, with limited statutory exceptions, if the OP&F Customer Service Center does not receive written notice to rescind the election from me within 30 days after the OP&F Customer Service Center receives this election or 30 days after a written notice from the OP&F Customer Service Center indicating that the actual pension amount to be credited to DROP is 10 percent different than the last written estimate prepared by the OP&F Customer Service Center, if applicable. I also agree that I have waived my right to purchase additional Service Credit as my pension will be calculated based on my Average Annual Salary and Service Credit earned according to the laws and rules in place at the time of my DROP election.

I understand that my DROP participation will end upon the earlier of: termination of my employment (including retirement); acceptance of an OP&F disability grant; death; or continuing to work more than eight years after my DROP Effective Date. I cannot receive a distribution from my DROP Accrual until I have terminated the program and five full years have elapsed from my DROP Effective Date. Furthermore, I understand that I will forfeit my DROP benefits if I accept an OP&F disability grant or continue to work more than eight years after my DROP Effective Date.

I acknowledge that I have reviewed the information provided above.

☒ Acknowledge

Continue Cancel

3. Finally, you'll see confirmation of your DROP enrollment.

DROP Enrollment

Completed Successfully

Your enrollment has been received. You will receive additional information via your preferred delivery preference. Return to the [home page](#).

Once you are enrolled in DROP, your Account Summary on the Member Portal homepage will show your balance.

Pension ▼ Tax Center

☰

Quick Actions

Account Details

Benefit Estimates

Document Upload

Important Dates

Manage Beneficiaries

Retirement Hub

Your Help Request

Personalized for You



Have you chosen a beneficiary?
[Check now](#)



Would you like to request a benefit estimate?
[Request now](#)



Service Credit Purchase Start Here
[Learn More](#)



Update Address
[Get started](#)

Journeys



Guides tailored for you

Explore step-by-step resources designed to support you through life's important moments.

[Get started](#)

Account Summary

Hide sensitive information ☐

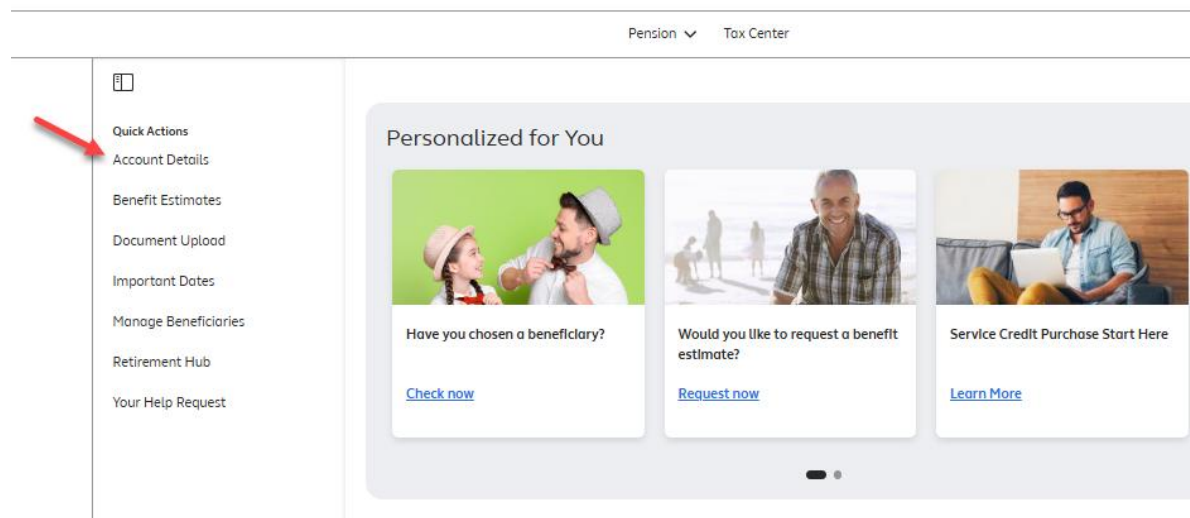
DROP Balance

Balance Information

\$97,682.03

[Details](#)

You can also view your DROP balance by selecting **Account Details**.



Next, choose **DROP Balance** from the “Account” drop-down menu.

Review Your Account Details

Account

Pre-Retirement Pre-Tax Contributions ▼

Pre-Retirement Pre-Tax Contributions

Pre-Retirement Post-Tax Contributions

DROP Balance

03-31-2026

Redisplay

Enter the date range you want to review and select **Redisplay**.

Review Your Account Details

Account

DROP Balance ▾

Start Date (no earlier than May 31, 1999)

05-31-1999

End Date (no later than Mar 31, 2026)

03-31-2026

Redisplay

DROP Balance

Please note that your balance is as of the last payroll period reported by your Employer. The End Date shown above reflects the last time your balance was updated.

