



**North Dakota
Public Employees Retirement System**
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Memorandum

2005-07

DATE: May 27, 2005

TO: Employer's participating in NDPERS health and/or life insurance

FROM: Cheryle Masset

SUBJECT: NDPERS group health and life insurance

The information contained in this memo may or may not pertain to all employer groups. If your agency does not participate in one of the referenced programs, please disregard.

If anyone else in your agency/department needs this information, please provide it to them. This is the only notice your agency will receive.

LIFE INSURANCE:

Effective July 1, 2005 the carrier of the NDPERS group life insurance will be Prudential. There is no change in the basic life insurance premium for active employees. The basic life coverage premium remains at \$.28 per month. However, with the change in carrier, NDPERS was able to reduce the premium for the employee supplemental, basic dependent, and spouse supplemental life coverages.

Enclosed is the life insurance premium rate table. It is also available on the NDPERS website at: www.discovernd.com/ndpers. You can view it under "Information For", "Active Members", "Group Life Plan", "Rates". **Use this table to determine the new premium each employee must pay for their July 2005 coverage. For employers using the ConnectND PeopleSoft payroll system, you do not need to enter the new premium for each employee; this will automatically be updated for you.**

The group life billings for July 2005 will list the new premium amount for the employee's current level of coverage. There is **NO** open enrollment for life insurance with the change in carrier. If an employee wants to increase their level of coverage, they will have the opportunity to do so during the annual enrollment beginning October 1, 2005 through November 15, 2005. Approved additional coverage will go into effect the first of the month following the date of approval.

HEALTH INSURANCE

Our office has been receiving a large volume of phone calls concerning the addition of two new EPO providers in the Bismarck/Mandan area effective July 1, 2005. The most common questions are whether or not a chiropractor or a specific clinic is affiliated with the MedCenter One or Primecare network. You may have noticed that the EPO provider network information has not been updated to include these two new providers or any other current EPO provider affiliates.

Blue Cross Blue Shield of North Dakota has informed NDPERS that both MedCenter One and Primecare are in the process of signing contracts with chiropractors and satellite clinics. Therefore, we recommend that if an employee has a question as to who is affiliated with which network that the employee refer to the NDPERS website. On the NDPERS home page is an icon for the EPO Open Enrollment. There they will find a link to the BCBSND Provider listing. BCBSND will be updating the provider listing as the information is provided to them by the EPO networks. So if you don't see a particular physician, chiropractor, or clinic listed you may want to check back periodically to review any updates.

When enrolling in the EPO an employee should know that they are making a decision as to what is known at the time of enrollment and NOT to assume the chiropractor/clinic will eventually sign up for the network. As in the past, EPO providers can change at anytime.

NDPERS staff wants to thank each of you for your work efforts, time and patience. We do realize that without you we could not accomplish our goals or deadlines. If you have any questions please contact our office at 328-3900 or 1-800-803-7377.