

# NDPERS Retiree Health Insurance Credit (RHIC) Program

**The NDPERS RHIC Program** is a plan that was funded by your employer during your working years. You earn \$5 for every year of service credit. Upon retirement, reimbursement up to your monthly RHIC amount may be issued to you for eligible insurance premium expenses. ASIFlex is the third party administrator for the RHIC program and will maintain RHIC account records, issue reimbursements, and provide customer service to answer any RHIC reimbursement related questions. Below are answers to frequently asked questions regarding your RHIC account.

<b>1. Who is eligible for the RHIC benefit?</b>	NDPERS, NDHPRS, and Job Service Defined Benefit Plan pensioners drawing a monthly payment; NDPERS Defined Contribution Plan pensioners drawing a periodic payment at least annually; and eligible surviving spouses of NDPERS members receiving a joint and survivor RHIC benefit. If you have questions regarding your eligibility or calculated RHIC benefit, please contact NDPERS or log in to your NDPERS Member Self Service (MSS) online account.
<b>2. How is my RHIC calculated?</b>	Your RHIC benefit amount is calculated based on your years of service and age at date of retirement. If you retired early or have selected a joint and survivor option, your RHIC may be reduced. To verify your available RHIC reimbursement amount, login to your NDPERS Member Self Service (MSS) account online.
<b>3. What expenses are eligible?</b>	<p><b>Eligible after-tax premiums*</b> (NDPERS sponsored <u>or</u> non-NDPERS sponsored)</p> <ul style="list-style-type: none"> <li>• Health**</li> <li>• Medicare – Part B, Supplement, Part D Prescription Drug Plans**</li> <li>• Dental</li> <li>• Vision</li> <li>• Long-Term Care</li> </ul> <p><b>Premiums not eligible</b></p> <ul style="list-style-type: none"> <li>• Life Insurance</li> <li>• Supplemental Plans (Accident, Disability, Cancer, etc)</li> <li>• Premiums that are subsidized or already have a tax credit applied</li> </ul> <p>*If you have an employer-sponsored health plan, <u>premiums must be deducted after-tax</u> from your pay check. (Pre-tax premiums are ineligible.)</p> <p>**Medical sharing groups are not engaged in the business of insurance and are not regulated. Therefore, these groups are excluded as eligible insurance plans.</p>
<b>4. What documentation is required for NDPERS premium reimbursement?</b>	For NDPERS sponsored health/prescription drug, dental and vision plans, <b>no action will be required on your part</b> for monthly reimbursement. NDPERS will report your monthly premium amounts to ASIFlex and a check will be sent to your address of record if direct deposit is not set up.
<b>5. What documentation is required for non-NDPERS premium reimbursement?</b>	<p>For non-NDPERS dental, vision, long term care, health/prescription drug plans or NDPERS long term care insurance, you will need to provide the following:</p> <ol style="list-style-type: none"> <li>1. <i>Documentation of eligible insurance premiums</i> – includes providing an itemized statement from your insurance carrier showing dates of your premium coverage period, type of insurance, and premium amount</li> <li>2. <i>Proof of payment</i> – can be provided in the form of pay stub, bank statement, copy of cancelled check, credit card receipt, or electronic payments</li> <li>3. <i>ASIFlex Claim Form</i> – Complete form and mail with required documentation to ASIFlex, PO Box 6044, Columbia, MO 65205-6044 or fax to 1-877-879-9038</li> </ol>

**ASIFlex Contact**

Customer Service Hours: 7:00 am - 7:00 pm CT Monday -Friday; 9:00 am - 1:00 pm CT Saturday



1.800.659.3035



www.asiflex.com



asi@asiflex.com

# NDPERS Retiree Health Insurance Credit (RHIC) Program (cont'd)

<b>6. How can I be reimbursed for eligible premiums?</b>	<p>For NDPERS sponsored health/prescription drug, dental and vision plans, NDPERS will establish your account and report your monthly premium amount and RHIC to ASIFlex who will issue reimbursement to you.</p> <p>For all other plans, you can submit a claim form with proper documentation and proof of payment directly to ASIFlex. Claim forms will be available at <a href="http://asiflex.com">asiflex.com</a>. You will also be able to submit claims online at <a href="http://asiflex.com">asiflex.com</a> or through the ASIFlex Mobile app.</p>
<b>7. What are the payment method options?</b>	<p>RHIC reimbursement checks must be direct deposited to your designated bank account. NDPERS will report your direct deposit information, along with your monthly RHIC amount, to ASIFlex with your first NDPERS benefit payment.</p> <p><i>NOTE: NDPERS and ASIFlex are not responsible for lost or stolen checks or for delayed mail. For expedited payment, be sure to sign up for direct deposit.</i></p>
<b>8. How often does ASIFlex process claims?</b>	<p>Claims are processed daily, with payments issued within one to three business days. You will also be able to sign up for electronic communication via email and/or text alerts. ASIFlex will send notice to you each time a payment is made.</p>
<b>9. How often can I submit claims for my non-NDPERS plans?</b>	<p>You may submit claims on any frequency that is convenient for you. You may submit monthly, quarterly, semi-annually, or even annually.</p>
<b>10. Can I receive premium reimbursement if I am a covered dependent?</b>	<p>You may submit claims for any eligible premium expense incurred as either the primary contract holder or as a covered dependent on a spouse's contract. Your policy may be employer-sponsored (if deducted after-tax) or an individual insurance plan.</p>
<b>11. Is there a deadline to file for reimbursement for non-NDPERS plans?</b>	<p>Premium claims incurred Jan 1 – Dec 31 each calendar year have a <b><u>March 31 deadline</u></b>.</p>
<b>12. What if I miss the deadline for reimbursement?</b>	<p>RHIC not claimed by the March 31 deadline (noted above) following the close of the RHIC plan year on December 31 is forfeited.</p>
<b>13. Can I accumulate and carry over funds from month to month?</b>	<p>No. You can claim up to your monthly RHIC benefit amount each month, for any combination of eligible premiums paid for that month. If your premiums are less than your RHIC benefit amount, leftover funds do not carry forward to the next month. If your monthly premiums are more than your RHIC benefit, the plan will reimburse you up to your monthly RHIC amount.</p>
<b>14. Am I still eligible for a federal health plan subsidy?</b>	<p>If you are eligible for a federal subsidy through the healthcare exchange, you may not receive reimbursement of your RHIC benefit in addition to the lower amount paid for your health coverage.</p>

## Some things to remember

- ASIFlex will mail a letter to you containing a personal identification number (PIN) that you can use to register online and view details of your account at [asiflex.com](http://asiflex.com).
- You can submit claims for non-NDPERS sponsored eligible premiums or NDPERS long term care insurance through your account at [asiflex.com](http://asiflex.com), the ASIFlex mobile app, or by faxing or mailing a completed claim form.
- RHIC eligibility requests should be directed to NDPERS.
- RHIC claim inquiries for reimbursement of premiums paid should be directed to ASIFlex.

**ASIFlex Contact**

Customer Service Hours: 7:00 am - 7:00 pm CT Monday -Friday; 9:00 am - 1:00 pm CT Saturday



1.800.659.3035



[www.asiflex.com](http://www.asiflex.com)



[asi@asiflex.com](mailto:asi@asiflex.com)