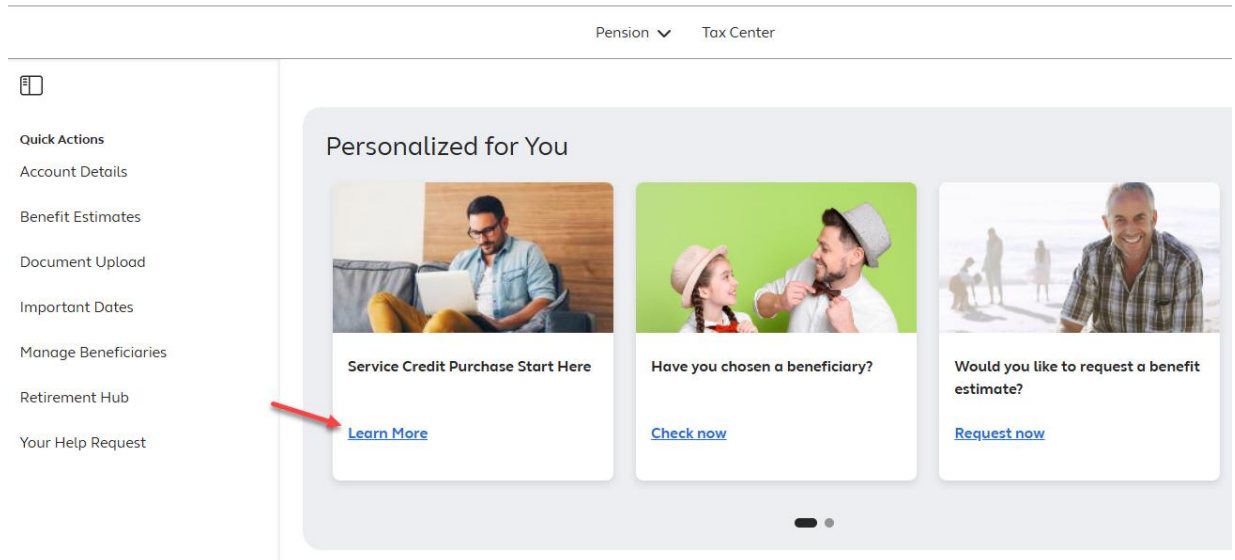
Your DROP Effective Date is December 1, 2024.

Balance as of May 31, 1999	\$0.00
Interest	\$2,800.45
Pension Benefit	\$86,052.48
Member Contributions	\$8,829.10
Closing Balance as of Mar 31, 2026	\$97,682.03

Purchasing Service Credit

The Service Credit Purchase process can help eligible Members explore whether they may purchase qualified Ohio Police & Fire Pension Fund service credit. To explore service credit purchase options:

1. On the Member Portal homepage, look for the “Service Credit Purchase Start Here” tile. Click **Learn More** to begin.



2. On the next page, review the overview information and select the link that best matches the type of service credit you want to explore.

Service Credit Purchase Start Here

The goal of the Service Credit Purchase process is to allow eligible Members to purchase qualified Ohio Police & Fire Pension Fund Service Credit or Ohio Retirement System (ORS) Service Credit. A Member may be eligible to initiate a Service Credit Purchase or Transfer for eligible **full-time service** earned in an Ohio Retirement System such as OPERS, SER5, STRS, CRS, or HPRS. Service previously earned from an Ohio Police & Fire Pension Fund Employer that was refunded may be eligible to purchase back. Additional Service Credit that may be eligible to purchase include Leave of Absence time (Medical, Layoff, or Military) during which contributions were not made, as well as for Military time served prior to their Ohio Police & Fire Pension Fund start date. Service Credit may also be purchased for certain full-time Out-of-State or United States Federal Government service.

You are eligible to run an estimate for your [Restored OP&F Service Estimate](#).

Click the applicable links below for more information about this type of Service Credit Purchase or other options available to you.

- [Purchase of Restored OP&F Service](#)
- [Purchase of Leave of Absence Service](#)
- [Purchase of Layoff Service](#)
- [Purchase of Military Service](#)
- [Purchase of Military Grant](#)
- [Purchase of Out-of-State/Federal](#)
- [OP&F Purchase of Refunded ORS Service](#)
- [ORS Transfer In](#)

3. If an online estimate option is available, it's recommended that you select **Get a Service Credit Purchase Estimate**.

Purchase of Restored OP&F Service

Start here for information on how to purchase prior OP&F service.

[Click here](#) to return to the Service Credit Purchase Start Here page.

How to Start the Process Ways to Fund the Service Credit Purchase

 [Get a Service Credit Purchase Estimate](#)

Estimate the cost to reinstate Service Credit, earnings and Member Contributions from a former OP&F membership period for which you received a Termination Refund.

[Obtain a Service Credit Purchase Request Kit](#)

Obtain a 'SCP Request Kit - Restored OP&F Service' if the information we currently have on file is not accurate.

The kit includes the following forms in order to provide the missing information.

