

## **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 15<sup>th</sup> 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.