

# Perspectives

FOR RETIRED  
MEMBERS  
OF THE  
NORTH DAKOTA  
PUBLIC  
EMPLOYEES  
RETIREMENT  
SYSTEM

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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*

## Lt. Governor Wrigley to Host Wellness Webinar Series



*Lt. Governor Drew Wrigley*

North Dakota is proudly leading the nation in so many ways. Our economic growth, job creation and balanced budget are the envy of the country. But there is one area where we still have work to do and challenges to overcome – our physical health! Keep reading if your health matters to you.

Estimates show that modifiable health choices cost North Dakotans more than \$550 million annually in medical expenditures. Healthier people live with less stress, less disability, fewer injuries and fewer preventable diseases. They also spend less of their hard-earned money on health care.

NDPERS provides a number of health and wellness tools to help you improve your quality of life, including HealthyBlue, an online resource from Blue Cross Blue Shield of North Dakota where you can:

- Track your physical activity, nutrition and weight,

- Complete a health assessment,
- Access helpful tips to stay healthy, and
- Much more.

Take a moment to explore these exciting tools for better health at [ndpersHealthyBlue.com](http://ndpersHealthyBlue.com).

This summer, I will be hosting a series of short and informative webinars that you can view on HealthyBlue. The webinars will cover topics like physical activity, nutrition, prevention, personal safety and more. Let's all get more engaged in our health! Watching the webinar series is an efficient and innovative way to do that.

Together, we can have fun building a Healthy North Dakota!

Drew Wrigley

Lieutenant Governor

## Elected to the Board

Mike Sandal was re-elected by the active membership to a five-year term on the NDPERS Retirement Board. His term is effective July 1, 2012 and ends June 30, 2017. Mike is employed with the Department of Transportation.

The following is a recap of the election results:

	Votes
Mike Sandal	1,133
Invalid Ballots	8
Write-In Ballots	11
<b>Total</b>	<b>1,152</b>



*Mike Sandal*

The NDPERS Board and staff congratulate Mike on his re-election to the Board.

## Do You Know Your NDPERS Member ID?

If you have called the NDPERS office, or completed any NDPERS forms you have been asked for your PERSLink member ID number. We receive many questions asking “What is my member ID number?” or “How do find out what my member ID is?”

In October of 2010, NDPERS launched its new business system – PERSLink – “Your Online guide to Benefits Administered by NDPERS.” The new system includes functionality for each of the plans administered by NDPERS and will include web-enabled self-service functionality for members, retirees, beneficiaries, and employers.

One of the features of our new system is the ability to assign each member a unique NDPERS Member ID. This ID is the primary identifier to access your personal and confidential information. As a member, all documents you receive from NDPERS will contain this unique Member ID in lieu of your social security number.

Prior to the PERSLink system going live in October of 2010, you were sent a letter that contained your personal ID number. If you are an active employee and have misplaced this information, your payroll/human resource department can provide you with your number. If you are retired, contact the NDPERS office for assistance. Also, for an additional reference, refer to any personal correspondence you have received from the PERS office. You will find the Member ID printed in the upper right-hand area of the page.

We expect to have the PERSLink Member Self-Service (MSS) portal available later this year. You will be notified when this service becomes functional.

## My TIAA-CREF: Feel More Confident That You Are on Track to Reach Your Goals

The newly enhanced TIAA-CREF secure website, My TIAA-CREF, makes it easier for you to actively manage your investments and feel more confident as an investor. Instructional videos and robust FAQs for every new feature and tool make the site simple to use.

*These new improvements are designed to help you:*

### **Stay on course toward meeting short- and long-term goals.**

Log in to the site anytime to view and manage all of your TIAA-CREF investments and track their performance over time. You can also rebalance your investments, access planning and budgeting tools, and use charts and other visual aids to help monitor your progress.

### **View your personal rate of return.**

See what all the numbers mean to you personally, with many interactive views to help you make sense of how your investments are doing. You can also access tools to help make sure you’re on the right path to meet your financial goals and income needs in retirement.

### **Get a 360-degree look at your financial picture.**

Link external accounts, such as bank

accounts and non-TIAA-CREF retirement savings, for a complete, private view of your investment picture. It’s a great way to get a one-stop snapshot of your financial picture to help ensure you’re on the right track.

If you haven’t tried using the TIAA-CREF secure website, log in to [www.tiaa-cref.org/MyTC](http://www.tiaa-cref.org/MyTC) and discover everything the new site has to offer.

