Job Service Retiree Meeting

Nov, 2012

Sparb Collins

North Dakota Public Employees Retirement System

Meeting Purpose

- Overview/update of Job service
- Health Plan
- Legislation
- Administrative Changes

Retirement Plan

Retirement terms

- Actuarial Valuation – annual evaluation done by the systems actuary which determines and compares the actuarial value of assets to the accrued liabilities and determines the actuarial required employer contribution
- Actuarial value of assets – is a method for valuing assets over a five year period which provides more stability for planning purposes.
- Market value of assets – the actual value of assets on a given day

Retirement Equation

- Contributions + Investment = Benefits + Expenses

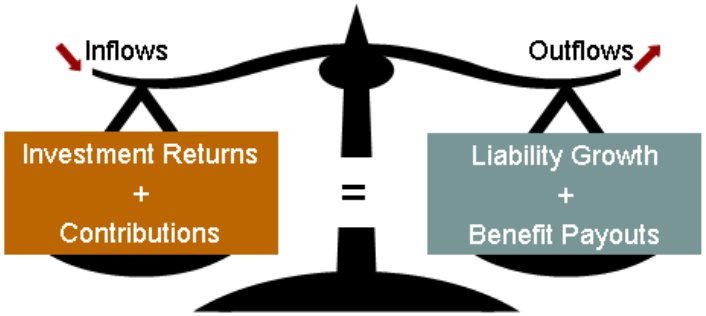
↓ Economic

- Plan return
- Salary increases

↓ Demographic

- Retirement rates
- Disabilities
- Mortality

– Experience Study
– Asset Liability Study



On an annual basis, the funded status calculation is used to measure a company's ability to meet this obligation. In its most basic form, funded status is determined using the formula:

$$\frac{\$\ \text{Plan Assets}}{\$\ \text{Plan Liabilities}}$$

Membership – Job Service

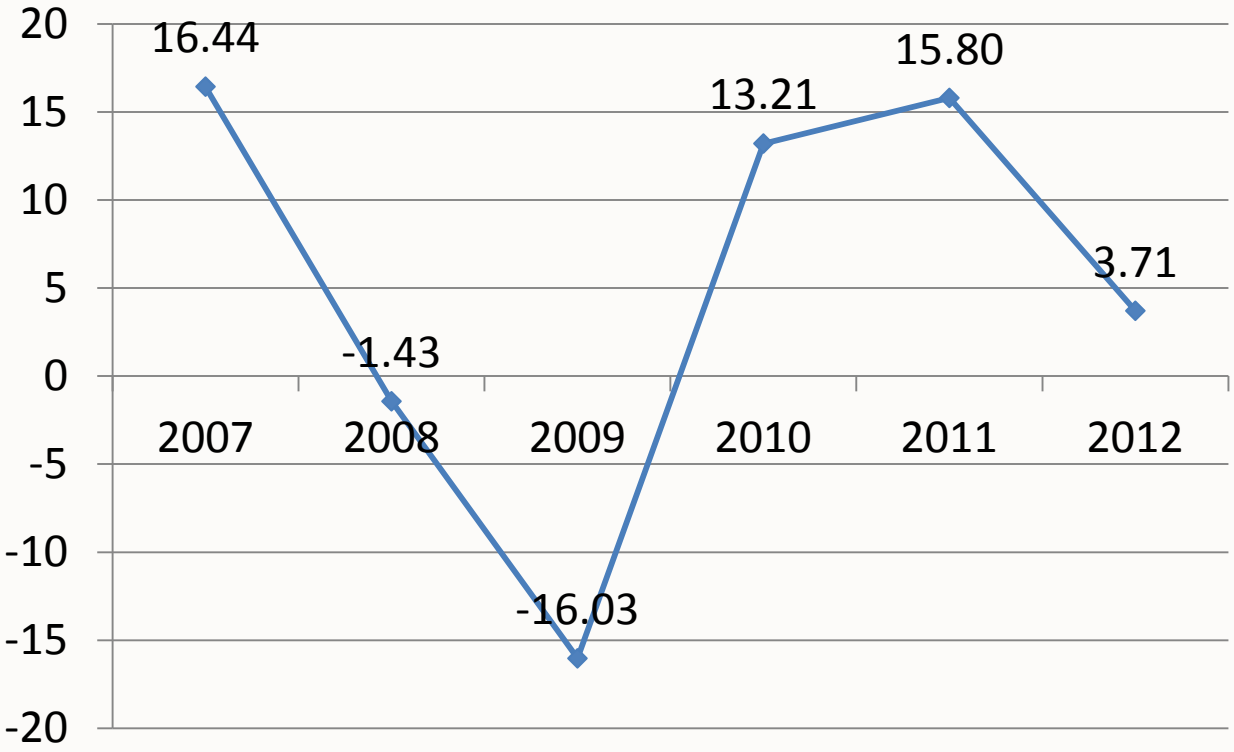
	2012	2011	Change
Active:			
• Number	19	23	-17.4%
• Payroll	$1.0 mil	$1.2 mil	-13.1%
• Average Age	58.6 years	58.1 years	+0.5 years
• Average Service	35.7 years	35.3 years	+0.4 years
Retirees and Beneficiaries			
Non Travelers			
• Number	133	128	+3.9%
• Total Monthly Benefits	$311,193	$280,849	+10.8%
• Average Monthly Benefit	$2,340	$2,194	+6.6%
Travelers			
• Number	79	85	-7.1%
• Total Monthly Benefits	$54,571	$52,460	+4.0%
• Average Monthly Benefit	$691	$617	+11.9%

