



**NORTH DAKOTA PUBLIC EMPLOYEES
RETIREMENT SYSTEM**

For Information Call The NDPERS
Service Unit Without Charge:

Within ND 1-800-223-1704
Out Of State 1-800-223-1704
Fargo Local 282-1400



Underwritten By:

**BlueCross BlueShield
of North Dakota**

An independent licensee of the Blue Cross & Blue Shield Association

4510 13th Avenue South
Fargo, North Dakota 58121-0001

May 2005

Dear NDPERS Members:

We are pleased to inform you that Medcenter One, Inc. and PrimeCare health group have joined the Exclusive Provider Organization (EPO) and will now be offered in your area.

The EPO is an Exclusive Provider Organization option available to NDPERS members. Participants in this plan have the advantage of an enhanced benefit package that has lower annual out-of-pocket expenses due to lower deductible, co-payment and coinsurance amounts. To receive these enhanced benefits, you must affiliate with a designated medical network in your area, which would be either Medcenter One, Inc. or PrimeCare health group. The financial incentive for you to participate in the EPO program is significant when compared to the NDPERS PPO/Basic plan.

- To enroll in the EPO you must complete an Employee Selection form. Your coverage will be effective July 1, 2005.
- In the Jamestown Area you will have the option to choose Medcenter One, Inc., Dakota Clinic or Meritcare Medical Group.
- If you are currently enrolled in the EPO and want to remain in the plan with your current EPO network you do nothing.
- If you are currently enrolled in the EPO and wish to change your EPO affiliation (if applicable) you may do so by completing an Employee Selection form.
- In order to cancel you EPO coverage you must complete an Employee Selection form indicating cancellation of coverage. Your coverage will revert back to the PPO/Basic plan effective July 1, 2005.

To enroll in the EPO, the Employee Selection form can be obtained by downloading from the NDPERS web site at www.discovernd.com/ndpers or you can contact your payroll office. Applications to enroll, change your network affiliation, or cancel you coverage are due in your Payroll Office no later than June 24, 2005.