

Perspectives

FOR RETIRED
MEMBERS
OF THE
NORTH DAKOTA
PUBLIC
EMPLOYEES
RETIREMENT
SYSTEM

SPRING 2012 • VOLUME 21, NUMBER 1

IN THIS ISSUE...

- **NDPERS Member Self Service**
- **New Services from ING Your Group Life Insurance Carrier**
- **Masectomy Related Service Are Covered**
- **NDPERS Annual Benefits**
- **HealthBlue – A BOLD New Online Wellnes Tool**
- **Dos and Don'ts for Storing Medication**
- **Disposing of Expired Medication**



This newsletter is published by the North Dakota Public Employees Retirement System
Box 1657, Bismarck, ND 58502
701-328-3900

Toll free: 1-800-803-7377
nd.gov/ndpers

Board Members:

Jon Strinden
Chairman

Thomas Trenbeath

Attorney General Appointee

Arvy Smith

State Health Officer Designee

Members Elected:

Mike Sandal, Joan Ehrhardt,
Howard Sage, Levi Erdmann

Sparb Collins

Executive Director

Kathy M. Allen

Editor

Combining Your Retiree Health Insurance Credits

If you and your spouse have both earned a Retiree Health Insurance Credit (RHIC), you have the option to combine your respective credits and apply them toward the premium for the NDPERS group health insurance coverage.

Who is eligible for this provision?

1. You and your spouse receiving benefits from one of the following retirement systems:

- 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 that are retired, receiving benefits, and have a RHIC may be eligible to combine their credit with that of a deceased spouse who was receiving benefits from one of the above referenced systems.

When am I eligible for this option?

At any time so long as both spouses are retired and receiving benefits.

What are the procedures to elect this option?

You must complete a "Request to Combine Retiree Health Insurance Credits SFN 58591."

In addition, if you and your spouse each have individual health insurance contracts, you must complete a Retiree Group Health Insurance Application SFN 60036 or Retiree Health Insurance with Medicare Application SFN 59562 to change to a family contract. Requests received prior to the 15th of the month will be effective the first of the following month.

Can this option be changed at a later date?

Yes. However, it is your responsibility to notify NDPERS if you want to discontinue this option by completing a "Request to Cancel Combined Retiree Health Insurance Credits SFN 58592".

Can you add additional family members to your contract at the time you elect to combine credits?

No. Only the individuals covered on the respective contracts at the time the coverage is combined are eligible to remain on the contract. The decision to combine credits is not a qualifying event that allows you to add additional eligible family members.

All forms referenced above are available on our website at www.nd.gov/ndpers under Forms & Publications, or you may call our office at 701.328.3900 or 800.803.7377.

NDPERS Privacy Policy

In compliance with the Health Insurance Portability and Accountability Act (HIPAA), NDPERS must have a privacy practices policy that describes how medical information about you may be used and disclosed and how you can get access to this information. The NDPERS Privacy Policy has been updated and is available for viewing or printing from our website at www.nd.gov/ndpers. A hard copy may be obtained by request through our e-mail account at NDPERS-info@nd.gov or by phone at 701.328.3918 or 800.803.7377.

NDPERS Member Self Service

In January 2012, NDPERS launched Member Self Service (MSS) for our retirees. We are happy to say that as of the end of February, we already had 1,020 retirees successfully log in to their MSS account. If you have not already done so, we invite you to access your NDPERS account(s) using this new service. Login instructions to MSS can be found on the NDPERS website at www.nd.gov/ndpers. You will need a ND Login ID and password along with your NDPERS Member ID and date of birth.

You can access the following information relating to your benefits with NDPERS on Member Self Service:

1. Your NDPERS retirement payment(s) and related details.
2. Insurance coverage(s) and related details.
3. 2011 annual statement.
4. 1099R tax statement.

We also offer you the capability to do direct on-line updates and requests for:

1. Address changes.
2. Federal & ND State income withholding elections.
3. Spouse or designated contact information.
4. Scheduling an appointment with a PERS staff member.
5. Submitting questions to NDPERS.
6. Reporting a death of a spouse or a covered dependent.

