



PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll Officers

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PERSLink Employer Self Service Tips

1. How to find an employee's NDPERS member Id:
 - a. Navigate to the "Organization Information" menu option
 - b. Select the submenu option "Employees"
 - c. Enter any one of the following search parameters:
 - i. To find a specific person: Either enter the employee's Last Four Digits of Social Security Number, or Last Name, or First Name, select the Search button to display results.
 - ii. To see your entire listing of employees: Enter no search parameters and just select the Search button.
 - d. In Search Results panel, the Column labeled Person Id is the employee's NDPERS member Id
 - e. In Search Results panel, you have two (2) buttons, open and export to excel, you have the option to export your search results to an excel file that you can print or save to your own files.
2. How to contact NDPERS regarding Employer Self Service questions:
 - a. On the right hand side of your Dashboard, navigate to the panel labeled "Links"
 - b. Select the link "Report a Problem". This link can be used to report a problem or to ask a question regarding your Employer Self Service
 - c. Once "Report a Problem" is selected, complete the following fields
 - i. Problem Type: Select the category your question relates to. This will route your request to the appropriate accounting staff member.
 - ii. Callback Phone Number: Indicate a telephone number you can be reached at.
 - iii. Time of Day to Contact: Select which part of the day is the best to contact you.
 - iv. Notes: Please add your specific question(s) in this area.
 - v. Select the Save button. Upon saving your request, a work order is sent to NDPERS and will be processed in the order it was received. The status of your request will be posted to your Message Board.
3. How to contact NDPERS directly regarding Employer Self Service:
 - a. Call our Member Service Unit at 1-800-803-7377 or 701-328-3900 or you may call NDPERS staff directly at:
 - i. Retirement: Matt Anderson(701) 328-3914
 - ii. Group Insurance: Cathy Carlson (701) 328-3907
 - iii. Deferred Compensation: Jeff Seifert (701) 328-3956
4. How to speed up the performance of your Employer Self Service:
 - a. One cause of poor performance levels is due to an over abundance of Messages in your Message Board. To speed up the time it takes to load a screen, please do the following:
 - i. Go to your Message Board

- ii. Check the checkbox beside the heading "Message"
- iii. Select the Clear button, that will clear the 1st page of messages---**WE RECOMMEND** ---you start on your last page of messages to begin clearing old messages
- iv. Continue until your all your messages are cleared up to your current month of notices or to messages relevant to items you have not yet processed

Revised Materials

In conjunction with the PERSLink business system we have revised and updated all forms associated with the the NDPERS administered group benefit programs.

Please refer to the [NDPERS website](#) to verify that you are using the most recent version of a form and **discard out-dated forms**. We will no longer be accepting out dated forms. The following have been updated:

<http://www.nd.gov/ndpers/forms-and-publications/index.html>

- [Retirement Kit](#)
- [Retirement Forms](#)
- [Deferred Retirement Kit](#)
- [Deferred Retirement Forms](#)
- [Disability Retirement Kit](#)
- [Disability Retirement Forms](#)
- [Notice of Transfer Kit](#)
- [Notice of Transfer Forms](#)
- [Refund/Rollover Kit](#)
- [Refund/Rollover Forms](#)
- [New Hire Kit](#)
- [New Hire Forms](#)

2011 Comprehensive Annual Financial Report

NDPERS prepares a Comprehensive Annual Financial Report as of June 30 of each year. This report contains detailed financial, investment, actuarial and statistical information for the plans administered by NDPERS. You can view, download or print the report from the NDPERS website at www.nd.gov/ndpers under Forms and Publications. If you have any questions on the report, contact Sharon Schiermeister.

Events & Mailings

Reminder - Employer Based Wellness Program Deadlines

[The Employer Based Wellness Program Discount Application SFN 58436](#) is available on the website for employers to complete and submit to notify NDPERS of their activities for the new plan year July 1, 2012 to June 30, 2013. The deadline for coordinators to submit this application to NDPERS for review was February 28, 2012. However, if you inadvertently missed this deadline, please contact Rebecca at (701) 328-3978 as soon as possible to discuss options. NDPERS notified agency heads and coordinators in early April if their application was approved for the premium discount effective July 1, 2012.

Employers that participate in the NDPERS group health insurance plan who do not have an approved wellness discount application will be billed for the full premium (without the 1% discount) effective July 1, 2012.

In addition, the [Employer Based Wellness Program Year-End Program/Activity Confirmation SFN 58437](#) should be completed by coordinators to report back to NDPERS regarding the current plan year activities. The form should reflect completion of all wellness activities from July 1, 2011 to June 30, 2012. **Coordinators should submit this form for the current year by May 31, 2012.** If you are completing activities in June, please email Rebecca at rfricke@nd.gov to notify her that you will submit the activity confirmation form after the May 31 deadline.

