

# Perspectives

FOR ACTIVE  
MEMBERS  
OF THE  
NORTH DAKOTA  
PUBLIC  
EMPLOYEES  
RETIREMENT  
SYSTEM

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## IN THIS ISSUE...

- Elected to NDPERS Board
- Leaving the Board
- NDPERS Companion and Defined Contribution Plans
- Combining Health Insurance Premiums and Retiree Health Insurance Credits May Save You Money!
- ADP Renewed as FlexComp Administrator
- Delta Dental Renewed
- Prevention: It's Still the Best Medicine
- ING Updates
- Do You Know a Wellness Star?



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### Board Members:

Jon Strinden  
*Chairman*

Thomas Trenbeath  
*Attorney General Appointee*  
Arvy Smith  
*State Health Officer Designee*

### Members Elected:

Mike Sandal, Casey Goodhouse,  
Yvonne Smith,  
Kim Riedlinger Wassim  
Sparb Collins  
*Executive Director*  
Kathy M. Allen  
*Editor*

## Elected to NDPERS Board



Casey Goodhouse

Casey Goodhouse was elected by the active membership to a five-year term on the NDPERS

Retirement Board. Her term is effective July 1, 2014 and ends June 30, 2019. Casey is currently a Human Resource Officer with the Department of Human Services. The following is a recap of the election results:

	VOTES
Casey Goodhouse	704
Taylor Lee	566
Levi Erdmann	437
Write-in Candidates	8
Invalid Ballots	11
Received after Deadline	63
	<hr/> 1,789



Yvonne Smith

Yvonne Smith was elected by the retired membership to a five-year term on the NDPERS Retirement Board. Her term is effective July 1, 2014 and ends June 30, 2019. The following is a recap of the election results:

	VOTES
Yvonne Smith	792
David Clinton	625
Alan Person	511
Write-in Candidates	1
Invalid Ballots	24
Received after Deadline	60
	<hr/> 2,013

*The NDPERS Board and staff congratulate and welcome Casey and Yvonne as the new representatives on the Board.*

## Leaving the Board ...

Joan Ehrhardt's term as the elected active representative on the NDPERS Board concluded on June 30, 2014. Joan served on the Board in this capacity for 8 1/2 years.



Joan Ehrhardt



Howard Sage

Howard Sage's term as the elected retired representative on the NDPERS Board concluded on June 30, 2014.

Howard served on the Board in this capacity for five years.

*The PERS Board and staff extend their thanks and appreciation to Howard and Joan for their contributions and dedication during their time on the Board.*

## NDPERS 457 Companion and Defined Contribution Plans

Due to poor performance relative to its benchmark and peer funds, the NDPERS Board will be closing the Parnassus Small Cap fund (Ticker Symbol: PARSX) in the core fund lineup. The replacement fund will be the DFA U.S. Small Cap Blend Fund (Ticker Symbol: DFSTX). Members invested in the Parnassus fund may move their money to another fund or do nothing and their balance will be automatically moved to the new DFA fund when the TIAA-CREF closing process is complete.

## ADP Renewed as FlexComp Administrator

The NDPERS Board has renewed our contract with ADP, the FlexComp Plan administrator. The renewal is for a three-year period from January 1, 2015 through December 31, 2017 with no rate increase to our current administrative fee of \$2.85 per participant per month.

## Combining Health Insurance Premiums and Retiree Health Insurance Credits May Save You Money!

Spouses who have both earned a Retiree Health Insurance Credit (RHIC) have the option to combine their respective credits and apply them toward the NDPERS family health insurance premium. In some instances this may save you money. For instance, a family Medicare retiree insurance plan generally costs less than having two single Medicare insurance plans.

### Who is eligible to combine health insurance credits?

Spouses that are both receiving a RHIC benefit from one of the following retirement systems:

- Main System
- National Guard
- Law Enforcement
- Highway Patrol
- Judges Plan

### How is the health credit applied to my premium?

If each spouse takes a single health insurance plan under the NDPERS health insurance program, each will have their respective RHIC applied to his/her respective premium.

If one of the spouses takes a family health insurance plan under the NDPERS group

health insurance program, an application may be filed with NDPERS to combine both the credits.

### How do I elect to combine health insurance credits?

You and your spouse must complete and sign the "Request to Combine Retiree Health Insurance Credits SFN 58591." This election form must accompany a Retiree Health Insurance Application, unless you are already enrolled in a NDPERS family health insurance plan.

### How do I discontinue the election to combine health insurance credits?

You and your spouse must complete and sign the "Request to Cancel Combined Retiree Health Insurance Credits SFN 58592." This election form must accompany a Retiree Health Insurance Application completed by each spouse to apply for two individual NDPERS health insurance plans.

### What happens if we have a combined credit and one of us dies?

The RHIC will be adjusted in accordance with the option selected by the deceased spouse on the Application for Defined Benefit Plan Monthly Payments.