Assets – Job Service

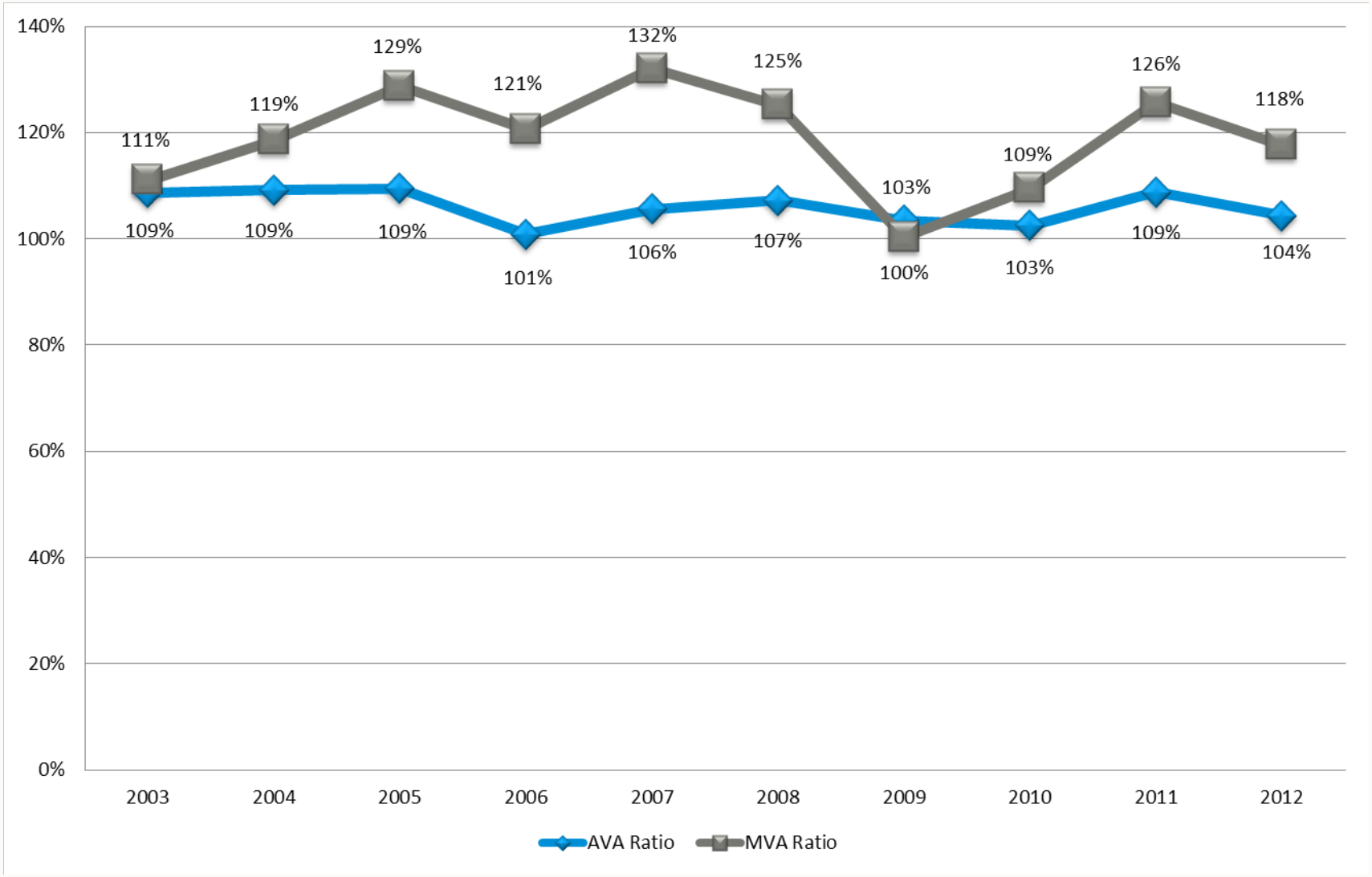
- The market value of assets decreased from $85.7 million (as of June 30, 2011) to $84.7 million (as of June 30, 2012)
  - Segal determined the investment return was 3.67%, net of investment expenses
- The actuarial value of assets – which smooths investment gains and losses over five years – increased from $74.2 million (as of June 30, 2011) to $75.1 million (as of June 30, 2012)
  - Investment return of 6.95%, net of investment expenses
  - Actuarial value is 88.7% of market
  - There is a total of $9.6 million of deferred investment gains that will be recognized in future years

ND Job Service Retirement Plan

Fund Returns



Funded Ratios – Job Service



Based on PVB.