- Restored OP&F Service Cover Letter
- Member Service Credit Purchase Certification – Civilian
- Employer Service Credit Purchase Certification – Civilian

How to Purchase Service

You have three ways to purchase service. You can purchase the entire period allowed, a lesser service amount, or a dollar amount. Each purchase is subject to a minimum and maximum service period.

- **Minimum** – 30 Days
- **Maximum** – Total Refunded OP&F Service

4. Enter the requested information and select **Continue**.

Pro tip: The number of years you're eligible to purchase is listed at the top of the page. You can leave the entry fields blank to get a cost estimate for the entire amount of eligible service, or you can enter a specific amount of service or cost for the estimate. You can only enter the Target Cost or Years of Service to Purchase for the estimate; you cannot enter both.

Restored OP&F Service

Service Credit Purchase Detail

You are eligible to purchase 1.8656 years to reinstate Service Credit, earnings and Member Contributions from your former membership period. The service above does not account for any previously purchased service.

How to Purchase Service

You have three ways to purchase service. You can purchase the entire period, provide us with the number of years you would like to purchase, or you can provide a dollar amount that you would like to purchase. In order to estimate the entire period, please leave 'Target Cost' and 'Years of Service to Purchase' fields blank.

Target Cost

\$

Years of Service to Purchase

1.8656

How to Pay

You have two ways to fund your Service Credit Purchase. You can either pay in full via a Lump Sum payment or through a Payroll Deduction Plan (PDP). We will provide you with the Lump Sum cost. If you would like to see a PDP, please select Yes and pick the desired number of months for the PDP.

Under a PDP, you make recurring payments through payroll deductions from your OP&F Employer for the agreed duration. Your employer will need to validate and certify the payroll deduction details. A PDP period cannot exceed the lesser of the service you want to purchase or 60 months.

In the drop down below, please select 'No' or 'Yes' to continue with the estimate. If you select 'Yes', and leave the 'Number of Months for PDP' field blank, the calculation will return the maximum duration allowed.

Payroll Deduction Plan

Yes

Number of Months for PDP

24

Continue Cancel

5. Review your estimate results. You can run an updated estimate using different information or continue with the current estimate using the links at the bottom of the page under “Next Steps.”

Completed Successfully

Here are the results based on your request.

Benefit Comparison

Calculated Service to Purchase: 1.8639 years

Note: The Calculated Service to Purchase may differ from the Years of Service to Purchase you entered. Service must be purchased in whole days and must fall within the minimum and maximum amounts available to you, so your entered value has been adjusted to the closest allowed amount.

Description	Retirement Date	Pre-Purchase Monthly Benefit	Post-Purchase Monthly Benefit
Normal Service Retirement (Pre-Purchase)	May 14, 2049	\$3,385.54	\$3,532.64

The Calculated Service Purchase did not result in a change to your Normal Service Retirement Date.

Lump Sum Cost

Below are your three validity periods based on today's date. Payment must be received within a given validity period for the corresponding cost to apply.

Lump Sum Cost Validity Period	Lump Sum Cost
September 22, 2026 to October 31, 2026	\$12,120.05
November 1, 2026 to November 30, 2026	\$12,193.32
December 1, 2026 to December 31, 2026	\$12,267.03

Payroll Deduction Plan Cost

Below are your three validity periods and the cost per payroll period based on today's date. The PDP must be finalized within a given validity period for the corresponding cost to apply.

