

SUMMARY OF PROGRAM



North Dakota Public Health Insurance Trust

The Trust is a **public member owned** and Board of Trustee governed VEBA (Voluntary Employee Benefit Association) and a non-profit 501 (C) (9) Health Insurance Trust.

The mission of the North Dakota Public Health Insurance Trust (NDPHIT) is “to provide affordable solutions and services that support the health care and benefit needs of NDIRF political subdivisions and the North Dakota primary and secondary public education school districts; and offer innovative resources to help improve the overall health and well-being of member employees and families.”

Through aligned partnerships with health and benefit insurance carriers, HR-benefit technology vendors and care providers, NDPHIT will deliver unmatched value in insurance coverage and supporting HR-benefit programs to its public member organizations.



WHY NDPHIT?

FOR YOUR MEDICAL, ANCILLARY AND VOLUNTARY BENEFITS

Employee Experience

One-on-one virtual employee education and enrollment for all lines of coverage with a non-commissioned benefits counselor during open enrollment.

Ease of Administration

Consolidated billing and online tools – everything you need in one place!

Competitive Pricing and Benefits

As part of the Trust, you'll get competitive group rates based upon a large group purchasing pool, easier participation requirements and more flexibility to cover existing health conditions.

Local Oversight with Local Support

A local public program manager-member selected by the NDPHIT Trustees will provide both employer and employee support services to ensure all of your needs are met.

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NDPHIT and MetLife offer Workplace Benefits to help your employees navigate the "Changing work-life dynamics".

Leverage the Buying Power of the North Dakota Public Health Insurance Trust

The North Dakota Public Health Insurance Trust's relationship with MetLife enables North Dakota Political Subdivisions and School Districts to band together all eligible member groups. With this buying power, you have access to a range of products and robust plan designs at competitive group rates you may not otherwise be able to get on your own.

NDPHIT - METLIFE PARTNERSHIP

Founded in 1863, MetLife remains a **Fortune 500 company** and one of the largest providers of life insurance nationwide based on life insurance currently in force.

The following are the most updated financial ratings for Metropolitan Life Insurance Company:

- + A.M. Best: A+
- + Fitch: AA-
- + Moody's: AA3
- + Standard & Poor's: AA-
- + MetLife has over \$586 billion of assets under management.

Going Above and Beyond to Maximize your Employee Benefits

Offering your employees a strong benefits package is a smart move. It can provide the protection they need and help you recruit and retain employees.

NDPHIT and MetLife offers the following Employer and employee-paid benefit solutions for its members:

- + Dental
- + Vision
- + Voluntary Life and AD&D
- + Short-Term Disability
- + Accident
- + Critical Illness
- + Hospital Indemnity
- + Legal Plans



WHY METLIFE?

AS YOUR PROVIDER

What are Voluntary Benefits?

Sometimes called supplemental insurance or employee-paid benefits, voluntary benefits are offered by the employer through the workplace where employees can choose to buy them in addition to the core employee benefits they may get as part of a benefits package.

Payment options are typically flexible. To suit their budget, companies can choose whether voluntary employee benefits are:

- + Fully employee-funded
- + Part-funded by both employee and employer

In their Voluntary Benefits and Services (Voluntary Benefit Survey*) highlighted four critical life needs that voluntary benefits fulfill:

- + Unexpected out of pocket Health Care Expenses – a medical issue that will deplete savings
- + Loss of Income
- + Financial Security of family - paying monthly bills
- + Employer Sponsorship – buying products through payroll deduction at a lower cost through an employer at the workplace

*Source: Employee Benefit Research Institute and Greenwald & Associates, Health and Workplace Benefits Survey, 2017–2018



Show Employees you Care

A survey by Willis Towers Watson found employers who tailor their benefit plans to meet employees' needs are 1.6 times as likely to be satisfied with the results.

Employers role and responsibilities in offering Voluntary Benefits:

- + **Address employees' needs:** After an accident, critical illness, or hospitalization, unexpected costs can soon add up. Medical insurance may not be enough to cover all the extra expenses. NDPHIT's MetLife products offer employees easy and reassuring ways to protect their finances by filling in gaps in coverage and/or complementing existing benefits.
- + **Employers should offer properly vetted voluntary insurance products** that provide the maximum value at the lowest cost for your employees.
- + **Employers should provide meaningful choice** to their employees. Increasing meaningful choice can lead to greater benefits satisfaction, thus higher overall employee engagement.
- + **Employers should offer products that meet the needs** of their diverse workforce. Whether looking at generational, cultural or economic diversity, it's nearly impossible to meet the varied needs of each employee with a one-size-fits-all benefits plan.
- + **Employers should offer products that ensure employees' financial well-being.** A well-designed voluntary benefits plan can help protect employees' financial stability.