New Services from ING Your Group Life Insurance Carrier

Effective July 1, 2011, ING became our new life insurance carrier. Our new coverage provides some benefits not previously available. Following is an overview of these new services:

Pre-Trip Travel Assistance Benefits (domestic and international) that includes:

- Visa and passport requirements, immunization requirements, foreign exchange rates, embassy/consular referral, travel/tourist advisories, temperature and weather conditions and cultural information.

Emergency Personal Service (non medical) that includes:

- Urgent message relay, interpretation translation services, emergency travel arrangements, recovery of lost or stolen luggage or personal possessions and legal assistance and/or bail bond.

Medical Assistance Services:

- Medical referrals, medical case monitoring, Rx assistance and arrangement and payment of emergency medical services up to \$10,000 with a written guarantee of reimbursement from eligible participant.
- Emergency Transportation Services
- Visit of family member or friend, return of traveling companion, return of dependent children, return of vehicle and return of mortal remains.

You may contact ING Travel Assistance for the above services as follows:

In the U.S. toll free: 800-859-2821
Worldwide, Collect: 202-296-8355
E-mail: ops@europassistance-usa.com
Web: www.europassistance-usa.com

Funeral Planning and Concierge Services through Everest at no cost for employees, their spouse and children under age 25 that includes:

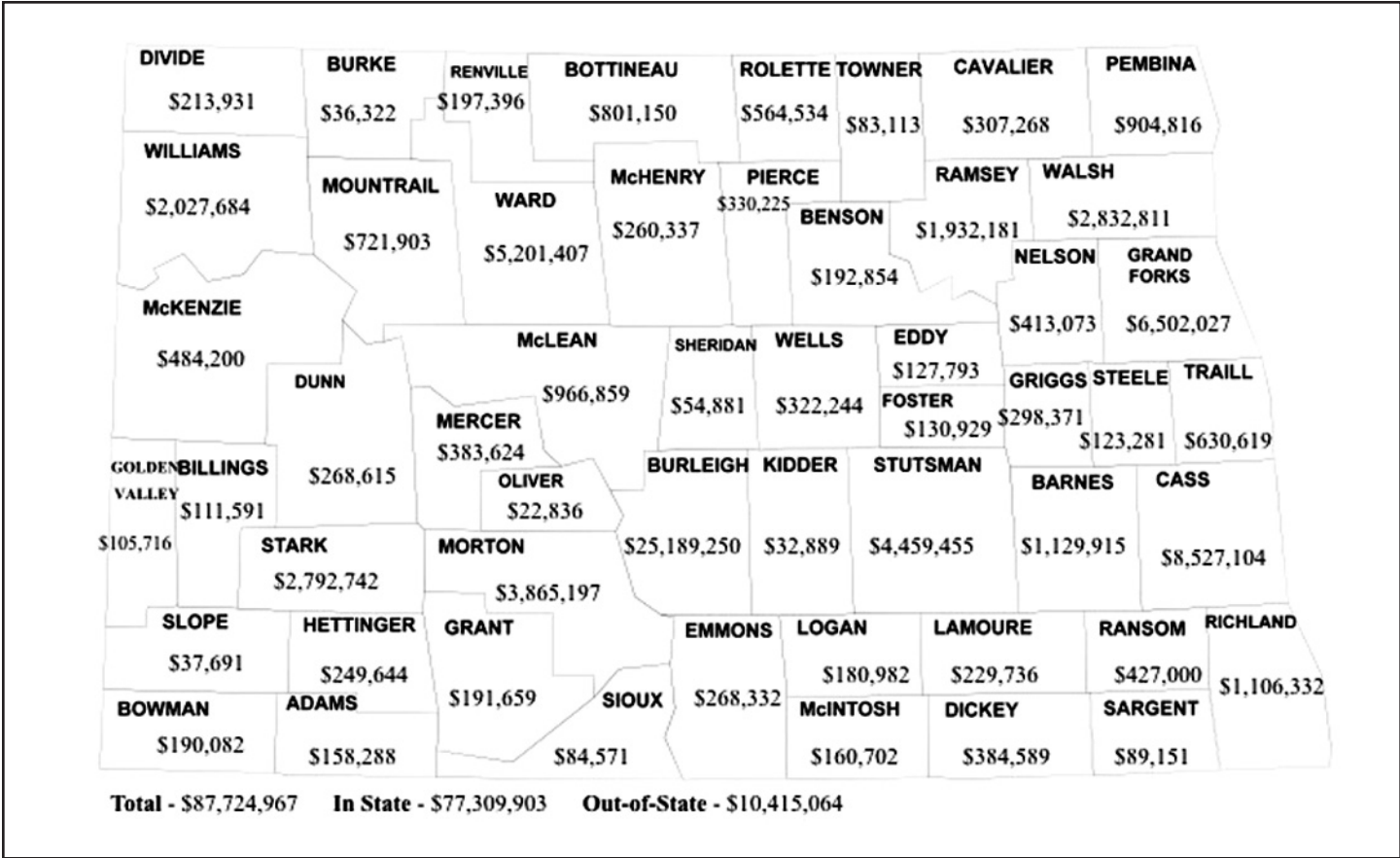
- Unlimited use of secure, online planning tools to include personalized reports that compare local funeral home prices nationwide.
- Round-the-clock toll-free access to Everest advisors.
- Concierge services to provide personal assistance including planning a funeral or memorial service and negotiating prices with funeral homes.