Payroll Frequency: Bi-Weekly

Payroll Deduction Period: 47 Payments

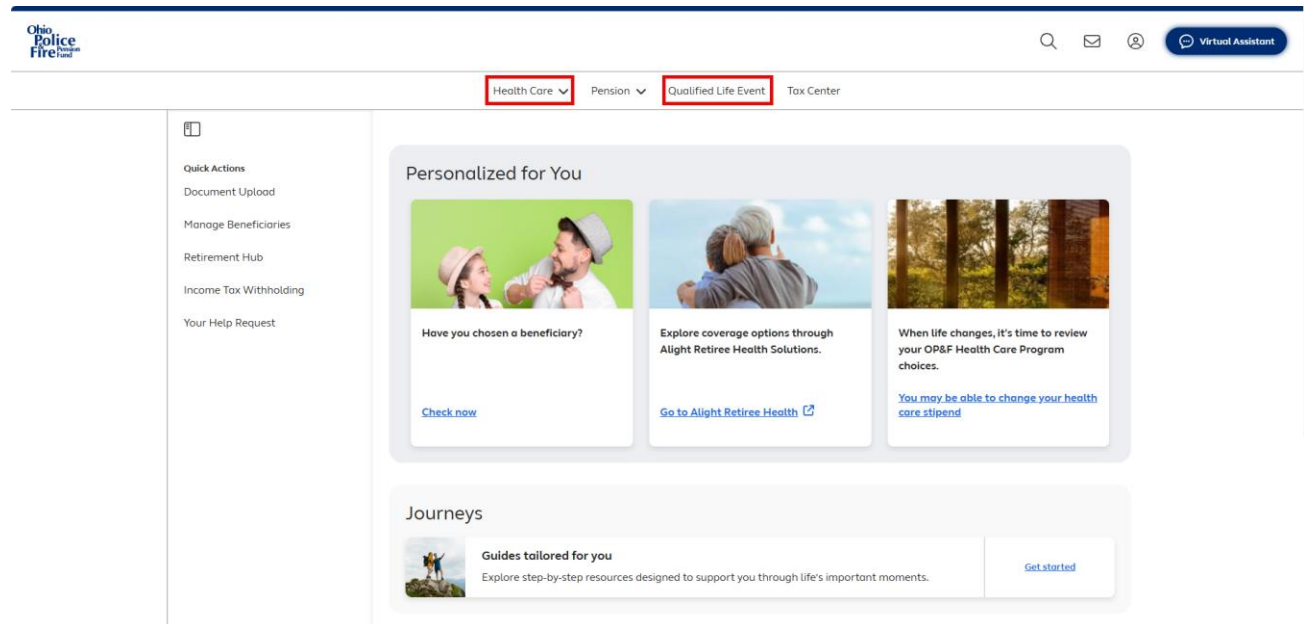
PDP Cost Validity Period	PDP Payment per Pay Period
October 31, 2026 to November 15, 2026	\$274.71
November 16, 2026 to December 15, 2026	\$276.38
December 16, 2026 to January 15, 2027	\$278.05

Next Steps

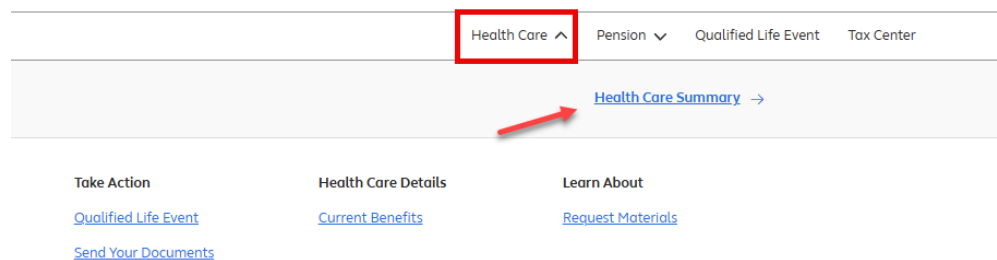
- If you would like to see an updated Service Credit Purchase Cost Estimate using updated inputs, please [click here](#).
- If you would like to proceed with the current Service Credit Purchase Cost Estimate, please [click here](#).

Retirees Only

Once you've officially retired and begin receiving your pension payments, when you log in to the Member Portal, you'll have access to two more options on the main navigation: "Health Care" (if eligible) and "Qualified Life Event."



Under the "Health Care" tab, select **Health Care Summary** to see your current benefits.



On your Health Care Summary, you can click the tabs along the left to review each benefit category.

Health Care

Discover support to take full advantage of your current benefits.

Quick Links

[Review your Health Care](#)[Qualified Life Event](#)

Health Care benefits

(as of today)

[Medicare Part B Reimbursement](#)[Retiree Medical/Rx Stipend](#)[Low-Income Stipend Increase](#)

Medicare Part B Reimbursement

Part B reimbursement eligible

Account shortcuts

[Change your Health Care](#)

You can also click **Current Benefits** to see your enrollment details and stipend or Medicare Part B Reimbursement amount and sort by date.

[Health Care](#) 

[Pension](#) 

[Qualified Life Event](#)

[Tax Center](#)

[Health Care Summary](#) →

Take Action

[Qualified Life Event](#)[Send Your Documents](#)

Health Care Details

[Current Benefits](#)

Learn About

[Request Materials](#)



Starting in January, you will also be able to select the “View History” buttons to see the date your coverage started and when it ends.

Current Health Care for You and Your Dependents

Review your Health Care history and details about your Health Care Plan Stipend and/or Medicare Part B Reimbursement. Choose a dependent's name to review their Health Care Plan Stipend history. Enter a different date to review detail for all health care.

As of (Earliest Jan 1, 2026)

August

20

2026

Redisplay

Monthly

Annual

Your Benefits

Health Care effective Aug 20, 2026

Medicare Part B Reimbursement	Part B reimbursement eligible	Your Monthly Health Care \$107.00	View History						
Retiree Medical/RX Stipend	Participate In Stipend You + Spouse (Jane)	Your Monthly Health Care \$239.00	View History						
Low-Income Stipend Increase	Increase Stipend Eligible You + Spouse (Jane)	Your Monthly Health Care \$71.70	View History						
Total OP&F Support for Health Care	Current Benefits	Your Monthly Health Care \$417.70							
	<table> <tr> <th>Health Care Description</th> <th>Amount</th> </tr> <tr> <td>Retiree Benefits</td> <td>\$417.70</td> </tr> <tr> <td>Total OP&F Support for Health Care</td> <td>\$417.70</td> </tr> </table>		Health Care Description	Amount	Retiree Benefits	\$417.70	Total OP&F Support for Health Care	\$417.70	
	Health Care Description	Amount							
	Retiree Benefits	\$417.70							
Total OP&F Support for Health Care	\$417.70								

Qualified Life Event

As a retiree, you can change your OP&F Health Care Program elections outside of your open enrollment period with a qualified life event (QLE) such as marriage, death, or birth. Select the tile or click one of the blue links under “Other Coverage Changes” that coincides with your life event.