Valuation Results ($ in millions) – Job Service

	July 1, 2012	July 1, 2011
Actuarial Accrued Liability:		
• Active Members	$10.197	$11.573
• Inactive Members	0.661	0.958
• Retirees and Beneficiaries	61.184	55.704
Total	**$72.042**	**$68.235**
Actuarial Assets	75.118	74.190
Unfunded/(Overfunded) Accrued Liability	$(3.076)	$(5.955)
Funded Ratio*	104.3%	108.7%

*No contributions are scheduled as long as the funded ratio exceeds 100%.

Market value of Assets is approximately $85 million
Overfunded at Market is approximately $13 million
Funded ratio at Market is approximately 118%

COLA's

- History:

2003	2.1%
2004	2.7%
2005	4.1%
2006	3.3%
2007	2.3%
2008	5.8%
2011	3.6%
2012	1.7%

Income/Expenses

		July 1, 2012	July 1, 2011
1.	Additions:		
	Contributions	$83,351	$97,591
	Investment Income:		
	Interest and Dividends	$2,908,939	$2,068,491
	Net Appreciation/(Depreciation)	456,149	10,200,838
	Net Securities Lending Income	509	7,846
	Total Investment Income	$3,365,597	$12,277,175
	Less Investment Expenses	(264,891)	(277,752)
	Net Investment Income	$3,100,706	$11,999,423
	Total Additions	$3,184,057	$12,097,014
2.	Deductions:		
	Benefit Payments	$(4,170,969)	$(4,012,707)
	Administrative Expenses	(25,980)	(26,368)
	Total Deductions	$(4,196,949)	$(4,039,075)
3.	Net Increase	$(1,012,892)	$8,057,939
4.	Net Assets		
	(a) Beginning of Year	$85,719,432	$77,661,493
	(b) End of Year	$84,706,540	$85,719,432

1.	Actuarial Value of Assets as of July 1, 2011	$74,190,381
2.	Contributions	$83,351
3.	Decreases During the Year:	
	Benefit Payments	$(4,170,969)
	Administrative Expenses	(25,980)
	Investment Expenses	(264,891)
	Total Decreases During the Year	$(4,461,840)
4.	Interest and Dividends	$2,908,939
5.	Preliminary Actuarial Value at End of Year [(1) + (2) + (3) + (4)]	$72,720,831
6.	Market Value at End of Year	$84,706,540
7.	Adjustment Toward Market Value (20% of [(6) – (5)])	$2,397,142
8.	Adjustment to be Within 20% of Market Value	$0
9.	Actuarial Value of Assets as of July 1, 2012 [(5) + (7) + (8)]	$75,117,973
10.	Actuarial Value as a Percentage of Market Value [(9) / (6)]	88.7%

NDPERS and RIO

- NDPERS
  - Investment Policies
  - Asset Allocation
    - Major asset classes

- RIO
  - Hires money managers
  - Monitors money managers
  - Refines the asset classes

SIB membership: Lt Governor, Chair

3 PERS Bd members	Treasurer
3 TFFR Bd members	Ins. Com.
WSI Director	Land Commissioner

NDPERS COMPARED TO OTHER STATE RETIREMENT PLANS

Asset class	*PERS*	*Job Service*
Domestic Equities	**40**	**35**
International Equities	**15**	**5**
Domestic Fixed Income	**29**	**55**
International Fixed Income	**5**	**5**
Real Estate	**5**	**0**
Alternatives	**5**	**0**
Other	**1**	

What is Asset Allocation?

Asset Allocation - The process of determining the optimal allocation of a portfolio among broad asset classes based upon, among other factors:

- Capital market expectations
- Cash flow considerations
- Recent performance
- Investment goals and objectives
- Risk tolerance
- Time horizon

