

# Perspectives

For Active  
Members of the  
North Dakota  
Public  
Employees  
Retirement  
System

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Yvonne Smith, Kim Wassim

Sparb Collins, *Executive Director*

Aime Miller, *Editor*

## Annual Enrollment Season – 2018 Plan Year

The NDPERS Annual Enrollment season will take place from **October 16 through November 3, 2017** and, as an employee, **you have the opportunity to:**

- Enroll in insurance plans for which you are eligible
- Add dependents
- Modify coverage levels
- Apply for increased life insurance coverage
- Sign up for FlexComp – Medical and Dependent Care Flexible Spending Accounts or pretax eligible insurance premiums (*Enrollment is required annually if you wish to continue to participate*)

### ***When will my enrollment selections be effective?***

The effective date for changes made during annual enrollment for FlexComp, health, dental and vision insurance coverage is January 1, 2018. Life Insurance effective dates will depend on whether Evidence of Insurability is required and subsequent approval by the carrier.

### ***Where can I find more information?***

Annual Enrollment information regarding the NDPERS FlexComp, Health, Life, Dental and Vision Insurance plans will be available October 16, 2017 on the NDPERS website at <https://ndpers.nd.gov/annual-enrollment>.

### ***How do I complete my annual enrollment?***

Beginning October 16, 2017 enrollment can be **completed using the PERSLink Member Self Service (MSS) online portal and mobile app**. You can make changes to your elections through the closing of Annual Enrollment on Friday, November 3. Be sure to review your elections prior to Annual Enrollment closing to ensure your benefits appear correctly.

If you are unable to complete your annual enrollment elections on PERSLink MSS online or on the mobile app, follow these steps to complete annual enrollment

1. Visit the NDPERS website at <https://ndpers.nd.gov/annual-enrollment>
2. Download, complete, print, sign and date the applicable enrollment form(s)
3. Submit your paperwork to your payroll office no later than 5:00 pm on November 3

## NDPERS Director Sparb Collins to Retire

The NDPERS Board of Trustees announced Executive Director Sparb Collins will retire on October 31, 2017. Since 1989, Sparb has played an important role in the development and success of the organization and its programs.

During this transition period, Sharon Schiermeister, Chief Operating Officer of NDPERS will act as the Interim Director. NDPERS and its Board will conduct recruitment efforts to find a new Executive Director.

## Chairman Appointed to the NDPERS Board

Governor Doug Burgum appointed Mark Dosch of Bismarck to chair the Board of Trustees for the North Dakota Public Employees Retirement System (NDPERS).

A Bismarck native, Dosch is the owner and president of Expressway Inn & Suites in Bismarck. He served in the North Dakota House of Representatives from 2001 to 2016, including as a member of the House Appropriations Committee, and on the advisory board of Job Service North Dakota.

Dosch earned a bachelor's degree in banking and finance from the University of North Dakota in 1982 and graduated from the Dakota School of Banking in 1986. He currently serves on the Board of Trustees of Grand Forks-based Edgewood Real Estate Investment Trust, which provides multi-family and senior housing across seven Midwest states. He and his wife of 30 years, Deb, have three children and three grandchildren.

The NDPERS Board and staff welcome Mark as the newest member.

## Life Insurance – New Maximum Coverage Levels

During this annual enrollment, members electing to participate in supplemental Life Insurance will notice additional coverage options are available as listed below:

### Employee Supplemental Coverage

Employees may increase their employee supplemental coverage by \$25,000, up to a maximum guarantee issue of \$200,000 without Evidence of Insurability (EOI).

Employees wishing to increase their supplemental coverage by more than \$25,000 or above the guarantee issue of \$200,000 up to the maximum coverage limit of \$400,000 must complete and submit an EOI.

### Dependent Supplemental Coverage

Employees currently enrolled in \$2,000 or \$5,000 dependent supplemental coverage may apply for an increase to the new tiers of either \$7,000 or \$10,000 during Annual Enrollment without EOI. However, requests for new coverage or future requests to increase coverage will require EOI.

### Spouse Supplemental Coverage

The maximum coverage level is increasing from \$100,000 to \$200,000. All requests to increase coverage during Annual Enrollment will require EOI.

EOIs must be submitted to your payroll/HR office for forwarding to NDPERS. Do not use white-out on your EOI or it will be returned. You will be required to complete and submit a new application.

