



PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll Officers

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Inside this Issue

- 1 2008-2009 Annual Statements
- 2 Annual Enrollment Season
- 3 PREP for 2009
- 4 CIGNA Dental Plan and Ameritas Vision Renewal
- 5 Board Election Results
- 6 Counseling Services
- 7 Benefit Enrollment Requirements
- 8 Beneficiary & Dependent Information Update
- 9 NDPERS Tobacco Cessation Program
- 10 EAP Provider Update
- 11 NDPERS Wellness Program
- 12 Health, Dental, & Vision Applications
- 13 New Flexcomp "Use It or Lose It" Provision
- 14 Revised Materials
- 15 Board Meeting Highlights

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Events & Mailings

2008-2009 Annual Statements

The 2008-2009 Annual Statement of Account for NDPERS active and deferred members will be mailed the first week of August.

An insert sheet called "Reading Your Annual Statement" will accompany each statement. This sheet navigates the reader through the annual statement and will address most general questions.

If any of your employees do not receive an annual statement by the middle of September, please check with the PERS office in case the statement was returned due to an incorrect address. Returned annual statements are sent to the member's employer for distribution. Any name or address changes to employee records need to be sent to PERS in writing. A [Notice of Change SFN 10766](#) should be submitted to our office. Also, if an employee wants to update their beneficiary(ies), a [Designation of Beneficiary for the Group Retirement Plan SFN 2560](#) and/or [Life Insurance Designation of Beneficiary Change SFN 53855](#) should be completed.

If any of your employees misplace their annual statement, they may print a duplicate through [NDPERS Online Benefit Services](#).

Annual Enrollment Season-- 2010 Plan Year

This year's Annual Enrollment Season has been scheduled for Monday, October 19th through Friday, November 6th. Employees will be sent a postcard to their home mailing address on record informing them of their opportunity to enroll/change their benefits during the Annual Enrollment

Season. They will be instructed to access the Annual Enrollment information packet that will be available on the NDPERS website October 19th. The packet will contain information pertaining to the PERS flexcomp, health, life, dental, vision and long term care insurance plans along with links to access the enrollment forms from the PERS website.

2009 Pre-Retirement Education Program (PREP) Schedule

NDPERS has scheduled the following PREP for 2009:

Bismarck in October

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 date gets closer.

If you are interested in sponsoring your own **Pre-Retirement Education Program**, you must complete the Meeting Request and Registration Form SFN 53176. You will also find the facilitator's handbook on the website. This handbook provides you with the details involved in sponsoring a PREP.

To secure a date, you must complete the Meeting Request and Registration Form SFN 53176 and send it to NDPERS at PO Box 1657 Bismarck ND 58502-1657 or you may fax it to (701) 328-3920. A minimum 90 day lead-time is required. NDPERS only conducts one employer-sponsored seminar per month.

CIGNA Dental Plan Renewed

At its May meeting, the NDPERS Board approved renewal of the group dental contract with CIGNA. The proposal is for a 9% across the board increase over the current premium

rates. The rate increase will be effective January 1, 2010. The plan is available to employees of the State, University System and District Health Units.

Information about the new rates will be included in the annual enrollment season announcement materials that will be sent out in late September.

Ameritas Vision Plan Renewed

At its June meeting, the NDPERS Board approved renewal of the group vision contract with Ameritas. The proposal is for one year with no increase in the rates. Due to favorable plan experience they have proposed an increase to the annual eye exam benefit from \$40 to \$45. The new exam benefit will be effective January 1, 2010.

Information about the new rates will be included in the annual enrollment season announcement materials that will be sent out in late September. The plan is available to employees of the State, University System and District Health Units.

Board Election Results

Joan Ehrhardt was re-elected by the active membership to a five-year term on the NDPERS Retirement Board. Her term is effective July 1, 2009 and ends June 30, 2014. Joan is employed with the Department of Human Services. The following is a recap of the election results:

VOTES

Joan Ehrhardt	1,179
Invalid Ballots	7
Write-In Ballots	6
Total	1,192

The NDPERS Board and staff congratulate Joan on her re-election to the Board.