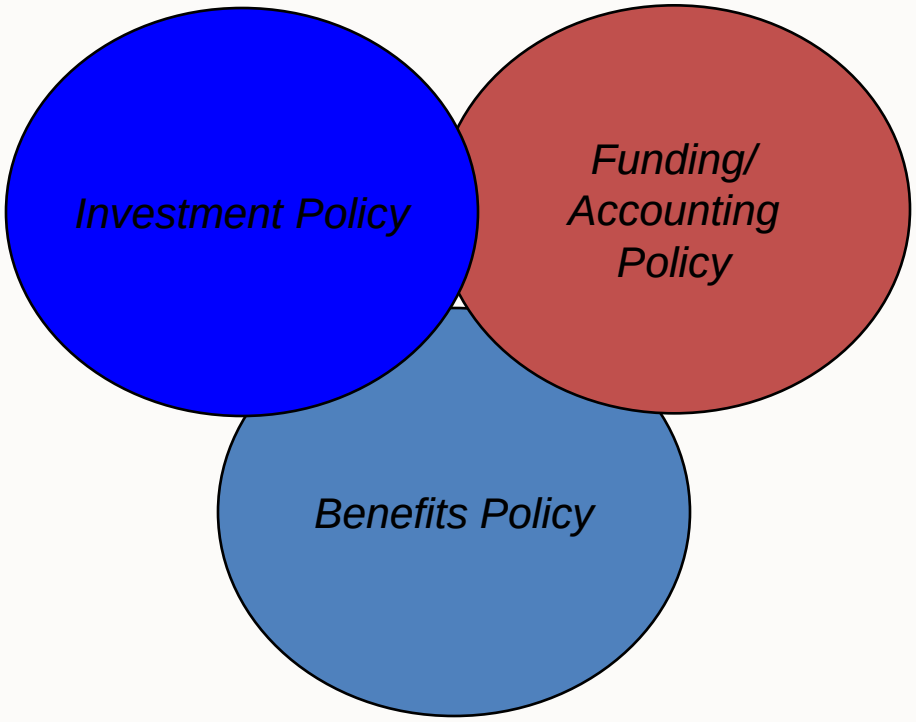
Appropriate target asset allocation:

- Asset classes for inclusion
- Special considerations – liquidity needs, asset class limitations, implementation challenges, administrative/legal burdens, size or capacity constraints
- Rebalancing discipline

What is an Asset-Liability Study?

Evaluating the interaction of the three (3) key policies that govern a benefit plan with the goal of establishing the best investment policy

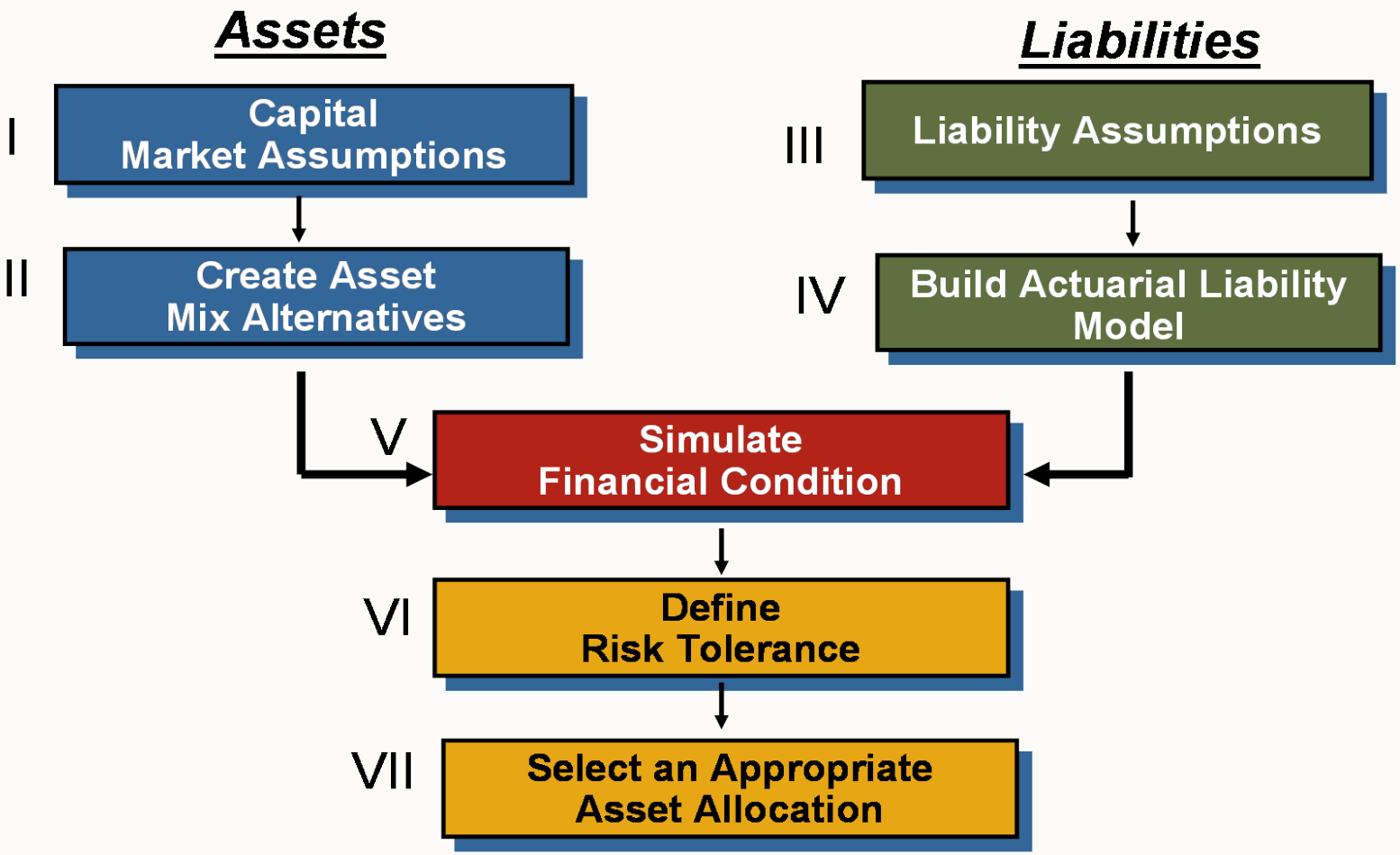
- How will the assets supporting the benefits be invested?
- What risk/return objectives?
- How to manage cash flows?



