

Perspectives

FOR RETIRED
MEMBERS
OF THE
NORTH DAKOTA
PUBLIC
EMPLOYEES
RETIREMENT
SYSTEM

SPRING 2013 • VOLUME 22, NUMBER 1

IN THIS ISSUE...

- National Walk@Lunch Day
- Delta Dental is New Dental Provider
- Confidentiality Law
- Retiree Member Self Service
- How to Make the Most of Your Medical Appointment
- Summary of Legislative Proposals
- 2013 Annuity Check Mailing Schedule



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

Plan to Participate in the National Walk@Lunch Day

Get on your feet and get ready for a walk at lunch on April 24 for National Walk@Lunch Day!

National Walk@Lunch Day is designed to complement – not compete with – your busy lifestyle. Created to improve personal health and decrease the costs of health care for employers and employees, National Walk@Lunch Day is the start of your new daily walking routine, helping you to improve your health step by step.

Participation is fun and easy. On Wednesday, April 24, local Blue Cross and Blue Shield companies, businesses large and small and state legislatures across the nation will encourage you to wear comfortable shoes and take a walk at lunch.

BCBSND and NDPERS will host a walk with Lt. Governor Drew Wrigley at the Bismarck Capitol from 11:30 a.m. to 1 p.m. We encourage you to join us if you are in the area.



Delta Dental is New Dental Provider

Effective January 1, 2013 Delta Dental is the new carrier for our group dental plan. The dental plan is available to active state and university system employees and eligible retirees. A new feature available through Delta Dental is its national dental preferred provider organization (PPO) network available. The dentists in the network have agreed to accept a pre-negotiated fee which means you may benefit by having lower out-of-pocket expenses.

If you were participating in the NDPERS dental plan through CIGNA, you were automatically transferred to Delta Dental on January 1, 2013 unless you cancelled your coverage prior to that date. You should have received new ID card(s) prior to January 1st.

Additional information about the benefit schedule, PPO network, requesting additional ID cards, and setting up your subscriber/member online account is available on the NDPERS website home page at www.nd.gov/ndpers.

Confidentiality Law

When you call NDPERS for personal information about your benefit accounts you are subjected to a series of questions to verify that you are a member. Because NDPERS records are confidential and not public records, staff may only disclose information to the member or under the following circumstances:

- A person to whom a member/beneficiary has given written consent.
- A person legally representing the member/beneficiary upon proper proof of representation, unless member/beneficiary withholds consent.
- A person authorized by court order.
- A member's spouse or former spouse, that individual's legal representative, and the judge presiding over the member's dissolution of marriage proceedings for the purpose of drafting a Qualified Domestic Relations Order (QDRO).
- A member's participating employer's authorized agent, under limited circumstances.
- A member's designated beneficiaries after the member's death. Information relating to beneficiaries may be disclosed to other beneficiaries of the same member.
- The general public, but only after the board has been unable to locate the member for a period in excess of two years, and limited to the member's name and the fact that NDPERS has been unable to locate the member.
- Any person whom the NDPERS board determines disclosure is necessary for treatment, operational, or payment purposes, including the completion of necessary documents.

Staff must be very diligent in protecting the confidentiality of our member records. A penalty for disclosure of confidential information is a Class C felony, which includes a five-(5) year prison term and a \$5,000 fine (N.D.C.C. 12.1-13-01).

Retiree Member Self Service

We offer through PERSLink Member Self Service the ability to view:

1. Your NDPERS retirement payment(s) and related details,
2. Insurance coverage(s), premiums paid, and related details, and
3. 1099R tax information, as it becomes available.

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

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

Tip 1

View Retirement Payment & Deductions

On your PERSLink Member Self Service home page:

1. Go to "Payment Account(s)" menu option, "Select Your Retirement Payment Account(s)"
2. Select the Retirement under the "Benefit Type" column. The "Monthly/Lump Sum Benefit Information" panel contains the details of the last payment issued.

The "Payment History Plan" panel contains the year and life to date paid. To view details of an individual payment, click on the "view detailed payment history" link at the bottom of the page. Select the year, then select the payment date.

How to Make the Most of Your Medical Appointment

Having a productive medical appointment requires preparation and clear communication – from beginning to end. When making an appointment, clearly state the reason for the visit so the right amount of time can be scheduled. Come prepared with a list of questions. You might also want to consider asking someone to go with you to the appointment to write down the answers for you.

During your appointment, you should be prepared to give your doctor any information needed to successfully treat you. That may include:

- a list of allergies, illnesses, hospitalizations, operations and any medications you are currently taking
- information about your general health, stress level, habits and activities
- a thorough and accurate description of your present illness or complaint, including as many specific symptom details as possible

While it might be embarrassing to talk about personal topics, don't be hesitant to give frank, honest answers and say what's on your mind. If you're worried about something, say so. Chances are your doctor has heard it all.

Make sure you understand everything the doctor tells you. If you're confused, ask more questions. Don't be afraid to ask that the explanation be simple and easy-to-understand.

Get instructions in writing, particularly the names of medications the doctor prescribes, how much to take, how long to take it, or any problems you may have in taking it. Make sure your doctor knows about any other medications you may already be taking. Don't rely on your memory. And again, ask questions if there is something you don't understand. Ask about any resource materials or websites that might help you learn more about your diagnosis or treatment.