Health Care ▼ Pension ▼ **Qualified Life Event** Tax Center

Qualified Life Event

A change in your situation - like marriage, birth, adoption, or you losing health coverage - can make you eligible to change your health care outside of your open enrollment period. Remember, you can only make changes to your health care after your change in situation occurred. You have 60 days from that point in time to make any allowable changes.

Most Popular

I got married



I involuntarily lost group coverage



I got divorced



Other Coverage Changes

[Medicare/Medicaid Coverage Changes](#)

[Miscellaneous Changes](#)

On the next page, you can change your current elections by clicking the drop-down menus to select your qualified life event, the date the QLE occurred, and checking the box certifying that the information you provided is true. Click **Continue**.

Pro tip: The date of the life change you are reporting must be within the past 60 days. If your life change hasn't happened yet, you'll need to come back to make the change.

Change Your Current Coverage

You may be able to change your coverage based on certain life changes. To get started, select an eligible life change and the date it occurred.

All fields marked with an asterisk (*) are required.

Select Your Life Change

- You are only allowed to make changes that are related to your life change.
- If your life change isn't listed below and you believe it qualifies, please contact the OP&F Customer Service Center at 833-521-4OPF (4673) (between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday).

I lost Medicaid Coverage *

Select the Date of Your Life Change

- The date of the life change must be within the past 60 days.
- If the life change has not yet occurred, you can come back to this site any time within 60 days after the date of the life change.

August 20 2026

(month/day/year) *

By choosing Continue, you certify that:

- You or your dependents do not have access to any other group coverage, including employer or retirement coverage, if enrolling in the stipend. If enrolled in COBRA, you are not enrolled in your spouse's plan.
- You or your dependents are not receiving the federal health care credit subsidy, known as the Premium Tax Credit (PTC).
- You understand, if you drop or waive the stipend, you may only enroll in the future if you experience a qualifying life event. The information you're about to provide is true and correct. You understand that any fraudulent statement, falsification, or material omission of information may subject you to loss of stipend.

☒ I agree *

Continue Cancel

You will be asked to provide information about any dependents you want to cover under the OP&F Health Care Program after your QLE. If needed, click **Add a dependent** to provide information for a new dependent or click **Continue** to move to the next step.

Your dependent information

Tell us about the dependents you would like to enroll in the health care stipend.

Dependent name	Birth date	Relationship	Adult child (Age 18-25)	
Jane A. Doe165410010	Jan 24, 1945	Spouse	--	Edit

[+ Add a dependent](#)

Continue

You'll see an updated Benefits Summary. If applicable, click **Review/Change** to add your Medicare Beneficiary Identifier (MBI). Click the box to certify your agreement with the terms of enrollment and select **Confirm**.

Benefits Summary

[Hide current benefits](#)

These are the Health Care Program benefits you'll receive if you don't make any changes or if you enroll timely in your medical and/or prescription drug coverage. You can make changes, by selecting **Review/Change**.

By completing this enrollment, you certify that:

- You and your covered dependents are enrolled in an eligible medical or prescription drug plan.
- You or your covered dependents do not have access to any other group coverage, including employer or retirement coverage, if enrolling in the stipend. If enrolled in COBRA, you are not enrolled in your spouse's plan.
- You or your covered dependents are not receiving the federal health care credit subsidy, known as the Premium Tax Credit (PTC).
- You do not have access to receive the Medicare Part B Reimbursement from any other sources, if enrolling in the reimbursement.
- You understand, if you drop or waive the stipend, you may only enroll in the future if you experience a qualifying life event.
- When you or your spouse become Medicare-eligible, you or your spouse are required to enroll in Medicare Parts A and B and must enroll in a Medicare plan through Aflac Retiree Health Solutions to maintain eligibility and will immediately notify the OP&F Customer Service Center.
- You understand that any fraudulent statement, falsification, or material omission of information will result in you repaying the reimbursements received which you were not entitled to receive and acknowledge that OP&F is authorized to recover any overpaid HRA funds. In addition, you acknowledge that OP&F and Aflac have the right to independently verify any information or statement you made.

