

# SUMMARY OF PROGRAM

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## 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.

### 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.

### Carrier of Choice for North Dakotans

As the carrier for NDPHIT, Blue Cross Blue Shield of North Dakota (BCBSND) provides widely accepted coverage and superior service at 10 offices across the state. Unique to working with BCBSND is the power of their local, national, and international networks. Within North Dakota, they work with 99% of doctors and 100% of hospitals. Coverage is available in all 50 states and in 200 countries around the world.



*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.



### 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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### Ease of Administration

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

### NDPHIT Wellness Program

NDPHIT provides flexibility for its member employees and spouses and a multitude of options to achieve wellness goals. Members can take advantage of multiple ways to stay healthy while earning points toward a \$250 NDPHIT wellness benefit.

### 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

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

## 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:

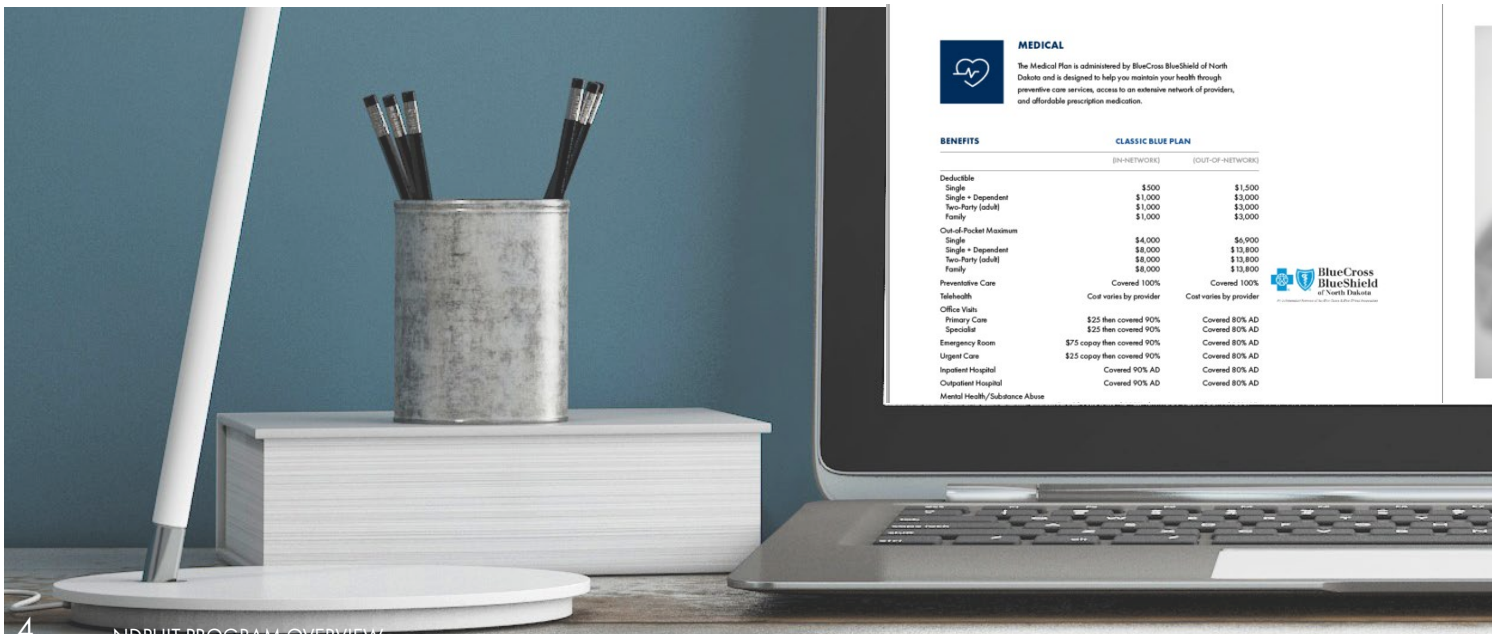
- + **Personalized, built-in employee decision support** with ongoing engagement and communication with Ask Emma.
- + **A powerful benefits administration platform**, with automated management and comprehensive ACA compliance reporting tools.
- + **State-of-the-art, cloud-based technology** that makes 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*



**MEDICAL**  
The Medical Plan is administered by BlueCross BlueShield of North Dakota and is designed to help you maintain your health through preventive care services, access to an extensive network of providers, and affordable prescription medication.

BENEFITS	CLASSIC BLUE PLAN	
	(IN-NETWORK)	(OUT-OF-NETWORK)
<b>Deductible</b>		
Single	\$500	\$1,500
Single + Dependent	\$1,000	\$3,000
Two-Party (adult)	\$1,000	\$3,000
Family	\$1,000	\$3,000
<b>Out-of-Pocket Maximum</b>		
Single	\$4,000	\$6,000
Single + Dependent	\$8,000	\$12,800
Two-Party (adult)	\$8,000	\$12,800
Family	\$8,000	\$12,800
<b>Preventive Care</b>	Covered 100%	Covered 100%
<b>Telehealth</b>	Cost varies by provider	Cost varies by provider
<b>Office Visit</b>		
Primary Care	\$25 then covered 90%	Covered 80% AD
Specialist	\$25 then covered 90%	Covered 80% AD
<b>Emergency Room</b>	\$75 copay then covered 90%	Covered 80% AD
<b>Urgent Care</b>	\$25 copay then covered 90%	Covered 80% AD
<b>Inpatient Hospital</b>	Covered 90% AD	Covered 80% AD
<b>Outpatient Hospital</b>	Covered 90% AD	Covered 80% AD
<b>Mental Health/Substance Abuse</b>		



## 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 got 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](http://www.metlife.com/dental) and use the **PDP Plus Network**.



## VISION

Viewing the vision plan just got 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](http://www.metlife.com/vision).



## COBRA, FSA, HSA AND DEPENDENT CARE ADMINISTRATION

Discovery Benefits offers FSA, HSA and Dependent Care Administration at a Trust member discount. COBRA Administration services for Medical, Dental and Vision are offered at NO cost. Visit [www.discoverybenefits.com](http://www.discoverybenefits.com) for more information.

