

# Perspectives

FOR RETIRED  
MEMBERS  
OF THE  
NORTH DAKOTA  
PUBLIC  
EMPLOYEES  
RETIREMENT  
SYSTEM

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### **Board Members:**

Jon Strinden  
*Chairman*

Thomas Trenbeath

*Attorney General Appointee*

Arvy Smith

*State Health Officer Designee*

### **Members Elected:**

Mike Sandal, Joan Ehrhardt,

Howard Sage,

Kim Riedlinger Wassim

Sparb Collins

*Executive Director*

Kathy M. Allen

*Editor*

## PERS Board Election

The term of North Dakota Public Employees Retirement System (NDPERS) Board member Howard Sage expires on June 30, 2014. NDPERS is required to give notification of the vacancy and the election process to all retired member. The Board acts as the administering body to manage the Public Employees Retirement System, Judges Retirement System, Highway Patrol Retirement System, North Dakota National Guard System, Law Enforcement Retirement System, Job Service Retirement Plan, the Uniform Group Insurance Program, Section 457 Deferred Compensation Plan, Retiree Health Insurance Credit program, and the Section 125 FlexComp plan for public employees. In addition, three of the elected members are selected by the Board to serve on the State Investment Board.

The Board consists of seven members. The chairman is appointed by the governor. Three members are elected by the active membership, one member is elected by the retired membership, there is an attorney general appointee, and a state health department designee appointed by the State Health Officer. The Board meets once a month in Bismarck with the meetings generally lasting four to five hours. Board members are paid \$148.00 per meeting.

Any retired member who has accepted a retirement allowance may become a candidate for the retiree member to the Board. The term is for five years beginning on July 1, 2014 and ending on June 30, 2019.

An eligible individual must obtain the signatures of 25 retired NDPERS members to be nominated as a candidate for the vacancy. Nomination petitions are available from the NDPERS office at 400 East Broadway, Suite 505, Bismarck, ND. You may request this information in writing, by phone or through our e-mail address at [ndpers-info@nd.gov](mailto:ndpers-info@nd.gov). The information is also available on our website home page at [www.nd.gov/ndpers](http://www.nd.gov/ndpers). The deadline to submit petitions is 4 p.m. Friday, May 2, 2014. Election ballots will be mailed to active members by June 1, 2014, and must be returned no later than the close of business on Friday, June 13, 2014. Election returns will be tabulated on Monday, June 16, 2014.

If you have any questions about the election, please call the NDPERS office at 701-328-3900 or toll free at 1-800-803-7377 if you are outside the Bismarck-Mandan calling area.

## 2013 Comprehensive Annual Financial Report

NDPERS prepares a Comprehensive Annual Financial Report as of June 30 of each year. This report contains detailed financial, investment, actuarial and statistical information for the plans administered by NDPERS. You can view, download or print the report from the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) under Forms and Publications.

## Plan to Participate in the National Walk@Lunch Day

Many employees would like to control weight, reduce stress or increase their energy levels. Taking part in the National Walk@Lunch Day on Wednesday, April 30, is a great way to get started.

A regular routine of brisk-paced walking daily can help you lose weight, lower cholesterol, strengthen your heart and reduce the likelihood of serious health problems down the road. And with America spending more than ever on preventable health problems like heart disease, osteoporosis, type 2 diabetes, and conditions associated with obesity such as arthritis, every step counts.

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 30, local Blue Cross and Blue Shield companies, businesses large and small and state legislatures across the nation will encourage employees to wear comfortable shoes and take a walk at lunch.

BCBSND and NDPERS will host a walk at the Bismarck Capitol from 11:30 a.m. to 1 p.m., starting at Memorial Hall. Lt. Governor Drew Wrigley has been invited to attend the event. We encourage you to join us if you are in the area, or plan to host a walk at your own worksite. If you're unable to participate in the walk at the capitol, you can use Google maps or MapMyRun to plot out a route near your workplace.

## PERSLink 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 other related details
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 a 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.

### Tip 2

#### View Insurance Plan Details & Premiums Paid

On your PERSLink Member Self Service home page:

1. Go to "NDPERS Plans" menu option, "View Plans"
2. Select the Plan under the "Plan Name" column

## Formal Fund Review: NDPERS 457 Companion and Defined Contribution Plans

Due to poor performance relative to its benchmark and peer funds, the NDPERS Board has placed the Parnassus Small Cap fund (Ticker Symbol: PARSX) on Formal Fund Review.

When a fund has been placed under formal review, it indicates the board will be monitoring the fund, its operations, and its performance. The outcome of this monitoring may be to:

1. Remove the fund from the "Formal Fund Review."
2. To close the fund to all new contributions.
3. To remove the fund from the PERS investment options, select a new fund and move existing accounts to the new fund.

NDPERS will post any future actions relating to this fund to its website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers).

The Parnassus Small Cap fund is a Small Cap Blend fund. The NDPERS core investment lineup currently also has the Allianz Small Cap Value (Ticker Symbol: PVADX) and Brown Capital Small Company Growth (Ticker Symbol: BCSIX) as Small Cap investment options.

## 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).

## NDPERS Members Complete Sochi Fitness Challenge

More than 1,000 NDPERS members participated in the 'Walk to Sochi' fitness challenge through HealthyBlue. They logged approximately 71,400 miles, which is enough to walk to Sochi, Russia, and back to North Dakota – six times!

The challenge ran from Jan. 20 through Feb. 10 and was open to NDPERS members registered in HealthyBlue. Participants who registered and logged steps earned 300 HealthyBlue points.

"Congratulations to all the participants who helped us walk to Sochi and back to North Dakota," said NDPERS Wellness Consultant Stacy Duncan. "This challenge was a huge success. Keep up the great work and continue down that path of a healthy lifestyle."

The next challenge is scheduled for April.

## LIFE INSURANCE COVERAGE Definition of Dependent Update

The NDPERS board has approved an amendment to the group life plan with regard to the definition of a child dependent for purposes of coverage. Effective January 1, 2014, the definition will be "a child from birth to age 26." As a reminder, if a participant does not have dependent supplemental coverage at the time of birth of a child, they will have 31 days from the qualifying event in which to apply for the additional coverage.

## Join Healthy Blue

Each member and spouse, 18 and older covered under NDPERS health plan, can earn rewards for using the HealthyBlue online wellness tool. HealthyBlue creates a confidential, personalized wellness plan, tailored to each employee's lifestyle and wellness goals. Based on each individual's preferences, HealthyBlue will provide resources to execute a plan and track success. Members also receive bi-weekly health topic of the month newsletters, access to a variety of health workshops, and quarterly wellness related trend presentations. To get started:

Go to [www.ndpersHealthyBlue.com](http://www.ndpersHealthyBlue.com)

1. Click on "Not registered? Sign Up Now"
2. Register and record your username and password
3. Complete the Health Assessment

Watch HealthyBlue for a physical activity challenge coming at the end of March.



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