☒ Monthly ☐ Annual

New benefits Effective Nov 1, 2026			Current benefits Before coverage change	
Retiree Medicare Information needed for Health Care Program	Medicare Beneficiary Identifier (MBI) — xxxxxxxxxxxxxx	— — Review/Change	Not offered in current year	
	Medicare Part A Effective Date — Jan 1, 1970			
	Medicare Part B Effective Date — Jan 1, 1970			
Medicare Part B Reimbursement	Part B reimbursement eligible	\$107.00 Review/Change	Part B reimbursement eligible	\$107.00
Retiree Medical/RX Stipend	Participate In Stipend You + Spouse (Jane)	\$239.00 Review/Change	Participate In Stipend You + Spouse (Jane)	\$239.00
Low-Income Stipend Increase	Increase Stipend Eligible You + Spouse (Jane)	\$71.70 Review/Change	Increase Stipend Eligible You + Spouse (Jane)	\$71.70
Total OP&F Support for Health Care				
Hide current benefits		New benefits (effective Nov 1, 2026)	Current benefits (before coverage change)	
		\$417.70 Monthly	\$417.70 Monthly	

By completing this enrollment, you certify that:

- Any dependents covered under the plans or being added are indeed eligible as described [here](#).
- You'll provide proof of dependent eligibility, if requested.
- You'll immediately notify the OP&F Customer Service Center if your dependent becomes ineligible for health care benefits.
- You certify that the information about your dependent's eligibility is true and correct. You understand that any fraudulent statement or withholding of information about your dependent's eligibility may subject you to loss of health care benefits.

☒ I certify and agree to the terms of enrollment at the top of this page.

[Confirm](#)[Quit](#)

Once you have successfully updated your enrollment, you will see a confirmation message that includes your confirmation number.



All done! You're enrolled!

Confirmation number: 437638031

• [Print your confirmation](#), or create and save a PDF using your browser print functionality.

What happens next

You may want to print this page for your records. If you're unable to print this page, you may request a paper confirmation by calling the OP&F Customer Service Center.

You won't receive a statement in the mail.

Tax Center

The Tax Center provides Members with a central access point for important tax documents — particularly Form 1099-R, which reports distributions and any taxes withheld. The page also includes FAQs and estimated dates when forms will be available. Access it from the Member Portal homepage on the main navigation menu by selecting **Tax Center**.

Pension  Tax Center

Tax Center

Keep in mind

- Required by mail dates are listed below for each tax form. Before calling in, please allow flexibility for potential postal or other delays.

Access your tax form

Form 1099-R

 Est. Availability Jan or Feb

This form reports distributions from retirement plans (IRAs, Pensions, qualified plans, section 403(b) plans, and governmental section 457(b) plans), Annuities, Profit-Sharing Plans, and insurance contracts. It shows the amount of money withdrawn from the plan and any taxes withheld.

Access form 

Note: This page may display for you even if you are not now or may not have been entitled to retirement or health benefits. This list might not represent all the forms available to you. Be sure to check other tax services to confirm. Even if Forms 1099-R, 1099-SA, and 5498-SA display above, you may not need the form but please confirm with your tax advisor. If multiple Form 1099-Rs display, please review both.

FAQs

How do I know when my tax form is ready?



Why did I receive a Form 1099-R?

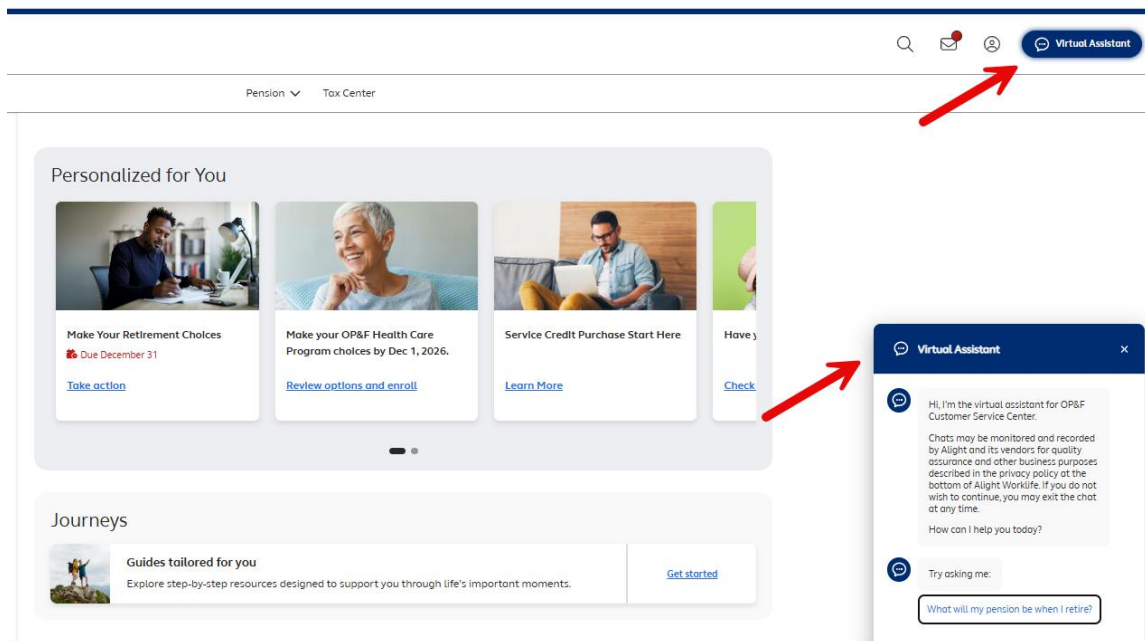


Help and Assistance

We're here to help! We want your transition to the Member Portal to be as smooth as possible. Contact us for assistance when and how it works best for you.