- How will the benefits be paid for (funded)?
- What actuarial discount rate?
- How will deficits be paid for?
- How will costs be recognized?

- What type/kind of benefits?
- What level of benefit?
- When and to whom are they payable?

Asset-Liability Process



Asset Allocation Study

Current Characteristics and Potential De-Risking Impacts

Current Characteristics

- The plan is 126% funded based on the latest Segal Actuarial Report (as of 7/1/2011)
  - Market Value Assets = $85.7M MVA / L = 125.7%
  - Actuarial Value of Assets = $74.2M AVA / L = 108.8%
  - Liability = $68.2M
- 240 total participants (23 active, 217 inactive), no contribution required since 1999

Potential de-risking impact

- The plan's asset allocation policy would have less equity and more fixed income
  - Instead of the current 40% equity, 60% fixed income mix, a de-risked portfolio may have 20% equity with 80% fixed income (invested in a liability-matching portfolio)
- An assumed rate of return closer to 5% would be consistent with a de-risked portfolio, vs. the current 7.5% rate
  - This change causes the funded ratio to fall, perhaps by as much as 15-25% (based on liability duration)
- A top-up contribution *may* be required to maintain fully funded status
  - Future contributions, if any, would be far more predictable given low surplus risk

Agreement with DOL

To resolve this issue Job Service and the United States Department of Labor agreed to the following:

1. Commencing with the 1999 payment the United States Department of Labor will suspend the unfunded liability payments.
2. The unfunded liability payments will be reactivated and resumed by the Untied States Department of Labor at any time when the actuarial valuation indicates the Plan is in an under funded status.
3. The trigger mechanism for determining when the Plan goes into an underfunded status is when the actuarial value of assets is less than the actuarial present value of benefits. This information will be made available in the annual Plan actuarial valuation report.

Funds Associated with Agreement

- Fifteen years remain on the 30-year amortization schedule with a remaining balance for the unfunded liability of the North Dakota Plan in the amount of $9.7 million as of July 1998.

