



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

COBRA

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 co-insurance (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 your information.

Dakota Retiree Plan

If you or an eligible dependent are Medicare eligible	You <u>or</u> an eligible dependent are Medicare 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

A background image showing an elderly couple. In the foreground, a man with glasses and a beard is looking down at a laptop screen. In the background, a woman is also looking at the screen. The image is dimmed to allow text to be overlaid.

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

1 Medicare - pays first for medical and hospital visits



You get through Social Security

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



Dakota Retiree Plan through NDPERS

3 Humana Group Medicare is the Prescription Drug Plan, also known as Part D.



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





Delta Dental of Minnesota

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A photograph of a smiling family consisting of a man, a woman, and two young children. The man is on the left, smiling broadly. The woman is in the center, also smiling. Two children are visible, one in the foreground and one slightly behind her, both smiling. The photo is partially covered by a dark blue overlay.

Locate a Provider



Group Vision Plan

UNDERWRITTEN BY
SUPERIOR VISION



MEMBERS

EYE CARE PROFESSIONALS



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 reimbursement 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: You submit a claim form 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: asi@asiflex.com

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

A photograph of a smiling family consisting of an older woman, a young girl, and a younger woman. The older woman is on the left, the young girl is in the middle, and the younger woman is on the right. They are all smiling and looking towards the camera. The image has a dark overlay.

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: ndpers.nd.gov
- [Member Self Service \(MSS\)](#)