PROGRAM SUMMARY

Here are some of the added benefits of membership through NDPHIT:



ENROLLMENT PLATFORM

Bswift is the year-round benefits administration and HR software for you and your employees:

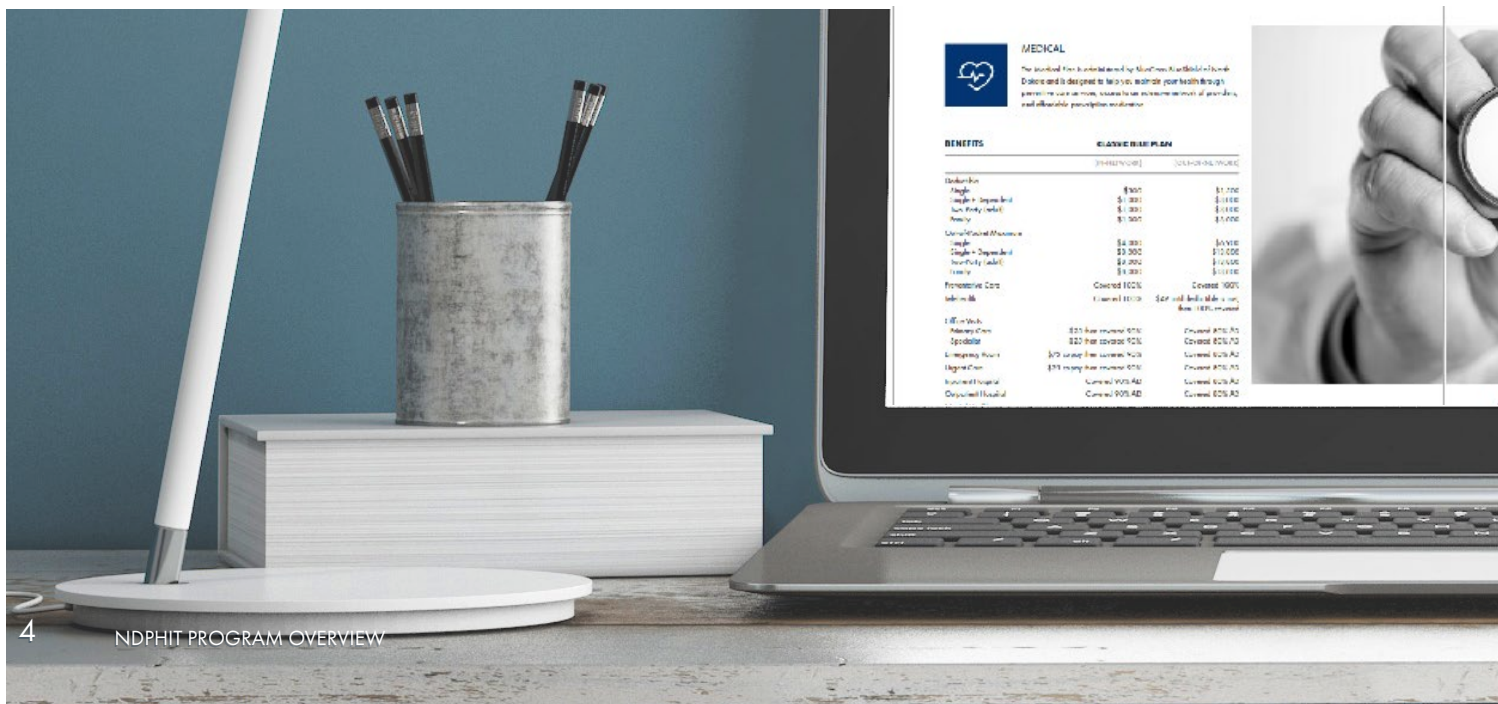
- + **Personalized, built-in employee decision support** with ongoing engagement and communication with Ask Emma.
- + **A powerful benefits administration platform**, with automated management and comprehensive ACA compliance reporting tools.
- + **State-of-the-art, cloud-based technology** that makes online enrollment simple and speedy for your employees – and easier for you and your team to manage.
- + **A dedicated, collaborative team** who bring higher standards, greater accountability and more fun.

ONE-ON-ONE ENROLLMENT COUNSELORS

When it's time to communicate your benefits, iBenefit Communication is uniquely qualified to achieve employer goals and objectives. iBenefit Communication will:

- + Act as an extension of your team and support your open enrollment process from beginning to end.
- + Communicate and increase the awareness and value of all benefits.
- + Educate employees through the use of trained professional benefit counselors and engage each employee to ensure accurate information and streamline the open enrollment process.