To access these services, go to the Everest Enrollment site to create your personal user ID and profile at www.everestfuneral.com/ing. If you do not have internet access, or would like further information or assistance, contact an Everest Service Advisor at 1-877-456-5050.

Mastectomy-related Services Are Covered

Did you know that your health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services? These services include all stages of reconstruction and surgery to achieve symmetry between the breasts, and prostheses and treatment for complications, such as lymphedemas, resulting from a mastectomy. Call the telephone number on the back of your BCBSND identification card for more information.

Annual Benefits Paid to NDPERS Retirees in 2011



The map above shows the annual pension benefits paid, by county, to retirees in the NDPERS system. The total pension benefits paid, as well as a breakdown of the benefits that remain in-state and that are paid out-of-state, is shown at the bottom of the map.

HealthyBlue – A BOLD New Online Wellness Tool

HealthyBlue, a brand new wellness tool from Blue Cross Blue Shield of North Dakota, was launched on February 15 for NDPERS members. Your participation will help you stay in shape and improve your overall wellness.

NDPERS members can find HealthyBlue at www.ndpersHealthyBlue.com.

What can you do with HealthyBlue?

HealthyBlue includes all the functionality you expect on a wellness site:

- Exercise, food and weight trackers
- Enter and track your basic medical screenings like blood pressure, cholesterol and blood sugar

- Articles to help you live a healthier life
- Easy-to-use fruit and vegetable tracker
- Water tracker
- Meal planner

You'll also notice HealthyBlue has a friendlier user experience than its predecessor and some great functionality including:

- Mobile application for your smart phone
- "Community" function where you can find a diet buddy or talk to a dietitian or fitness trainer
- Online wellness workshops
- Customized challenges

If you haven't registered on HealthyBlue, sign up today and step into a whole new world of wellness!

Dos and Don'ts for Storing Medication

- Do store your medication at room temperature in a dry, dark place such as a bedroom dresser drawer.
- Do keep your medication in its original, labeled container.
- Do keep liquid medication from freezing.
- Do keep all medication locked up and out of reach and sight if you have children or are expecting young visitors.
- Don't leave the cotton plug in an opened medication container.
- Don't store medication in your refrigerator unless your doctor or pharmacist tells you otherwise.
- Don't leave your medication in your car for a long period of time. Heat and direct sunlight can damage it.
- Don't keep expired medication.

Disposing of Expired Medication

- Throw it away rather than flush it down the toilet. Water treatment systems are designed to rid water of bacteria and viruses rather than chemicals.
- Leave it in its original package and black out any information on the package that identifies you. Many containers have caps that are difficult for a child or an animal to open.
- Add a nontoxic powder, such as salt, flour or mustard, to liquid medication to make it unappealing to people or animals.
- Add some water to solid medicine to partially dissolve it.
- Tape the bottle shut or wrap in blister packs with duct tape. Then put it inside a bag or container such as a cottage cheese tub that is not see-through.

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, financial or tax advisor with regard to your individual situation. This newsletter is available in alternate formats upon request. Printed on recycled paper.

PRESORTED
STANDARD
US POSTAGE
PAID
PERMIT NO. 37
BISMARCK, ND
58501

North Dakota Public Employees Retirement System
Box 1657
Bismarck, ND 58502-1657