## Vision Insurance Monthly Premium Decreases

Superior Vision will reduce its monthly premium rates effective January 1, 2018 and guarantees them through December 31, 2023 as follows:

Employee Only:	\$6.57
Employee & Spouse:	\$13.15
Employee & Child(ren):	\$11.98
Family:	\$18.55

The plan design will remain the same.

## High Deductible Health Insurance Plan

Annual Enrollment Season is an opportunity for permanent state, district health unit and university system employees to elect or discontinue participation in the NDPERS High Deductible Health Plan and Health Savings Account (HDHP/HSA). The HDHP is underwritten by Sanford Health Plan, who also provides the HSA services.

The HDHP/HSA has higher annual deductibles; therefore, you will have higher out-of-pocket costs for medical services. However, the higher initial out-of-pocket costs are partially offset by an employer contribution to an HSA created in your name. The NDPERS HDHP/HSA has a cap on how much you will pay out-of-pocket during a year, and covers preventive services (as designated by the Affordable Care Act (ACA)) with no out-of-pocket costs to you.

The HSA helps cover medical expenses until your annual deductible and copayment are met. NDPERS will contribute to your HSA for each month you participate as follows:

	Month	Annual
Single	\$76.80	\$921.60
Family	\$185.88	\$2,230.56

In addition, a participant can contribute after-tax contributions by personal payment to Sanford Health Plan and receive favorable tax treatment through the IRS on these contributions. The IRS allows the participant to claim the after-tax contributions as an adjustment to gross income on the federal tax return. There are IRS annual limits on the total amount of contributions that can be made to a HSA (including both employer and employee contributions), which for 2018 are \$3,450 for single coverage and \$6,900 for family coverage. Note that NDPERS submits the employer contribution to Sanford Health Plan on a delayed monthly cycle. For example, the contribution for January coverage is submitted to Sanford Health Plan in late February.

The plan is offered as an option to the Dakota PPO/Basic plan and a change in participation will become effective January 1, 2018. For more information about the plan, please visit the HDHP information on the NDPERS website at <https://ndpers.nd.gov/active-members/insurance-plans/group-health-plan/high-deductible-health-plan-hdhp/>.

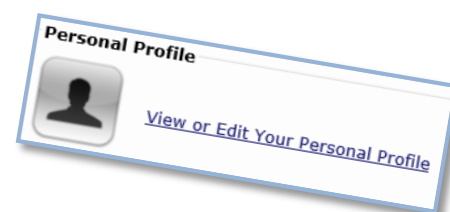
## NDPERS Going Green Initiative – Add your Email Address

NDPERS strongly encourages you to add your preferred email address to your [PERSLink Member Self Service \(MSS\)](#). We have started distributing communications electronically including uploading Annual Statements to PERSLink MSS. This transition will also impact newsletters and other correspondence.

To update your email address on PERSLink MSS,

1. Log in to your PERSLink MSS at <https://ndpers.nd.gov/login>
2. On the home screen, click on View or Edit your Personal Profile
3. Add or edit your email address
4. Click on Save email

This move to more electronic communications is in accordance with the legislature's intent to create operating efficiencies. In addition, through electronic communications channels such as the [NDPERS website](#), [Subscribe email option](#), [Facebook](#), [PERSLink MSS online](#) or [Mobile App](#), NDPERS can reach our members on a more regular basis with relevant timely benefit updates.



## SIGN UP FOR NDPERS NEWS

**subscribe**

Sign up to receive NDPERS news & updates delivered straight to your inbox.

## FlexComp Plan – Set More Aside For Medical and Dependent Care Expenses

The FlexComp Plan is a NDPERS benefit that lets you put part of your salary into a special account, before taxes are withheld, to pay for eligible health care and dependent care expenses. You must reenroll every year in order to participate. WageWorks (*previously ADP*) continues to be the 3rd Party Administrator for the NDPERS FlexComp Plan.

There are two Flex Comp options. You can choose to enroll in both of them.

- The FlexComp Medical Spending Account is used to pay for out-of-pocket medical expenses not paid by insurance. The annual limit is \$2,600. Your copays, deductibles, and coinsurance for your medical plan through Sanford Health increased July 1, 2017. This increase in out-of-pocket expenses is even more reason to consider participating in a medical spending account.
- The FlexComp Dependent Care Account is used to pay for child or elder care expenses including day care, before/after-school care, and summer day camp. The annual limit is \$5,000 if you are single or married and file a joint return and \$2,500 if married and filing a single return.