If you have any questions on the employer based wellness program, please contact Rebecca Fricke at (701) 328-3978 or rfricke@nd.gov.

Important Updates

2012 NDPERS Pre- Retirement Conferences

NDPERS has tentatively scheduled the following PREP sessions for 2012:

- Bismarck, April 25, 2012 at the Civic Center (registration closed)

- Grand Forks, October,3, 2012 at the Ramada

Additional information will be sent via email and this newsletter as it becomes available. We will also post information on our website as the scheduled dates get closer.

Dependent Transitional Enrollment Opportunity for the Health Insurance Plan

The NDPERS group health plan previously permitted coverage for adult children age 19 through the end of the month (EOM) in which they turn 26 unless the child was eligible to enroll in an employer-sponsored group health plan other than a group health plan of a parent. BCBSND has amended the NDPERS group health plan to expand eligibility to your children who are age 19 through 26 (EOM) regardless of their eligibility for other group health plan coverage. So, even if an adult child is eligible for or covered by another employer group plan, or covered by their spouse's employer group coverage, they are also eligible to be added to the parent's NDPERS group health plan.

Because of this change, NDPERS and BCBSND are providing a transitional open enrollment period for those adult children that were eligible for coverage or are enrolled through a plan by their spouse's employer. Members will have the opportunity to enroll those dependent children who are age 19 through age 26 (EOM) into their NDPERS group health plan during this time. This does not include the married child's spouse or any grandchildren.

NDPERS and BCBSND will provide the transitional open enrollment period from May 21, 2012 through June 22, 2012, with a July 1, 2012 effective date. Members on the health plan will receive information from BCBSND in May. NDPERS will also send an email notice to the employers on the health plan as a reminder in May.

This transitional enrollment does not apply to the NDPERS dental or vision plans.

Address Changes & Rural Route/Emergency 911 Updates

NDPERS wants to hear from you.

We have numerous incorrect or insufficient addresses on file for employees, which results in undeliverable mail. Therefore, we must update our system. Many of these address changes are due to a Rural Route/Emergency 911 address change only. An example of an undeliverable address would be "Rural Route 1"; an example of the correct address would be "28861 182nd Avenue West".

If you or your employees had a Rural Route/Emergency 911 address change or an address change due to moving, please submit a [Notice of Change SFN 10766](#) to PERS to update our system to the Emergency 911 and U.S. Postal Service approved address. Instructions to complete the form are located on the back of the form. The [form](#) can also be requested by contacting PERS at (800) 803-7377 or 328-3900. You or the employee can also submit the address change in writing to PERS (be sure to sign the letter). The authorized agent of an employer may submit the correct address to PERS on behalf of an employee.

Please pass this information regarding incorrect or insufficient addresses along to your employees.

Thank you for your cooperation in this matter.

2009-2012 NDPERS 457 Plan Investment Options Summary Publication

The NDPERS 2011-2012 475 Plan Investment Options Summary publication can be found on our website. The publication can be found by accessing our website.

Plan Year 2012 Annual Contribution Limits 457 Deferred Compensation Plan

The annual deferral limits established by the Internal Revenue Code for the NDPERS 457 deferred compensation plan will remain the same for calendar year 2012.

The 457 Deferred Compensation Plan under-age-50 contribution limit for calendar year 2012 is \$17,000.00. The contribution limit for participants age 50 or older can be an additional \$5,500 or an annual maximum

amount of \$22,500. Any employee who attains age 50 in 2012 is eligible to begin the 50+ additional catch-up amount in January, 2012. There is no special 50+ form to complete. The form SFN3803 has a 50+ box in Part C to be marked to indicate the higher limit eligibility.

The annual limits for participants enrolled in the deferred compensation plan regular or "normal" 3 year catch-up option is \$34,000 for 2012. Employees who wish to enroll in the "normal" 3 year catch-up must submit the 457 Catch-Up Worksheet to PERS certification of eligibility.

Employees who wish to increase their deferred compensation plan monthly contribution amount must complete the 457 Deferred Compensation Plan Enrollment/Change form, SFN 3803, the month prior to the month in which the change in contribution is to occur.

All forms may be obtained on the PERS web site.

Reminder on Mandatory Participation Requirements for NDPERS Defined Benefit Retirement Plan

Occasionally NDPERS receives calls from employers asking for clarification about the Mandatory Participation Requirements for employees in the NDPERS Defined Benefit Retirement Plan. As a reminder, the following are the mandatory participation requirements:

Mandatory Participation Requirements
If you work a minimum of 20 hours per week for 20 weeks of the year, are at least eighteen years of age, filling a permanent position that is regularly funded and not of limited duration, and are not a non-classified state employee, you must participate in the defined benefit plan unless you waived participation in writing when your employer joined NDPERS.