Virtual Assistant

Virtual Assistant is an online self-service tool that helps Members get answers to common questions and quickly access helpful retirement resources. Members simply click **Virtual Assistant** to open the chat window and then enter a question such as "What will my pension be when I retire?"

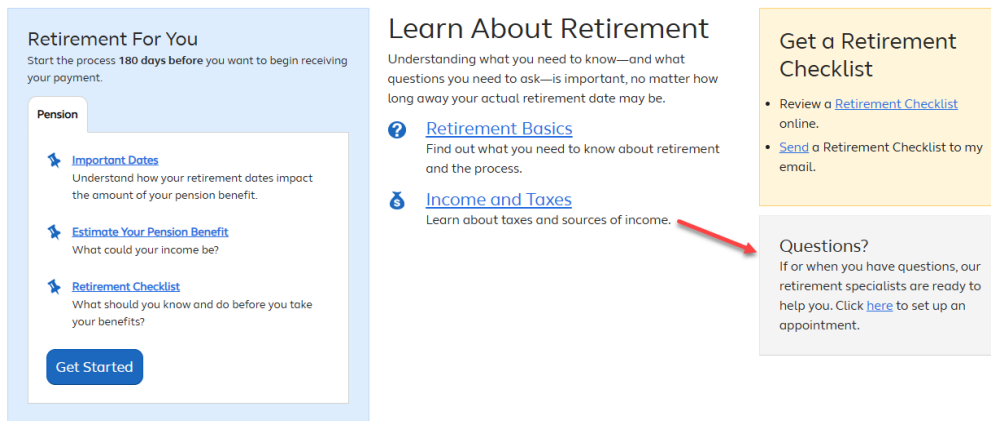


Retirement Specialists

You can schedule an appointment with one of our Retirement Specialists, who are benefits experts who can help answer your questions.

To schedule your appointment, go to the Retirement Hub (linked under the homepage's "Quick Actions" menu) and click the gray tile in the right-hand sidebar.

Your Retirement Hub



The screenshot shows the Retirement Hub interface. On the left, a blue box titled "Retirement For You" contains a "Pension" tab and three links: "Important Dates", "Estimate Your Pension Benefit", and "Retirement Checklist". A "Get Started" button is at the bottom. In the center, a white box titled "Learn About Retirement" provides information and links to "Retirement Basics" and "Income and Taxes". On the right, a yellow box titled "Get a Retirement Checklist" lists two actions: "Review a Retirement Checklist online" and "Send a Retirement Checklist to my email". Below this, a gray box titled "Questions?" explains that retirement specialists are ready to help and provides a link to set up an appointment. A red arrow points from the "Income and Taxes" link in the center box to the "Questions?" box.

You'll fill out a brief form and then be contacted to schedule your time.

[Start Over](#)

Please provide me with the following information for your appointment.

First name

Last name

Zip code

Contact Phone

[Next](#)

Your Help Requests

On the Member Portal homepage under the “Quick Actions” menu, you can select **Your Help Request**. On the page that opens, select **Start a request**. (Clicking the “Contact Us” tile on that page takes you to the phone call and online chat option described above.)

Your help requests

Let us help you resolve your problem or concern.

Start a request

Check your help request status, send messages, or upload attachments.

Request ID	Last Update ↑ (Date/Time)	Topic	Status
You don't have any requests. Requests are archived after they have been closed for 6 months.			

