



EPO Open Enrollment

May 1 through June 15, 2004

Coverage effective July 1, 2004

Choose an Exclusive Provider Organization (EPO), and choose lower annual out-of-pocket expenses.

It's time again for the annual Exclusive Provider Organization (EPO) Open Enrollment. Participants in this plan have the advantage of an enhanced benefit package that has lower annual out-of-pocket expenses due to lower deductible, copayment and coinsurance amounts. To receive these enhanced benefits, you must affiliate with a designated medical network in your area. The financial incentive for you to participate in the EPO program is significant when compared to the NDPERS Basic/PPO plan. NDPERS invites you to view a presentation to help you make informed choices about your health care coverage. The presentation can be viewed at the North Dakota Public Employees Retirement System web site at www.discovernd.com/ndpers. Please refer to the enclosed brochures for a plan comparison.

- √ If you currently are enrolled in the EPO and want to remain in the plan with your current EPO network, you do nothing.
- √ If you currently are enrolled and wish to change your EPO affiliation (if applicable), you may do so by completing an Employee Selection form.
- √ To enroll in the EPO you must complete an Employee Selection form. Your coverage will be effective on July 1, 2004.
- √ To cancel your EPO coverage, you must complete an Employee Selection form indicating cancellation of coverage. Your coverage will revert to the Basic/PPO plan on July 1, 2004.
- √ If you are employed with an agency who offers only the EPO benefit, you are not allowed to cancel your EPO coverage, but may change your network affiliation (if applicable).

The Employee Selection form can be obtained by downloading from the NDPERS web site at www.discovernd.com/ndpers or contacting your payroll office. The Employee Selection form to enroll, change or cancel coverage must be returned to your payroll office by June 15, 2004.



**NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM**

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