North Dakota Public Employees Retirement System

Health Insurance

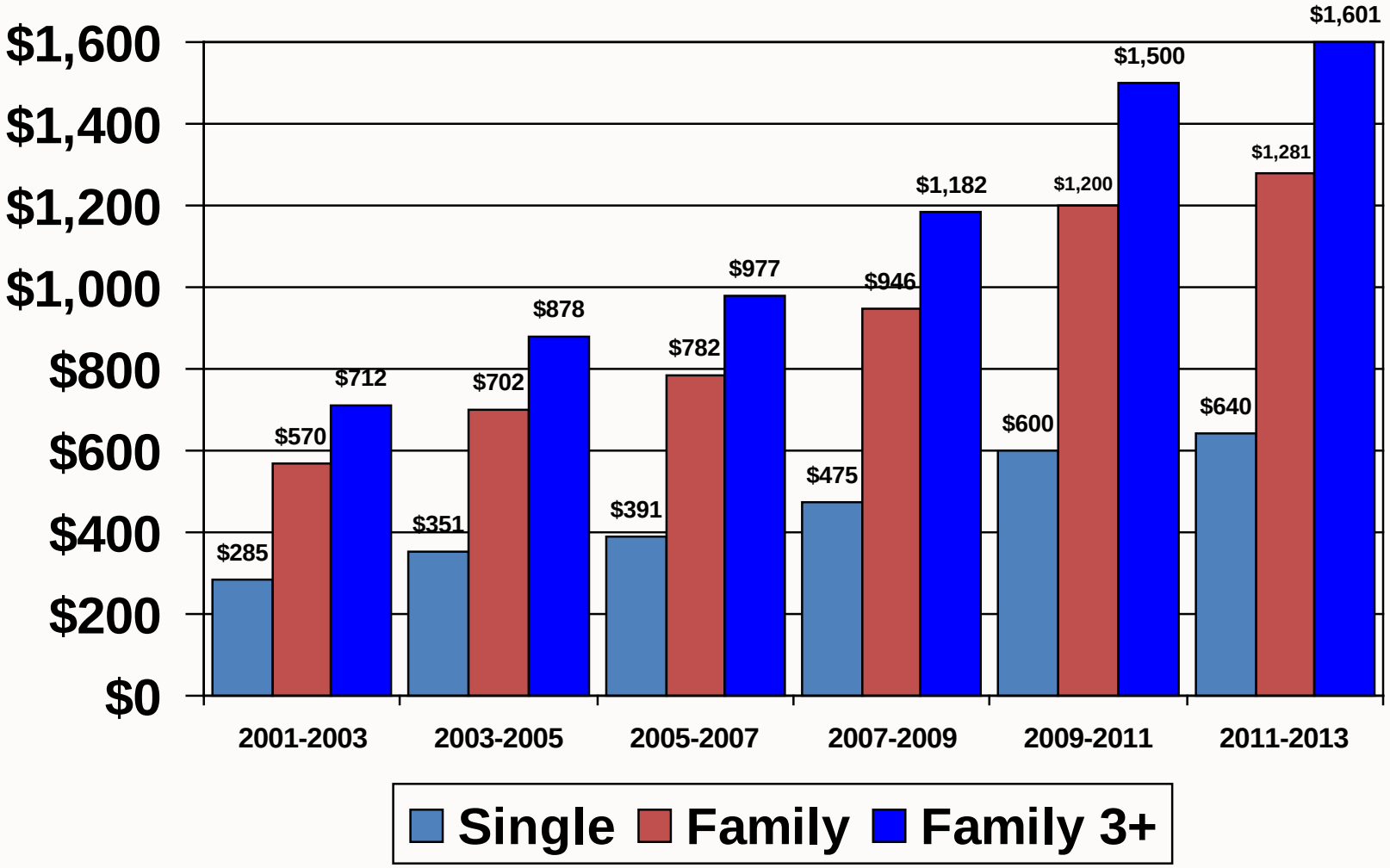
2013 – 15 Medical Rate Increase

Pre Medicare	Medicare
12.9%	•0%

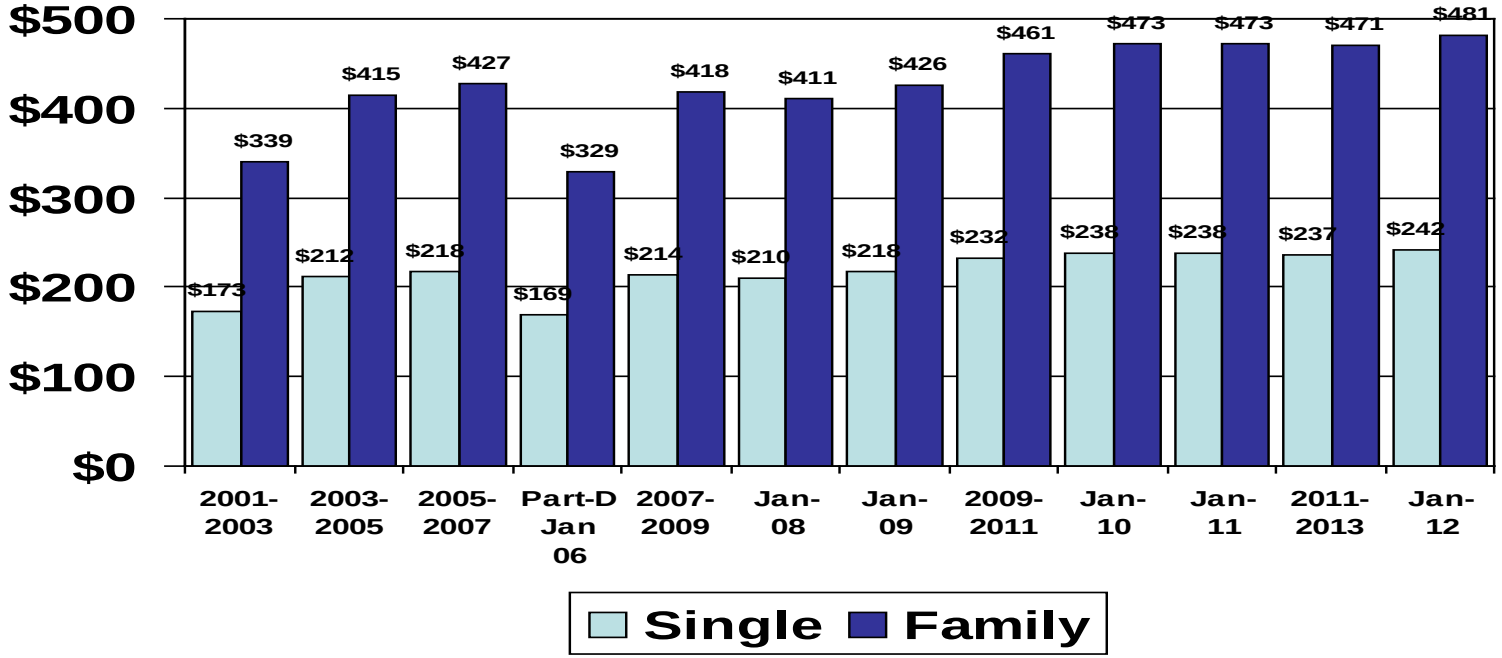
Enrollment on 7/31/2012	2012 Monthly Premium	2012 Annual Income	2013 Monthly Premium	2013 Annual Income	Rate Change
7,436	$74.90	$6,683,477	$57.20	$5,104,070	-23.6%

The single plan premium will go down by $17.70 a month and the family plan premium will go down by $35.38 per month.