## Delta Dental Renewed

The NDPERS Board has renewed our contract with Delta Dental of Minnesota. The renewal is for a 1% increase in premiums for a 24-month period from January 1, 2015 through December 31, 2016. Following are the current and new rates:

	Current	Proposed 1/1/2015
Emp Only	\$ 38.26	\$ 38.64
Emp + Spouse	\$ 73.84	\$ 74.58
Emp + Child(ren)	\$ 85.72	\$ 86.58
Emp + Family	\$122.08	\$123.30

# Prevention: It's Still the Best Medicine

Research shows that improving personal health habits can help prevent heart disease, cancer, stroke, injuries and other painful and costly conditions. Preventable diseases are taking a serious toll on our nation's health and health care system – robbing us of our quality of life and driving up costs.

Eating right, staying active, getting checkups, not smoking and using all the preventive benefits in your health plan are just a few examples of habits that can help you stay healthy and live longer.

### Eat right and exercise.

Good nutrition and physical activity are essential to overall health, and can boost your brain as well as your brawn. Together, they give you energy, help you maintain a healthy weight, improve your mood and mental sharpness, and lower the risk of developing serious conditions like high blood pressure, high cholesterol, diabetes, heart disease and cancer.

- Aim to fill half of your plate with fruits and vegetables. The rest of your plate should contain whole grains, lean meats and fish and calcium-rich foods. Avoid excessive amounts of salt, sugar and fats.
- Try to exercise 30 minutes a day, five days a week.

### Don't skimp on sleep.

Sleep makes you feel and function better and has many other physical and mental health benefits. Adults who get at least seven hours of quality sleep a night help protect themselves from the risk of heart disease, infections and obesity.

### Kick bad habits.

Smoking and abusing alcohol or other drugs are high on the list of unhealthy habits that can cause serious medical problems.

### Schedule annual exams.

Routine physicals and screenings help you stay on top of your health and catch problems early – before they lead to serious chronic health issues. And early detection often improves the chance for a successful recovery.



### Keep up with immunizations.

Can't remember when you had your last tetanus shot? Adults need shots to prevent serious diseases. Find out what's recommended for your age group and protect yourself by keeping up to date.

### Know your providers and help them know you.

Regular checkups and care are proven ways to prevent disease and help you stay healthy and live longer. If you don't already have a good relationship with a primary doctor, make an appointment to see one today. Ask about exams, tests and shots you may need. A primary care doctor who knows your health history and understands all your health care needs can help you catch health issues before they become serious.

### Use your plan benefits to stay well.

Seek necessary preventive services for your age and gender. Depending on which health plan you have, it will include some, or all, of these benefits you can use to maintain your health:

- Blood pressure, diabetes and cholesterol tests
- Mammograms, colonoscopies and other cancer screenings
- Flu and pneumonia shots
- Online health and wellness tools
- Healthy pregnancy tips
- Disease management programs

Find more information at [BCBSND.com/manage-my-benefits](http://BCBSND.com/manage-my-benefits).

*Information provided by Blue Cross Blue Shield of North Dakota*

## ING Life Renewed

The NDPERS Board has renewed our contract with ING as our life insurance carrier. The renewal is premium neutral with a two-year rate guarantee. Also, ING notified us that effective immediately, their name has been changed as detailed below.

## ING Rebranding Name to Voya Financial

The NDPERS group life insurance carrier, ING, has notified us that they have rebranded their name from ING to Voya Financial. "Voya" is a metaphor for their ability to help individuals with their voyage to and through retirement with their insurance and financial products.

The benefits and services provided under the life insurance contract will not change, nor will your premiums be affected. NDPERS will be updating our website with new forms and materials as they are released by Voya Financial. In the meantime, you may continue to use the existing forms available on the NDPERS website.



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## Do You Know a Wellness Star?

Do you know someone who is living a healthy lifestyle? We are looking for success stories and would like to start regularly recognizing these efforts. If you know of an NDPERS retiree or employee who is demonstrating a healthy lifestyle through exercise, healthy eating or smoking cessation, we encourage you to nominate him or her as a “Wellness Star of the Month” by the 15th of each month.

You and the person you have nominated – if selected for Wellness Star of the Month – will each receive 250 HealthyBlue points. The points can be redeemed through HealthyBlue’s Redemption Center for gift cards or merchandise.

If you would like to nominate someone, please contact NDPERS Wellness Consultant Stacy Duncan at [stacy.duncan@bcbsnd.com](mailto:stacy.duncan@bcbsnd.com) or call her at (701) 277-2884. You can also download the application form on HealthyBlue by clicking on NDPERS Wellness Stars.

If you haven’t signed up for HealthyBlue, it’s easy to join. This online wellness tool is offered to NDPERS retirees, employees and spouses who are 18 and older, covered under NDPERS health plan.

HealthyBlue creates a confidential, personalized wellness plan, tailored to each person’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