(Mandatory Participation Requirements for the Law Enforcement Retirement Plan is a minimum of 32 hours per week for 20 weeks of the year.)

If you meet the above requirements and are a non-classified state employee, you must elect to participate in either the defined benefit plan or the defined contribution plan.

You should be enrolled the first month of eligible employment, even when hired subject to a probationary period. There is no maximum age limit applicable for enrollment purposes.

Participation Requirements for State Elected and Appointed Officials

State officials elected on or after December 31, 1999, who meet the mandatory participation requirements may enroll or waive participation in the defined benefit plan within the first 6 months of their term. If the state official elects to join NDPERS they must be a participating member of the defined benefit plan unless an election is made within six months to join the defined contribution plan.

State appointed officials initially appointed on or after July 1, 1979 must be participating members of the defined benefit plan. The state appointed official must be a participating member of the defined benefit plan unless an election is made within six months to join the defined contribution plan.

Participation Requirements for Other [Non-State] Elected Officials

Elected officials of participating counties, at their individual option, may enroll or waive participation in the defined benefit plan within the first 6 months of their term. All other elected officials who meet the above mandatory participation requirements must be enrolled in defined benefit plan within the first 6 months of their term.

Participation Requirements for Other [Non-State] Appointed Officials

Officials of all other participating employers appointed on or after August 1, 1999, who meet the above mandatory participation requirements must be enrolled in the defined benefit plan effective with the first month of taking office.

Please be sure to periodically review your employee listing to make sure that they still meet these mandatory participation requirements.

Also, if you have newly elected, re-elected or appointed officials at your agency who have started a new term, please make sure you carefully review the above provisions to determine if participation is required or optional and review the requirements with these officials.

Retirement Account Options Upon Separation of Employment

An employee participating in the Defined Benefit Retirement plan must choose a retirement account option when they leave your employment. The kit you give to the member depends on which option they choose. The following is a brief description of each option:

- If the member is at the Rule of 85 or vested and age 55 or older they may choose to apply for a monthly retirement benefit by completing the RETIREMENT KIT
- All members, whether or not they are vested, may choose to take a refund or rollover by completing a REFUND/ROLLOVER KIT
- All members, whether or not they are vested, may choose to leave their member account balance intact by completing the DEFERRED RETIREMENT KIT
- Disability benefits are available after the employee has accumulated 6 (six) months of service credit. If a member wishes to apply for disability retirement benefits use the DISABILITY RETIREMENT KIT.

More detailed information is in the Defined Benefit Hybrid Retirement Plan book available on our web site,

Benefits & Return to Work

To be eligible for (1.) refund/rollover, (2.) retirement, or (3.) disability benefits, a member must terminate employment or terminate membership. "Termination of employment" means a severance of employment by not being on the payroll of a covered employer for a minimum of one month (31 days). This period is determined by counting 31 days from your final regular payroll payment to the date you begin actual employment (first day of work) with a new NDPERS participating employer.

Approved leave of absence does not constitute termination of employment. "Termination of participation" means termination of eligibility to participate in the retirement plan.

1. Refunds/Rollovers

If a member applies for a refund/rollover distribution of his/her member account balance and becomes re-employed with a participating employer before 31 days have passed, no refund/direct rollover will be issued and his/her retirement account will pick up where it left off with his/her previous employment.

If a member is transferring to another job where he/she will be covered by NDPERS or another state sponsored retirement plan, he/she is not eligible to apply for a refund/rollover distribution.

2. Retirement

- a) If a member returns to permanent employment with a NDPERS participating employer, the hours of employment must be restricted if the member wishes to continue receiving his/her pension payment unless the member qualifies under item (b) below. The member's employment must be limited to less than 20 hours per week if employed 20 weeks or more months per year. A member may work more than 20 hours per week if employed less than 20 weeks per year.

If a member is employed for 20 or more hours a week for 20 or more weeks per year then his/her retirement benefit will be suspended. Upon termination of employment, the member may resume retirement benefit.

- b) If a member is eligible for normal retirement (Rule of 85 or age 65) and accepts a retirement benefit and is reemployed with a NDPERS participating employer other than the employer with which he/she was employed at the time of retirement, the member may elect to permanently waive future participation in the Defined Benefit/Defined Contribution plan and the Retiree Health Insurance Credit program.