BOTH OF THESE SERVICES WILL HELP EASE THE ADMINISTRATION BURDENS OF OPEN ENROLLMENT



BENEFITS	ELIGIBLE PLAN	
	INDIVIDUAL	CORPORATE
Medical Plan	\$1,200	\$1,200
Single + Dependent	\$1,800	\$1,800
Self + Family (Self)	\$1,800	\$1,800
Family	\$1,800	\$1,800
Health/Mental Assistance	\$1,200	\$1,200
Single + Dependent	\$1,800	\$1,800
Self + Family (Self)	\$1,800	\$1,800
Family	\$1,800	\$1,800
Prescription Costs	Covered 80%	Covered 80%
Life Insurance	Covered 100%	Self and Family (Self + Dependent)
Short-Term	\$25 per member 90%	Covered 80% 90%
Medical Flex	\$20 per member 90%	Covered 80% 90%
Spinalist	\$20 per member 90%	Covered 80% 90%
Emergency Room	\$75 (any time) 90%	Covered 80% 90%
Urgent Care	\$75 (any time) 90%	Covered 80% 90%
Inpatient Hospital	Covered 90% AD	Covered 80% AD
Outpatient Hospital	Covered 90% AD	Covered 80% AD

VOLUNTARY PRODUCTS

MetLife was selected, as they had the most competitive pricing and strongest benefit offerings. The products offered are:

- + Dental
- + Vision
- + Voluntary Life and AD&D
- + Short-Term Disability
- + Accident
- + Critical Illness
- + Hospital Indemnity
- + Legal Plans



DENTAL

Viewing the dental plan just go easier with the MetLife Mobile App. Search “MetLife” in the iTunes App Store or Google Play to download the app.

To find a provider, visit www.metlife.com/dental and use the **PDP Plus Network**.



VISION

Viewing the vision plan just go easier with the MetLife Mobile App. Search “MetLife” in the iTunes App Store or Google Play to download the app.

To find a provider, visit www.metlife.com/vision.



COBRA, FSA, HSA AND DEPENDENT CARE ADMINISTRATION

Discovery Benefits administers these plans and COBRA is offered at no cost for all members for Medical, Dental and Vision. FSA, HSA and Dependent Care Administration is offered at a Trust member discount level. Visit www.discoverybenefits.com for more information.



FREQUENTLY ASKED QUESTIONS:

Q

What is the North Dakota Public Health Insurance Trust?

A

Effective for January 1, 2020, a public health insurance cooperative trust was being formed to provide additional resources, benefits, cost efficiencies, and health claim administration discounts to the North Dakota public entities that choose to participate. Previously, public entities in the state may not have had access to these additional resources. The trust will be a member-driven public organization consisting of North Dakota public entities. Trustees will include representatives from member groups participating in NDPHIT.

Q

What are the benefits of participating in the Trust?

A

- Significant program cost savings (decreased administrative costs, large group pooling discounts/efficiencies, etc.) that will contain and stabilize healthcare costs from year to year.
- Access to additional benefits, resources, and services (open enrollment counselors, enrollment platform, and wellness programs).
- Better reporting available at the administration level to determine factors driving higher costs.
- More flexibility in benefit plans determined at the school level and in accordance with negotiated teacher agreements.
- Surplus funding is owned and retained by members of the Trust.
- Better benefit communication including email campaigns, benefit guides, and other options for posters or mailings.
- Promotion of preventative care and wellbeing, outreach services for disease management, and overall improvement of member health value and access to care.

Q

How will this impact current benefits?

A

- Each employer will be able to select their own plan design. Whether this means maintaining the current plan design or improving and/or adding additional plan choices, it will be determined at the employer level.
- Members will be on non-grandfathered plans subject to ACA benefits and requirements.
- Additional preventative services may be available at no cost to employees.
- Ancillary/voluntary benefit options (i.e. dental, vision, life, disability, accident, critical illness, hospital indemnity) can be provided to staff at greatly discounted rates.

INTERESTED?

Fill out this form and email to NDPHITsales@hayscompanies.com

Client Name: _____

Address: _____

Client Contact Name: _____

Client Contact E-mail: _____

Number of Employees: _____

Plan Design (i.e. deductible, co-insurance) _____

Current Carrier: _____

Renewal Date: _____

What benefits do you currently offer? Check all that apply.

- | | |
|---------|------------|
| Medical | Disability |
| Dental | FSA |
| Vision | HSA |
| Life | Voluntary |



North Dakota Public Health Insurance Trust

QUESTIONS?

Please email NDPHITsales@hayscompanies.com and include the form on page 7 if interested in the program.