*Consider the investment objectives, risks, charges and expenses before investing. Please call 877-518-9161 or go to [TIAA-CREF.org](http://TIAA-CREF.org) for a prospectus that contains this and other information. Read the prospectus carefully before investing.*

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, distribute securities products.

## Designation of Beneficiary

At the time you retired, NDPERS staff requested that you update your designation of beneficiary. Please be sure to keep your designation up-to-date. It is very important that you keep your beneficiary information current; upon your death NDPERS relies on the information to contact your beneficiaries. If the information on your designation of beneficiary is not current or missing, NDPERS is unable to locate and issue payment, if any, to your beneficiary (ies).

To change the beneficiary for your retirement account, you must complete a “Designation of Beneficiary for the Group Retirement Plan SFN 2560.” To change your life insurance beneficiary, you must complete a “Life Insurance Designation of Beneficiary SFN 53855.” Both forms are available on our web site at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) under Forms & Publications on the home page menu. If you do not have internet access, you may call the NDPERS office at 701- 328-3900 or 1-800-803-7377.

# Summary of Legislative Proposals

The following summarizes the bills proposed 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](http://www.nd.gov/ndpers) and select the "Proposed Legislation" icon from the NDPERS home page.

Bill No.	Sponsor	Description
100	NDPERS	Updates federal compliance provisions; updates the Legislative Oversight Committee name in the Highway Patrol retirement statute; authorizes the Board to use provider fees to fund administration of the deferred compensation program; changes the 3-year vesting requirement for Law Enforcement plan from consecutive to non-consecutive years; eliminates the level social security option; updates the Legislative Oversight Committee name in the PERS Retirement statute; allows the Board to pay a third party payer from funds received from flexcomp program operations; establishes the payment procedure for a defined contribution plan account balance if the member passes away; establishes a federal compliance section in the defined contribution plan.
101	NDPERS	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 PERS high deductible health plan (HDHP).
102	NDPERS	Closes the pre-Medicare plan to retirees after December 31, 2013; allows the retiree health credit to be used for other health and prescription drug coverage and the PERS dental, vision or LTC plans.
103	NDPERS	Increases employee and employer contributions to the Main, Highway Patrol, Judges, BCI Law Enforcement and Defined Contribution plans by 1% January 2014 and 1% January 2015.  Increases employee contributions to the Law Enforcement plan by .5% January 2014 and .5% January 2015.  Increases the temporary employee contributions to the Main plan by 2% January 2014 and 2% January 2015.  Increases the temporary employee contributions to the Defined Contribution plan by 2% January 2014 and 2% January 2015.

## NDPERS Member Self Service

NDPERS launched retiree Member Self Service (MSS) in January 2012. We are happy to say that as of May, we already had 1,234 retirees successfully log in to their MSS account. For those of you who are using MSS, you will notice some changes this summer that should provide for easier navigation.

If you have not logged into MSS yet, we invite you to give it a try. Login instructions to MSS can be found on the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers). You will need a ND Login ID and password along with your NDPERS Member ID and date of birth

### Once you are logged in, you can view:

1. Your retirement payment(s) and related details,
2. Insurance coverage(s) and related details,
3. 2011 Annual statement and 1099R tax information

### You can 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
5. Submitting questions to NDPERS
6. Reporting a death of a spouse or a covered insurance dependent

## Save Time and Eliminate Worry...

You can rest assured that NDPERS will do everything it can to make sure your pension benefits are not interrupted. In the case of a disaster or emergency, information will be available on the NDPERS website at: [www.nd.gov/ndpers](http://www.nd.gov/ndpers).

One thing you can do to save time, eliminate worry and make sure your benefit payments are not interrupted is to sign up for direct deposit. Not only is direct deposit faster than getting your benefit check in the mail, it is also safe and reliable.

Direct deposit is safe, secure and is 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, simply complete an "Authorization for Direct Deposit for Annuity Payment SFN 18379" which is available on our website at <http://www.nd.gov/ndpers/retirement-plans/retirees.html>. Complete and sign the

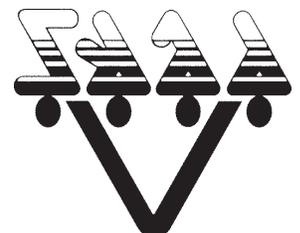
"Annuitant/Payee" section of the form and have your bank complete the "Financial Institution" section. If you do not have internet access, simply call the PERS office at 701-328-3900 or 800-803-7377 and one will be sent to you.

Return the form to the PERS office by the 14th of any month. The direct deposit of your PERS benefit payment 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.*

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



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