



Retiree

Health

Insurance

Credit

What is the RHIC Program?

- Established under NDCC 54-52.1-03.2
- Funded by your employer during working years
- Reduces cost of health insurance premiums paid during retirement years

Eligibility for RHIC

- Eligible Retirement Plans:
 - NDPERS Defined Benefit Plans:
 - Main
 - Law Enforcement
 - Judges
 - Highway Patrol
 - Job Service
 - Defined Contribution
- NDPERS members currently receiving an ongoing retirement check at least annually
- Surviving spouses receiving an ongoing retirement benefit or RHIC joint and survivor benefit

Calculation

- NDPERS calculates for each member upon retirement
- Calculation: $\$5.00 \times \text{Years of Service}$
 - Reduced with Early Retirement
- Retiree Benefit Amount
 - Annual summary statement
 - View Online:
 - Member Self Service (MSS) account

Am I currently receiving my RHIC benefit?

- If you have NDPERS health insurance – YES!
 - Applied toward premium costs
- If you have non-NDPERS health insurance – No!
 - Not available – until now!
- HB 1058 , passed in 2013 changed this by making the credit portable.



Change effective July 1, 2015

- RHIC becomes “portable”
- Credit may be used for any health insurance and/or prescription drug plan premium expense
- NDPERS administered dental, vision, and long term care plan premium expenses
- Program administration will change
- Premium billing and credit reimbursement will change

How Will Portability Work

- Health Plans
 - NDPERS sponsored
 - or non-NDPERS sponsored plans (*new*)
- Prescription Drug Plans
 - NDPERS sponsored
 - or non-NDPERS sponsored plans (*new*)
- Dental – NDPERS sponsored plan only (*new*)
- Vision – NDPERS sponsored plan only (*new*)
- Long-Term Care – NDPERS sponsored plan only (*new*)
- Applies to premiums incurred as contract holder or covered dependent

Who will this affect?



NDPERS retirees!

- If you have NDPERS health insurance
 - Change in billing process
 - Change in reimbursement process
- If you have non-NDPERS health insurance
 - You can now use your RHIC for eligible premium expenses
- To accommodate the above changes, NDPERS has selected ASIFlex to administer the RHIC program.

ASIFlex

- Specialized in benefit administration for large public sector entities since 1987
- Located in Columbia, Missouri
- Services Provided:
 - RHIC Record-keeping
 - RHIC Claims Review and Payment
 - RHIC Customer Service
- Register online and view details of your account
 - ASIFlex.com

Retirees with NDPERS Health Insurance

- NDPERS Insurance Premium Billing will change
 - RHIC no longer applied at NDPERS
- NDPERS will notify ASIFlex of premium amounts paid
 - No action required for retiree except setting up payment method!
- Reimbursement of RHIC issued by ASIFlex

Billing Currently		Billing after July 1, 2015	
\$480.72	Health Premium	\$480.72	Health Premium
<u>\$126.50</u>	<u>RHIC Applied</u>	<u>\$ 0.00</u>	<u>RHIC Applied</u>
\$354.22	Billed Amount	\$480.72	Billed Amount
		\$126.50	RHIC Reimbursement with ASIFlex (2-3 business days)

Retirees with non-NDPERS Health Insurance (or NDPERS Long Term Care Insurance)

- **Submit a Claim Form to ASIFlex**
 - Online: asiflex.com
 - ASIFlex Mobile app
 - Fax: 1-877-879-9038
 - Mail: PO BOX 6044
COLUMBIA, MO 65205-6044
- **Customer Service: 1-800-659-3035**

Documentation Required (non-NDPERS Plans)

- Submit a Claim Form to ASIFlex
- Provide proper documentation
 - Dates of coverage period
 - Type of insurance
 - Premium amount
- Show proof of payment
 - Pay stub
 - Bank statement
 - Cancelled check
 - Credit card receipt
 - Electronic payment
- Reimbursement is issued based upon designated method of payment

Claims Process (non-NDPERS Plans)

- Can only claim up to maximum RHIC available each month
- May submit expenses at any time & frequency within the plan year
 - July 1 – June 30
- Processed daily
- Payment issued 2-3 business days
- Sign up for notification alerts

Payment Options

- Direct Deposit
 - Print form @ asiflex.com
 - Expedites payments – sign up!
- Check mailed to member address on file
 - NDPERS and ASIFLEX are not responsible for lost or stolen checks or for delayed mail.
 - Be sure to update MSS online and keep your address on file with NDPERS current



Reimbursement Deadline

September 30th

following the close of the plan year
on June 30th



Federal Health Plan Subsidy

If you are eligible...

You may not use the RHIC as an offset to your premium, in addition to the lower amount paid for your health insurance premium



SUBSIDIES

Questions



ASIFlex

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NDPERS

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