

Insurance Options Upon Retirement with NDPERS

Health, Vision, Dental & Life Insurances

Retirees who are receiving a retirement benefit may be eligible to participate in:

- Health insurance
- Dental insurance
- Vision insurance
- Life Insurance (if enrolled as active employee)

Enrollment "Qualifying Events"

Within 31
days of
the
following:Receiving a retirement benefit check from a NDPERS
retirement plan, or Non-NDPERS retirement plan
such as (TIAA or TFFR) - must provide a Verification
of Alternate Retirement Plan (SFN-53863).

Retiree or spouse's 65th birthday or eligibility for Medicare.

Medicare Part B becoming effective.

Loss of coverage in an employer-sponsored health plan.



Health Insurance

Health Insurance Options



MARKETPLACE

Dakota Retiree Plan

COBRA

If you or eligible dependents are not Medicare eligible

- Currently enrolled in NDPERS health insurance as an active employee.
- If enrolled in a non-NDPERS health insurance with your employer, you may be eligible for COBRA with your employer.
- COBRA is a continuation of your current level of coverage for up to 18 months.
- Same plan that you currently have and your current deductible and coinsurance (out-of-pocket maximum) status is continued into COBRA.

Marketplace

You can enroll in Marketplace health insurance if you lose group health insurance.

•This is **NOT** through NDPERS.

•This health insurance is through the federal government. For more information on premium, and if you qualify for a subsidy to lower your premium, please visit: healthcare.gov

•Your income and number of people in your household will determine if you qualify for a subsidy, and how much your premium will be. To determine your premium, you must visit: healthcare.gov and enter you information.

Dakota Retiree Plan

If you or an eligible dependent are Medicare	You <u>or</u> an eligible dependent are Medicare eligible
eligible	Can include non-Medicare eligible dependents

Medicare individual(s) has Medicare Parts A & B as primary, NDPERS health insurance as secondary in the Dakota Retiree Plan, and a Part D prescription plan

The non-Medicare individual(s) enroll in the NDPERS Dakota Plan health insurance plan

NDPERS DAKOTA RETIREE PLAN

MEDICARE SECONDARY PAYOR + PART D RX

Do I need Medicare?

Yes, if enrolling in the Dakota Retiree Plan.

Medicare A is "hospital" insurance, and it is free.

Medicare B is "medical" insurance, and you pay a premium to Social Security.

Why do I need other insurance beside Medicare? • Medicare Parts A and B do not cover everything.

- Medicare is your PRIMARY insurance.
- A supplement or secondary insurance is your SECONDARY insurance (pays towards expenses after Medicare).
- Medicare A and B does not cover prescriptions, so Medicare eligible individuals also should have a prescription drug plan, also known as Part D.

The Dakota Retiree Plan

Medicare - pays first for medical and hospital visits

LE WIEDICARE HEA	ALTH INSURANCE
Name/Nombre JOHN L SMITH Medicare Number/Namero de Medicare 1EG4-TE5-MK72	
Entitled to/Con derecho a HOSPITAL (PART A)	Coverage starts/Cobertura empleza
MEDICAL (PART B)	03-01-2016

You get through Social Security

Sanford pays second – after Medicare. You need to have Medicare Parts A and B effective on or before your effective date 2 of this Sanford Medicare Supplement.

> Humana Group Medicare is the Prescription Drug Plan, also knows as Part D.

3

SANF BRD HEALTH PLAN

PYGPD-

Humana. Humana Medicare (Employer PDP) Prescription Drug Plan RXBIN: XXXXXX CARD ISSUED: MM/DD/YYYY RxPCN: XXXXXXXX XXXXX Plan (80840) 9140461101 Member ID: HXXXXXXXX MEMBER NAME COMPANY NAME MedicareR.

CMS XXXXX XXX

Dakota Retiree Plan through NDPERS

Medicare Prescription Drug Plan (PDP)

NDPERS PDP is through Humana

- Qualified Medicare Prescription Drug Plan, also known as Part D.
- NDPERS Medicare Supplement with Sanford and Medicare Prescription Drug Plan with Humana must be carried together. They cannot be separated.
- NDPERS Retirees will not be disenrolled from the PDP unless they also terminate from the Sanford Medicare Supplement Plan Coverage.