NDPERS Non-Medicare Premiums



NDPERS Medicare Premiums



The increase for Rx coverage is $5.40 per month or about 7.8%.

Legislation

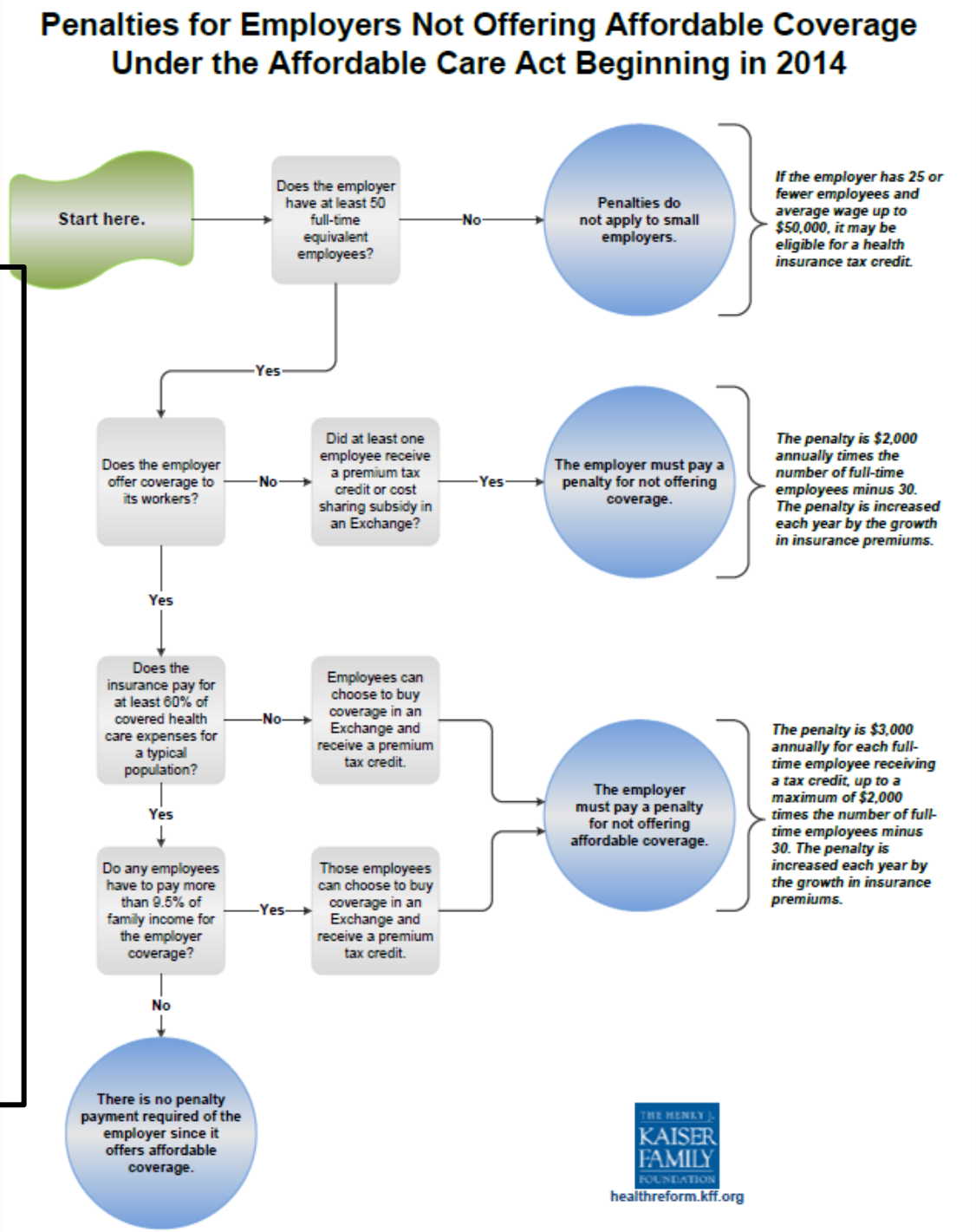
North Dakota Public Employees Retirement System

PERS Proposed Legislation- Submitted to Legislative Employee Benefits Committee for the 2013 Legislative Session

- *Health Plan*
- **Pre-Medicare Retiree Health plan and Retiree Health Credit**
- **Retirement**
- **Administrative Bill**

Health Care Reform – Additional Implications

Employer Requirements



Health Care Reform—
Shared Responsibility Rules –

The Affordable Care Act's Shared Responsibility rules, effective beginning on January 1, 2014, will impose potential penalties on "applicable large employers" that—fail to offer "minimum essential coverage" to "full-time employees" and their dependents ("No Coverage"), or

1. offer "minimum essential coverage" to full-time employees and their dependents, but the coverage does not meet certain minimum value and affordability thresholds ("Inadequate Coverage").