### How to manage your plan?

- Spending account online services
- Direct deposit of reimbursement payments
- Online claim submission
- Medical spending account debit card
- Paper Claims submission

### I need more information, who can I contact?

If you have questions, please call WageWorks at 1-800-336-1881 to speak with a FlexComp Plan specialist.

## Health Insurance Summary of Benefits & Coverage Notice

The Affordable Care Act (ACA) added a new requirement for the disclosure of a Summary of Benefits and Coverage (SBC). The Summary of Benefits & Coverage (SBC) for the various NDPERS group health insurance plans are located on the NDPERS website and can be found under the Active Members/Group Health Plan listing for each plan (PPO/Basic - Grandfathered, PPO/Basic Non-Grandfathered and High Deductible Health Plan (HDHP)). These documents provide a comprehensive resource for the purposes of comparing coverage levels across all plans.

### FlexComp Medical Spending Account

- Copays, deductibles, and coinsurance for medical, dental and vision plans
- Prescriptions
- Eyeglasses
- Contacts
- First aid supplies
- Smoking cessation products (prescription only)
- Braces
- Laser eye surgery
- Chiropractic care

### FlexComp Dependent Care Account

- Daycare
- Before-/after-school care
- Summer day camp

## Change in Vision & Dental Insurance Policy

Effective with the 2018 Plan Year Annual Enrollment, employees enrolled in the NDPERS dental and vision plan in 2018 **will be prohibited from cancelling that coverage during the year.** This policy applies regardless of whether or not the premium is pre-taxed. You will still be allowed to increase or decrease your level of coverage subject to a qualifying event and completion of an application within 31 days of the event.

## Be healthy and record your milestones!

Novu is the online wellness portal accessible to the employee and spouse to record wellness steps and much more! By completing your Health Risk Assessment (LifeScore) on Novu, you earn 500 points and a one-time 5,000 bonus points toward your \$250 Wellness Benefit. You will see your bonus points in the Redemption Center. Eligible members must complete this step before they can redeem any points or receive fitness center reimbursements.

The \$250 Wellness Benefit can also be redeemed through

- Worksite wellness activities
- Fitness Center reimbursements

This benefit is taxable according to the Internal Revenue Service (IRS) memorandum #201622031 which advises that cash payments made to members for gym memberships and other cash-equivalent incentives (i.e. gift cards and prizes) for participation in a wellness program are taxable income. Even with this taxation, the \$250 wellness benefit continues to be an advantage to NDPERS members.

For more information, on the \$250 Wellness Benefit and how you may be eligible to participate access the NDPERS website at <https://ndpers.nd.gov/wellness-benefit/> or contact Sanford at (844)742-0014 or [NDPERSwellness@sanfordhealthplan.com](mailto:NDPERSwellness@sanfordhealthplan.com).

## First Time PERSLink Member Self Service User

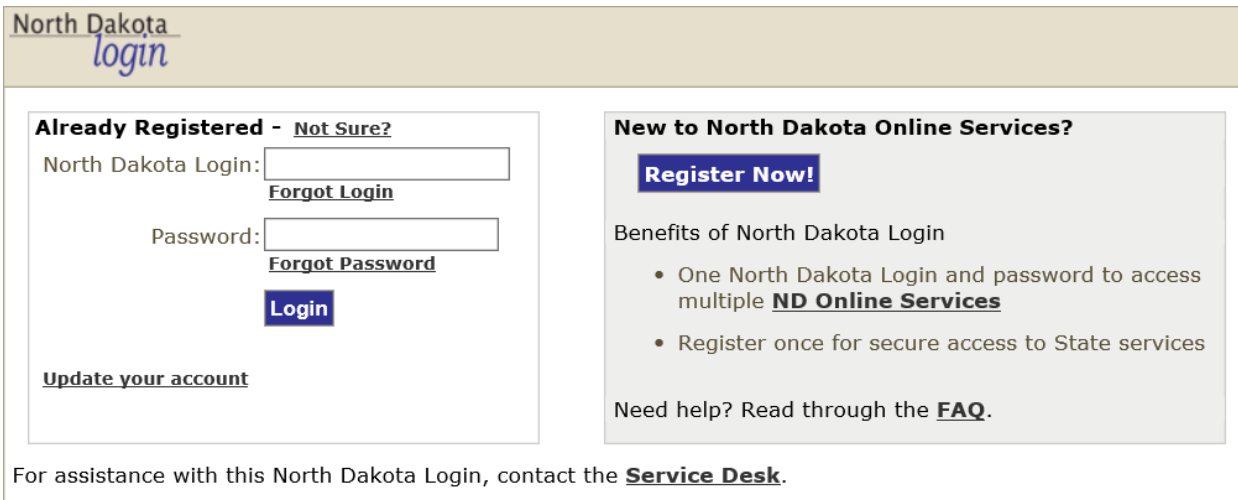
Following are the steps to access your [PERSLink Member Self Service \(MSS\)](#) account.