Howard Sage was elected by the retired membership to a five-year term on the NDPERS Retirement Board. His term is effective July 1, 2009 and ends June 30, 2014. The following is a recap of the election results:

VOTES

Howard Sage	977
David Gunkel	692
Invalid	20
Total	1,689

The NDPERS Board and staff congratulate and welcome Howard as the new retiree representative on the Board.

Important Updates

Counseling Services

NDPERS has three specialists prepared to assist our membership with counseling services related to the NDPERS benefits. Due to the high volume of our membership, we have split the alphabet to determine the specialist that should assist a member. Please refer your employees to these specialists as follows:

- A-G Diane
- H-MSrinivas
- N-ZBarbara

Also on site counseling services are also available. To request On-Site Benefit Counseling Services (OBCS) complete the Meeting Request Form SFN 53176. This form is available on the web at <http://www.nd.gov/ndpers/forms-and-publications/forms/meeting-request-form.pdf>

Benefit Enrollment Requirements

If your agency participates in one or more of the NDPERS benefits plans, please review the following enrollment requirements:

Defined Benefit Retirement Plan:

It is mandatory that employees meeting the NDPERS eligibility requirements must be enrolled the first month of eligible employment and contributions must be paid accordingly. They may not be subjected to any waiting periods **even if hired on a probationary basis.**

Deferred Compensation:

Employees that meet the NDPERS eligibility requirements have the option to participate the first month of eligible employment. They may not be

subjected to any waiting periods, **even if hired on a probationary basis.**

Group Health, Dental, & Vision Insurance:

Employees that meet the NDPERS eligibility requirements must be allowed the option to enroll or waive participation in the plan. They have 30 days from their date of employment to make this election. They may not be subjected to any waiting periods **even if hired on a probationary basis.**

Group Life Plan:

Employees that meet the NDPERS eligibility requirements must be enrolled for the \$1,300 basic life coverage within their first month of eligible employment. The employer pays the \$.28 monthly premium. Also, the employee must be allowed the option to enroll for additional supplemental life coverage within 30 days from their date of employment. They may not be subjected to any waiting periods **even if hired on a probationary basis.**

State of ND Flexcomp Plan:

Employees that meet the NDPERS eligibility requirements must be allowed the option to enroll in the plan. Employees will be eligible to participate the first day of the month following their permanent full-time employment. However, the election period will be extended 60 days from a new employee's date of hire. An election made during the extended 60-day period will not be effective until the first contribution is received. Participation is limited to expenses incurred for the remainder of the plan year on December 31. They may not be subject to any waiting periods **even if hired on a probationary basis.**

Beneficiary & Dependent Information Update

NDPERS is in the process of building a new business system. The new system requires the social security number and date of birth for retirement and life insurance beneficiaries, as well as dependents in any of the group insurance plans, to be mandatory fields. This is required in order for staff to create a record for them in the new system. The system needs these pieces of identification in order to create a unique member and person ID

number. The information is confidential and not for public record.

Please review any form that you are submitting to NDPERS to ensure that these mandatory fields are completed prior to submitting the form to NDPERS.

NDPERS Tobacco Cessation Program

If you are the designated wellness coordinator for a **state agency, district health unit or a university** you will continue to receive information regarding the NDPERS [Tobacco Cessation Program](#). A Notice of Grant Award for the tobacco cessation program was issued by the North Dakota Department of Health to Blue Cross Blue Shield of North Dakota for the period of July 1, 2009 through June 30, 2011. Therefore, NDPERS is asking for your continued help to promote the [Tobacco Cessation Program](#) to your employees. We will continue to send you a supply of posters and ask that you display them in a location where employees are most likely to see them (i.e. break room, time clock, water fountain, general hallways, etc.) If you require more posters please contact Rebecca Fricke at (701) 328-3978.

Keep in mind that the NDPERS [Tobacco Cessation Program](#) is only available to state agencies, district health units and the university system. Employees of county, city, school districts, etc. are being advised to utilize their local community tobacco cessation programs.

NDPERS appreciates your help in getting the word out to our employees and their family members. We have a great program and we're hoping those that want to quit smoking know that the program is available to help them take the first step. Thank you.

