## I have a question about health care. Who should I call?

It is common for OPERS to receive a high number of calls during the first several months of the year. This year, because Pre-Medicare retirees transitioned from a group medical plan to the OPERS HRA, our call volume has been even higher than usual. To help OPERS retirees and members receive the help they need as efficiently as possible, we've prepared the chart below which advises retirees where to direct some typical health care questions.

Enrolling into a Medical and/or Prescription Plan	<ul> <li>Available Insurance Carriers / Plans</li> <li>Enrollment Process</li> <li>Address Change</li> <li>Issues with my Insurance Carriers / Plans</li> </ul>	Via Benefits Serves as the OPERS Connector and administers the OPERS HRA
Health Reimbursement Arrangement (HRA)	<ul> <li>Premium Tax Credit (PTC) vs. HRA</li> <li>Opting in or out of the HRA</li> <li>Using the HRA</li> <li>Eligible Expenses</li> <li>Reimbursement Process</li> <li>Claims - Status/Denials</li> <li>Dollar Amount of monthly HRA Deposit</li> <li>Timing of HRA Deposit</li> <li>Forfeiture Process</li> </ul>	Medicare / HRA: 1-844-287-9945 Pre-Medicare: 1-833-939-1215  Medicare: my.viabenefits.com/opers Pre-Medicare: marketplace.viabene- fits.com/opers
OPERS Dental Coverage	<ul><li>Available Providers</li><li>ID Cards</li><li>Covered Services</li><li>High vs. Low Option</li></ul>	MetLife Administers the OPERS Dental Plan 1-888-262-4874 www.metlife.com/mybenefits
OPERS Vision Coverage	<ul><li>Available Providers</li><li>ID Cards</li><li>Covered Services</li><li>High vs. Low Option</li></ul>	Aetna Administers the OPERS Vision Plan 1-866-591-1913 www.aetnavision.com
Retiree Medical Account (RMA) For participants receiving disbursements	<ul> <li>Using the RMA</li> <li>Eligible Expenses</li> <li>Reimbursement Process</li> <li>Claims - Status / Denials</li> <li>Forfeiture Process</li> <li>Address Change</li> </ul>	PayFlex Administers the OPERS RMA 1-888-672-9136 www.payflex.com
<b>Retiree Medical Account (RMA)</b> For participants making contributions	<ul><li>Vesting policy</li><li>Interest</li><li>Impact on HRA</li><li>Re-Employed Accumulated HRA</li></ul>	
<b>Re-employment</b> Benefit recipients employed in an OPERS-covered position	<ul><li>Impact on HRA</li><li>Re-Employed Accumulated HRA</li></ul>	<b>OPERS</b> 1-800-222-7377 www.opers.org
OPERS Dental and Vision Coverage	<ul><li>Enrollment Process</li><li>Opt In / Opt Out Process</li></ul>	
Miscellaneous	<ul> <li>Eligibility to Receive HRA Allowance</li> <li>HRA Allowance Calculation</li> <li>Medicare Part A Premiums - Reimbursement Process</li> </ul>	