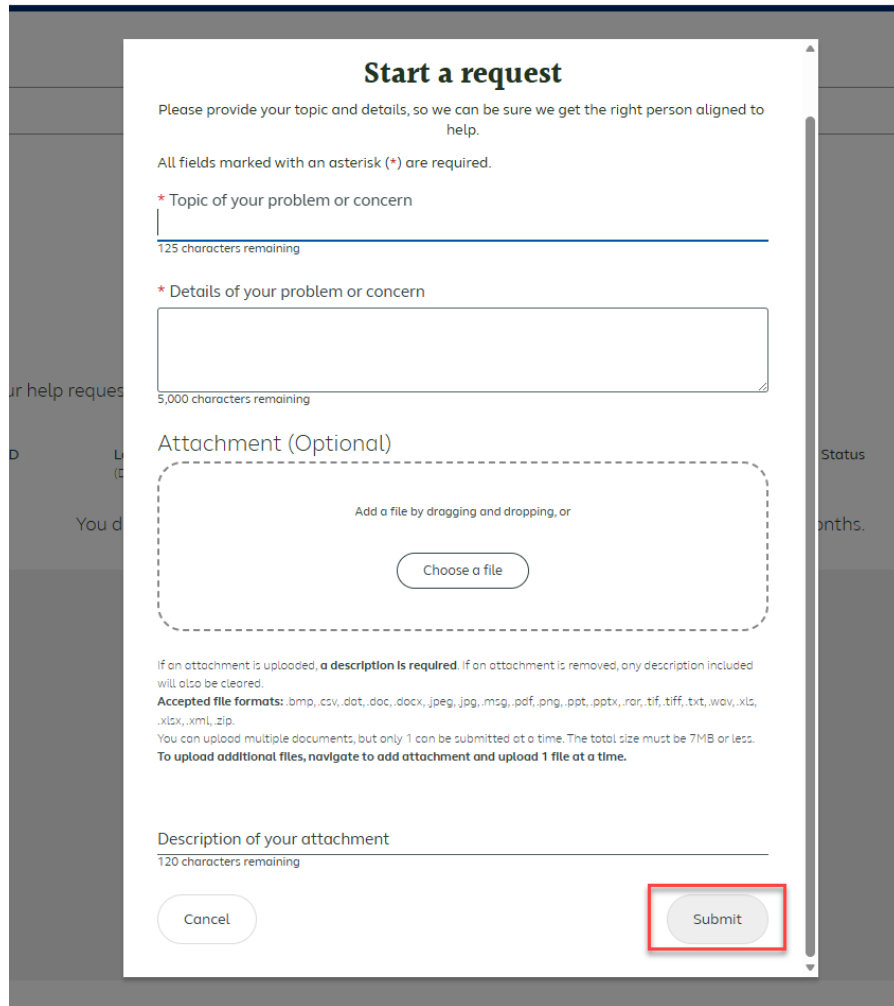
Need more help?

?

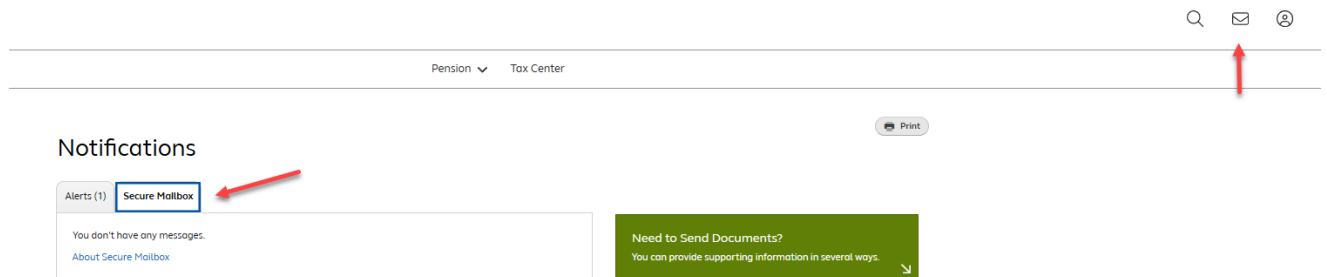
Contact Us

If you need help finding your request,
you can contact us.

Fill out the form that opens and click **Submit**.



You'll be updated on the status of your request in your Member Portal secure mailbox. Find the secure mailbox by selecting the envelope icon on any page (next to the profile icon).



Phone Call and Online Chat

In the footer of each page of the Member Portal, you can click **Contact Us**. This opens a page with several options to get the assistance you need. You'll find the phone number and hours for the OP&F Customer Service Center.

To receive assistance even faster, you can click **chat**, select your chat topic in the dialog box that opens, and then select **Start Chat**. (Your first and last name and email will pre-populate.) You'll be connected to the same benefits representatives as you would if you called the Customer Service Center.

Contact Us

OP&F Customer Service Center
(for all other Savings or Retirement related inquiries call)

833-521-4OPF (4673)
between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday

You can contact us several different ways. The fastest way to get an answer is to [chat](#) with an online representative. Representatives are available between 8:00 a.m. and 4:30 p.m., Eastern time, Monday through Friday.

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Anular Debuu Screen. Diaonostics Details

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Live Chat

First Name

Last Name

Email

Chat Topic

By replying, you consent to the monitoring and recording of your chat by Alight and its vendors for quality assurance and other business purposes described in our privacy policy at the bottom of the OP&F Member Portal. Chat representatives do not need any personal identifiers (for example, individual identification number or date of birth) to assist you.

If you need assistance, the OP&F Customer Service Center is available to help you Monday-Friday from 8:00 a.m. to 4:30 p.m. Eastern time at 833-521-4OPF (4673).