*"The first step towards getting somewhere is to decide that you are not going to stay where you are."
- John Pierpont Morgan*

EAP Provider Update

The agency open enrollment for the NDPERS Employee Assistance Program (EAP) is now over. Information on the EAP and your EAP provider can be found on the NDPERS web site at:

<http://www.nd.gov/ndpers/eap/index.html>

If you or your employees have any questions or problems with your EAP provider during the upcoming 7/2009 – 6/2011 period, please contact the NDPERS office.

Wellness Programs – A New Benefit for You

Blue Cross Blue Shield of North Dakota is pleased to offer two wellness programs effective July 1, 2009. Employees and spouses age 18 and older who are covered by the NDPERS Dakota Plan are eligible to participate.

Employees and eligible spouses can each qualify to receive up to a total of \$250 each year that can be earned for one or both of the following programs:

- **Health Club Credit.**
Employees and their eligible spouses can earn up to a \$20 credit monthly for visiting a participating health club a minimum of 12 days a month.
- **MyHealth Center.**
Employees and their eligible spouses can earn points to apply toward incentive prizes in this online program. MyHealthCenter provides personal coaching, the QuitNet tobacco cessation program, customized plans for fitness and nutrition, and family tools for kids.

Covered employees were sent a wellness packet in mid-June, which included:

1. A letter that explained both programs in detail as well as the member's enrollment process.
2. Health Club Credit Schedule and list of frequently asked questions.
3. Login/Know Your Numbers card.

Chronic diseases lead to an estimated 45 million sick days and \$7.4 billion in lost productivity each year. A strong wellness program is a win-win for all.

Health, Dental & Vision Applications

Effective immediately, please start using the most current version of the BCBS Active Health application on our website – the revision date should read 06/09.

There have been numerous dental and vision applications that have been submitted to NDPERS that have not been completed. All applications need to have full name, social security number, address, EFFECTIVE DATE, and coverage amount. All rules and life change events that pertain to the health applications also pertain to the dental and vision applications.

New "Use or Lose" Provisions for NDPERS Administered FlexComp Plan Dependent Care Account

NDPERS has amended its FlexComp Plan Document to incorporate the "grace period" provisions for the Dependent Care Reimbursement Account effective with the 2009 plan year.

Referred to as the 2 ½ Month Rule, it allows claims incurred between January 1 and March 15 of the new plan year to be reimbursed out of any account balance remaining from the previous plan year. This means that rather than "LOSE" the remaining balance, participants will have the option to "USE" it during the grace period.

The "grace period" option is available to all active employees participating in a dependent care reimbursement account through the end of the plan year and will work as follows beginning with the 2009 plan year:

If a participant has a balance in their dependent care account after December 31, they will have the option to have eligible expenses incurred during the "grace period" from January 1 through March 15, of the new plan year reimbursed from that remaining balance.

The deadline to file either medical or dependent care claims is four months after the plan year ends, or April 30. Any unused amounts in a medical spending account cannot be used for dependent care expenses or vice versa. Any amounts remaining in these accounts after April 30 are forfeited.

We will be updating the FlexComp Program Guide and FlexComp Reimbursement Voucher to incorporate this new provision. The October 2009 newsletter will have a complete listing of the updated forms and publications.

Revised Materials

NDPERS On-line Kits Are Being Revised

NDPERS currently has six Kits available on-line that employers should be distributing to their employees. The six NDPERS kits were developed to assist both employers and employees in disseminating information regarding the benefits administered by NDPERS.

The kits are being updated due to premium changes and administrative rule changes. Our goal is to have the revised kits posted to the NDPERS website by August 1, 2009.

Other NDPERS Forms Are Being Revised

We are currently doing an audit of our website and updating/revising the forms available on our website. Please continue to use the current version of the forms on the website.

Board Meeting Highlights

Complete [meeting minutes](#) are available.

March 19, 2009

- Approved the retiree premiums for the new Dakota Retiree Plan based on the Medicare Plan F lookalike.
- Approved active and pre-Medicare rate distribution for 2009-2011 Biennium.

April 16, 2009

- Approved changes to allow 457 Provider Training through a Gotomeeting or the web for this year.

May 21, 2009

- Approved EAP vendors for 2009-2011 Biennium.
- Approved renewal of the Cigna Dental Plan.

Look forward to receiving via email your next edition of the PERSONnel Updates @ October 15, 2009.

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.



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