1. Register or update your North Dakota Login, which is the username you create to gain access to your account.
2. Activate your North Dakota Login.
3. Request online access to your PERSLink MSS benefit information by authenticating your information (social security number, date of birth and PERSLink Member ID).

For complete instructions, access the complete [Instructions for Logging into PERSLink MSS Online](#).

### Have you set up a North Dakota Login?

1. You must setup a North Dakota Login or username. If you have not created a North Dakota Login, click on *Register Now* and complete the information required. Read and agree with the terms of use and click on *Create Account*.



2. You will receive an email message asking you to activate the North Dakota Login account you just created by clicking on a link.
3. Once the account has been activated, you will be redirected to a new screen with an "Account Activation Confirmation" message.
4. Now, Click on *Return to Login* and access your [PERSLink Member Self Service \(MSS\)](#) to complete annual enrollment.

### Authenticate Your Account

Since this is your first time logging into your PERSLink MSS, you will need to request online access to your benefit information. Simply enter the last four digits of your Social Security Number, your date of birth, and your assigned NDPERS Member ID to authenticate your identity.

### Where is my NDPERS Member ID?

First, the NDPERS Member ID is assigned to each member while the North Dakota Login is the username you create to gain access to your PERSLink Member Self Service (MSS).

When registering as a first time user of PERSLink MSS, you may find your NDPERS Member ID through one of these options:

- Access the NDPERS website
  1. Click on the orange *Member/Employer Login* Button
  2. Select *Learn how to use PERSLink Web Self Service*
  3. Under Active Members, open the NDPERS Member Self Service Employee Guide and follow the instructions to get your Member ID
- Contact your Payroll/Human Resource Department.  
Your employer can view it through [PERSLink Employer Self Service](#).
- Look for any NDPERS correspondence at home.  
The NDPERS Member ID is printed on the upper right area of the page.

## Complete my Annual Enrollment Elections

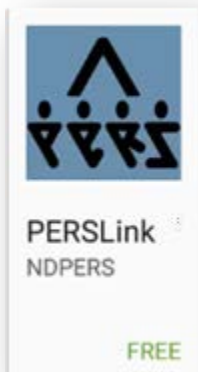
Complete your annual enrollment elections electronically by using your PERSLink Member Self Service (MSS) online portal or mobile app. The only exception is the Group Life Insurance Evidence of Insurability (EOI) form which must be downloaded, completed, printed and submitted to your HR/payroll office to forward to NDPERS.

### Online

To access the PERSLink MSS Portal, visit our website at <https://ndpers.nd.gov/login> and click on the blue icon labeled Member Self Service (MSS).



### Mobile App



Complete your Annual Enrollment on PERSLink Member Self Service (MSS) Mobile App. This is an easy and convenient way to complete your elections.

To start, download the app onto your Android or IOS Mobile device:



This mobile app is not available for Windows mobile devices at this time. A PERSLink MSS Mobile App Instruction Guide is available on the NDPERS website.

If you are unable to complete your annual enrollment elections through PERSLink MSS online or on the mobile app, please call NDPERS at 1-800-803-7377 or visit the website at <https://ndpers.nd.gov/annual-enrollment>.

## Updated Forms Requirement

Effective October 1, 2017, forms with a revised date prior to 2017 will be returned to the sender. The updated forms are available on our [website](#) and on [PERSLink Member Self Service \(MSS\)](#). Most forms are fillable and can be completed or they may be downloaded, printed, signed, dated and faxed or mailed to the NDPERS office.

## Have you considered Long Term Care Insurance?

There are many reasons why you should consider obtaining Long Term Care Insurance. Here are just a few:

- 75% of the population will need long-term care services at some point in their lifetime.
- Protect your assets!
- Health insurance plans & Medicare typically do not cover long term care services.
- You can receive up to a \$500 (married couple) or \$250 (single) tax credit through the ND Long-Term Care Partnership Program for having long-term care insurance.

Visit [ND Long Term Care Partnership Programs](#) for more information.

*The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individuals. We suggest that you consult your attorney, accountant, financial or tax advisor with regard to your individual situation.*