With a little preparation, you can make the most of your appointment.

Information provided by Blue Cross Blue Shield of North Dakota.

Summary of Legislative Proposals

The following summarizes the bills submitted to date for the 2013 legislative session. For more information or to review copies of the bills, please refer to our web site at www.nd.gov/ndpers and select the “NDPERS Proposed Legislation” icon from the NDPERS home page.

Bill No.	Sponsor	Description	Status/Committee Recommendation
SB 2059	NDPERS	<p>Increases employee and employer contributions equally for the Main, Highway Patrol, Judges and Defined Contribution plans:</p> <ul style="list-style-type: none"> • 2% employee increase and 2% employer increase with a 1% increase January 1, 2014 and a 1% increase January 1, 2015. <p>Increases employee contributions for the Law Enforcement plan:</p> <ul style="list-style-type: none"> • 1% employee increase with a .5% increase January 1, 2014 and a .5% increase January 1, 2015. <p>Increases the temporary employee contribution for the defined benefit and defined contribution plans:</p> <ul style="list-style-type: none"> • 4% employee increase with a 2% increase January 1, 2014 and a 2% increase January 1, 2015. <p>Amended: During 2013-14 interim, legislative management shall consider studying the feasibility and desirability of existing and possible state retirement plans to include an analysis of both a defined benefit and defined contribution plan.</p>	Passed by Senate with amendment
SB 2060	NDPERS	<p>Relating to plan modifications to the public employees retirement system defined contribution retirement plan required to maintain compliance with the Internal Revenue Code; to amend and reenact sections 39-03.1-11.2, 39-03.1-29, subsection 11 of section 54-52-04, sections 54-52-17, 54-52-23, 54-52-28, 54-52.3-03, and 54-52.6-13 of the North Dakota Century Code, relating to incorporation of Internal Revenue Code compliance under the highway patrolmen's retirement plan and public employees retirement system, updating appropriate committee designations for the savings clauses under the highway patrolmen's retirement plan and public employees retirement system, the board's authority to fund administrative expenses, normal retirement dates for a peace officer or correctional officer, normal retirement dates for a national guard security officer or firefighter, normal retirement dates for a peace officer employed by the bureau of criminal investigation, removal of the level social security retirement benefit option under the public employees retirement system, defrayal of expenses associated with the pretax benefits program, and distribution of a deceased participant's accumulated account balance under the defined contribution retirement plan; and to provide a continuing appropriation.</p>	Passed by Senate
HB 1058	NDPERS	<p>Closes the pre-Medicare plan to retirees after December 21, 2013; allows retiree health credit to be used for other health and prescription drug coverage and the PERS dental, vision or LTC plans.</p>	Passed by House
HB 1059	NDPERS	<p>Changes the definition of temporary employee to comply with the Affordable Care Act (ACA) and sets the premium level accordingly; allows political subdivisions to set up their own health spending account if they select the high deductible health plan (HDHP).</p>	Passed by House
HB 1452	Rep. Grande	<p>Relating to eligibility to participate in the defined contribution retirement plan; and to repeal section 54-52.6-03 of the North Dakota Century Code, relating to calculation of accumulated fund balances under the public employees retirement system.</p>	Passed by House with amendment



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

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

2013 Annuity Check Mailing Schedule

NDPERS mails your retirement benefit check the first working day of each month. Check mail dates for the remainder of 2013 are:

April 1	September 3
May 1	October 1
June 3	November 1
July 1	December 2
August 1	

As you may know, last year the U.S. Postal Service announced it was implementing a plan to consolidate its network of 461 mail processing locations. The first phase of activities will result in up to 140 consolidations through February of 2013. The consolidations will involve transferring mail-processing operations from smaller to larger facilities. Therefore, you may experience a delay in the delivery of your check, depending on your zip code location.

SAVE TIME AND ELIMINATE WORRY

One thing you can do to save time, eliminate worry and avoid delays is to sign up for direct deposit. Not only is direct deposit faster than getting your benefit checks in the mail, it is also safe,

reliable, secure and used nationwide. Benefit payments are deposited electronically into your bank account. You do not have to change your current bank relationship to take advantage of this service. It is available through all banks, credit unions, savings and loans facilities and most other financial institutions.

Advantages to Direct Deposit:

- Your money will be deposited timely – the first business day of each month, which allows you immediate access to your money.
- Your worries about mail delays, stolen checks, or interruption due to disaster are over.
- You'll avoid waiting in long bank lines to cash or deposit checks.
- It's free! PERS does not charge any fees for this service.

To begin direct deposit, complete an "Authorization for Direct Deposit for

Annuity Payment SFN 18379" which is available on our web site at <http://www.nd.gov/ndpers/retirement-plans/retirees.html>. Complete and sign the Part A of the form and have your financial institution complete Part B. If you do not have internet access, call the PERS office at 701-328-3900 or 800-803-7377 and one will be sent to you.

Return the form to the PERS office by the 15th of any month. The direct deposit of your PERS benefit payments will begin the first of the following month, unless an alternate effective date is requested. To change financial institutions or change any account information, just complete a new Authorization for Direct Deposit form.

***DIRECT DEPOSIT –
For your peace of mind!***

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.