Group Dental Plan

Underwritten By Delta Dental of Minnesota



Find A Dentist

Contact



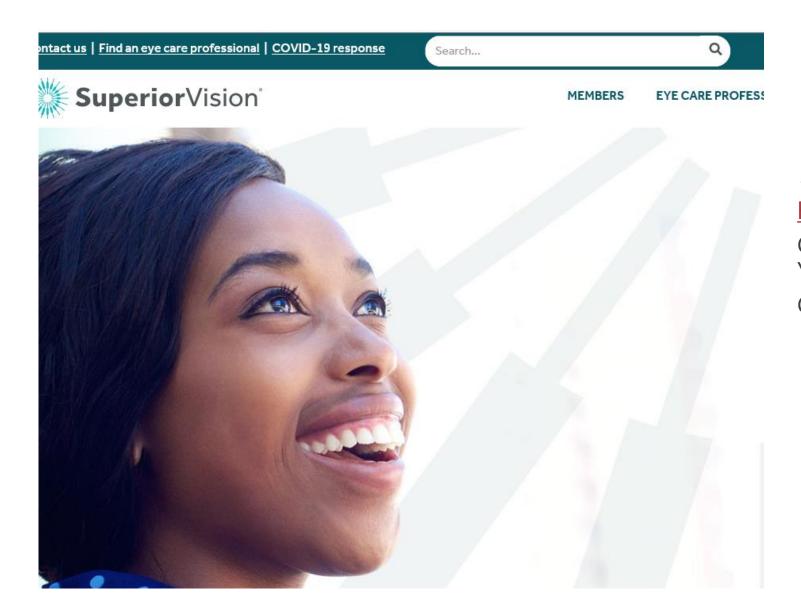
Delta Dental of Minnesota





Group Vision Plan

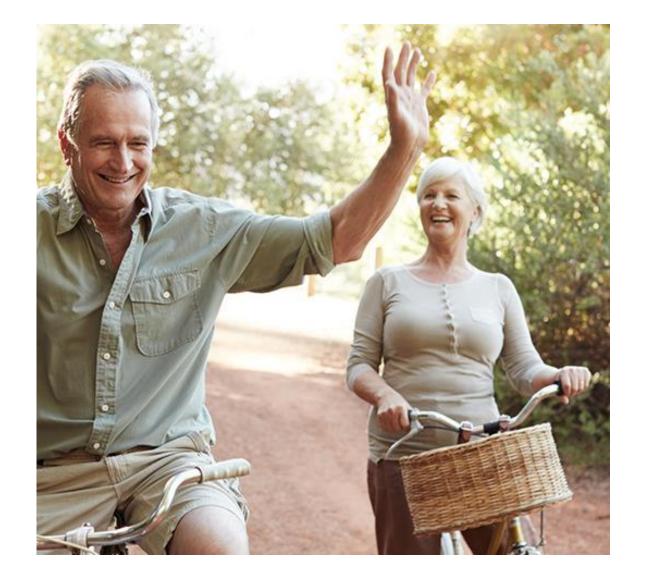
UNDERWRITTEN BY SUPERIOR VISION



Locate a Provider

https://superiorvision.com/

Coverage Type: Insurance Through Your Employer Choose Network: Superior National



Retiree Health Insurance Credit (RHIC)

ADMINISTERED BY ASIFLEX

Purpose of RHIC

A monthly, lifetime <u>reimbursement</u> for eligible premiums

May only be reimbursed for ANY AFTER TAX:

- health insurance premium
- vision plan premium
- dental plan premium
- long term care premium

ASIFlex administers the reimbursement on behalf of NDPERS. NDPERS reports your RHIC to ASIFlex.

Reimbursement

- 1. NDPERS Insurances: NDPERS validates to ASIFlex you are automatically reimbursed.
- 2. Non-NDPERS insurances: <u>You submit a claim form</u> for non-NDPERS after-tax health insurance premium (Medicare Part B and Part D qualifies) to ASIFlex you are automatically reimbursed.
- 3. Claims submitted after the deadline will be denied.

RHIC: HOW IT WORKS

ASIFlex Contact Information

Retiree reimbursement questions should be directed to ASIFlex at 1-800-659-3035.

Phone: 1-800-659-3035 Fax: 1-877-879-9038 Web: www.asiflex.com Email: <u>asi@asiflex.com</u>

Address: ASIFlex – PO Box 6044 – Columbia, MO 65205-6044

Life Insurance

UNDERWRITTEN BY VOYA FINANCIAL

Eligibility

Employees who participated in the NDPERS life insurance as an active employee and

Retired and receiving a retirement benefit from:

- NDPERS
- NDHPRS
- TIAA
- TFFR
- Job Service

Levels of Coverage

Retirees may maintain current coverage or decrease coverage as term policy

- Basic = \$1,300 coverage (\$4.32 per month)
- Employee Supplemental *
- Basic Dependent (children to age 26 & spouse) *
- Spouse Supplemental *

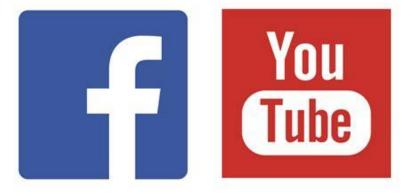
*Premium is based on age and level of coverage (only available through NDPERS until month in which retired member turns age 65).



Contact NDPERS

Customer Service

- · Call: (701) 328-3900 or
- ° TF:(800) 803-7377



Online Resources

- Website: <u>ndpers.nd.gov</u>
- Member Self Service (MSS)