Under N.D.C.C. 54-52-01(8), a "Governmental unit" means the state of North Dakota, except the highway patrol for members of the retirement plan created under chapter 39-03.1, or a participating political subdivision thereof. Therefore, North Dakota state agencies are considered one employer group and any member

retiring with one state agency and becoming reemployed with another state agency **would not be eligible** for this return to work provision.

The following retired members may be eligible for this provision:

Past Employer	New Employer
State	Political
Subdivision	
Political Subdivision	State
Political Subdivision	Political
Subdivision	

RULES, POLICIES, AND RESTRICTIONS FOR 2b MAY BE ACCESSED THROUGH YOUR "EMPLOYER GUIDE".

3. Disability

If a member returns to work in a permanent full-time position and is eligible to participate in NDPERS, his/her disability benefits must be suspended. If the member is not able to continue employment for a consecutive period of time resulting in nine (9) months of service credit as a result of the disability and continue to meet the eligibility requirements under the plan, he/she may resume disability.

If a member returns to substantial gainful activity in employment not covered under NDPERS, he/she disability benefit may continue for up to nine (9) consecutive months. If a member is not able to continue employment for at least nine (9) months as a result of the disability and continues to meet the eligibility requirements under the plan, he/she may continue disability status.

Reminder on Wages & Salary Reporting to NDPERS

NDPERS is often asked what should be reported as wages & salaries for retirement contribution purposes. As a reminder, wages and salaries means earnings in eligible employment which were reported as salary on the member's federal income tax withholding statements plus any salary reduction or salary deferrals amounts under an IRC Section 125, 401(k), 403(b), 414(h), or 457 Plan.

Salary does not include fringe benefits such as payments for overtime, unused sick leave, personal leave,

vacation leave paid in a lump sum, transportation expenses, severance pay, early retirement incentive pay, medical insurance, worker's compensation benefits, disability insurance premiums or benefits, or salary received by a member in lieu of a previously employer-provided fringe benefit under an agreement between the member and the participating employer. Bonuses may be considered as salary under this section if reported and annualized pursuant to rules adopted by the NDPERS board.

Bonuses for services performed and profit-sharing are considered reportable salary and retirement contributions must be made on that money. Recruitment and retention bonuses are not eligible for consideration as salary and no contributions associated with those types of bonuses should be submitted.

Bonuses or profit-sharing amounts paid must be prorated equally over the term of the intended bonus or profit-sharing period. When remitting retirement contributions on bonuses and profit-sharing amounts, complete the [Notice of Irregular Salary or No Deposit SFN 53707](#).

If you have questions about what should be reported as salary to NDPERS, please contact Matt at (701) 328-3914.

NDPERS Announces The Availability of Retirement Planning Services for all Employees!

As you are aware, TIAA-CREF is the record keeper of both the 401(a) Defined Contribution Plan and the 457(b) Deferred Compensation Companion Plan. In this role TIAA-CREF is offering the following services - free of charge – for employers participating in the NDPERS 457(b) Deferred Compensation Plan:

[Educational Seminar on the 457 Deferred Compensation Plan and key concepts when investing for life's goals.](#)

This educational seminar would be beneficial for employers to consider hosting for their employees. The seminar is for employees interested in learning about the benefits of participating in the NDPERS 457 Deferred Compensation Plan. In

addition, key investment concepts will be discussed to help maximize your retirement benefits.

Individual 1-on-1 financial counseling sessions.

TIAA-CREF financial consultants are available to visit to your location and conduct individual meetings with your employees interested in receiving this service. All TIAA-CREF consultants are salaried employees and the focus of these meetings is to address individual questions and provide objective recommendations to assist with retirement planning.

If you wish to learn more about these new services, you may contact TIAA-CREF directly to request a visit from a Financial Consultant.

Phone: 800-877-6602, select option 5 to schedule a consultant visit

Email: wthorne@tiaa-cref.org
(William Thorne, Dir. Field Consulting Group)

Board Meeting Highlights

Complete [meeting minutes](#) are available.

December 28, 2011

- Job Service COLA
- Public Pension Award
- Contribution Increase
- HDHP Update
- Rate Increases
- Deferred Compensation Update

January 11, 2012

- Defined Benefit Plan Update
- Defined Contribution Plan Update
- Investments
- Group Health Plan Updates
- Life, Dental, Vision, Long Term Care Flex Plan Updates
- Administration

Look forward to receiving via email your next edition of the PERSONnel Updates on July 15, 2012.

This newsletter is intended to provide general information and may not be considered to be a legal interpretation of law. Statements contained in this newsletter do not supersede the North

Dakota Century Code or Administrative Code or restrict the authority granted to the Retirement Board. This information is subject both to changes made by the legislature and rules and regulations established by the Board of the North Dakota Public Employees Retirement System.

