

Retiree Health Insurance Credit (RHIC)

Senate Bill 2045 provides that as of August 1, 2007, spouses who both have earned a RHIC may combine their respective credits and apply it toward the premium for your NDPERS' group health insurance coverage.

Who is eligible for this provision?

1. Members and spouses receiving retirements benefits from the:
 - a. Defined Benefit Hybrid Retirement Plan
 - b. National Guard Retirement Plan
 - c. Law Enforcement Retirement Plan
 - d. Highway Patrol Retirement Plan
 - e. Judges Retirement Plan
 - f. Job Service Retirement Plan
 - g. Defined Contribution Retirement Plan

2. Surviving spouses receiving retirement benefits may be eligible to use the credit of a deceased spouse that was receiving benefits from one of the above referenced plans.

When are you eligible for this provision?

1. August 1, 2007 and thereafter
2. Upon completion of a ["Request to Combine Retiree Health Insurance Credits SFN 58591"](#). Any request received prior to the 15th of the month will be effective the first of the following month.

Can this option be changed at a later date?

Yes. However, members are responsible for notifying NDPERS if they want to elect or discontinue this option by completing either a ["Request to Combine Retiree Health Insurance Credits SFN 58591"](#) or ["Request to Cancel Combined Retiree Health Insurance Credits SFN 58592"](#).

Under this option, can you add additional family members to you and your spouse's coverage?

No. The decision to combine credits is not a qualifying event that allows you to add additional eligible family members to your contract.