- **For purposes of the Shared Responsibility rules, a "full-time employee" for any month is anyone who is employed on average at least 30 hours of service per week during that month.**

48 Contiguous States and DC

Household size	100%	133%	150%	200%	300%	400%
1	$11,170	$14,856	$16,755	$22,340	$33,510	$44,680
2	15,130	20,123	22,695	30,260	45,390	60,520
3	19,090	25,390	28,635	38,180	57,270	76,360
4	23,050	30,657	34,575	46,100	69,150	92,200
5	27,010	35,923	40,515	54,020	81,030	108,040
6	30,970	41,190	46,455	61,940	92,910	123,880
7	34,930	46,457	52,395	69,860	104,790	139,720
8	38,890	51,724	58,335	77,780	116,670	155,560
For each additional person, add	$3,960	$5,267	$5,940	$7,920	$11,880	$15,840

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- **Health Plan**
- *Pre-Medicare Retiree Health plan and Retiree Health Credit*
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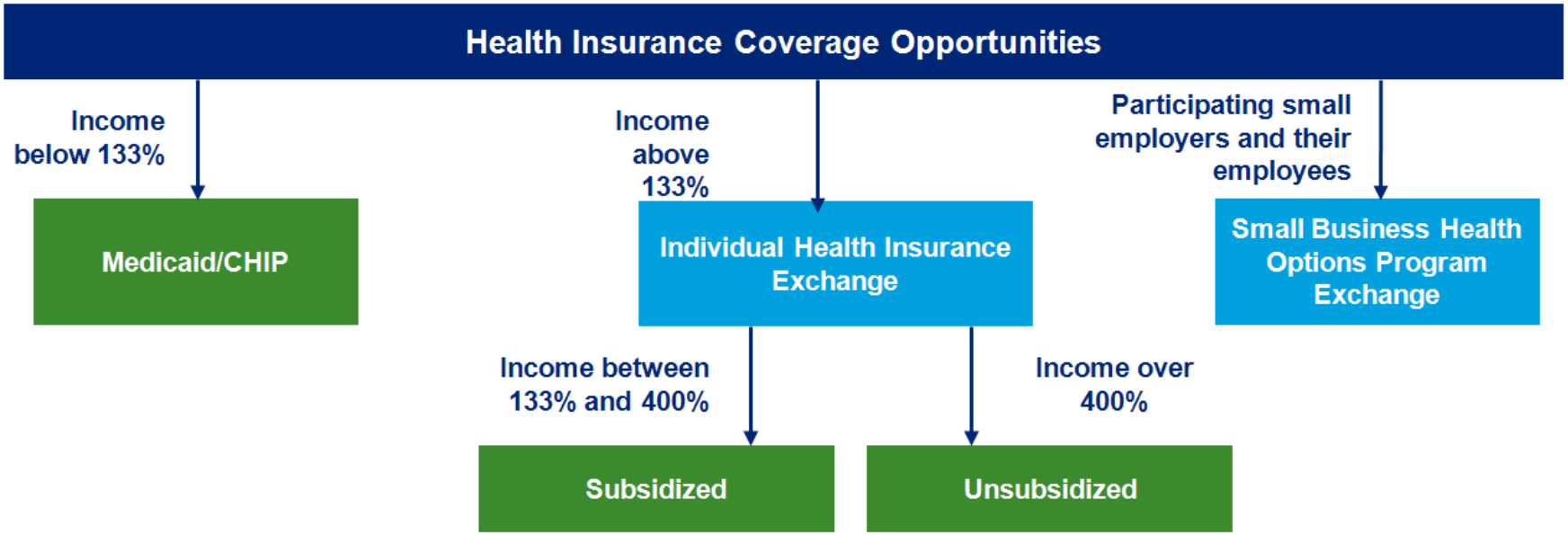
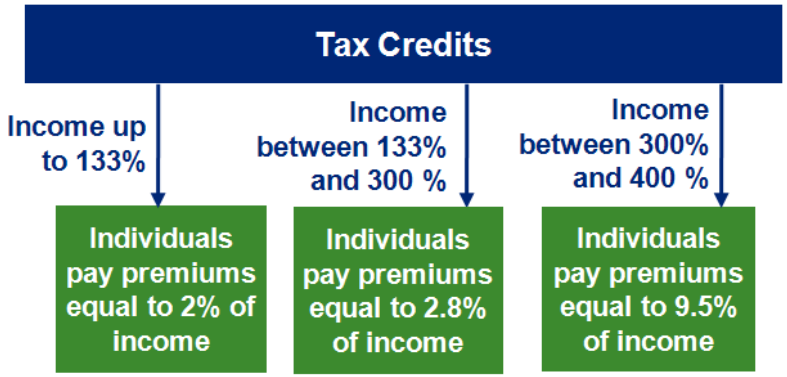
PERS Pre-Medicare

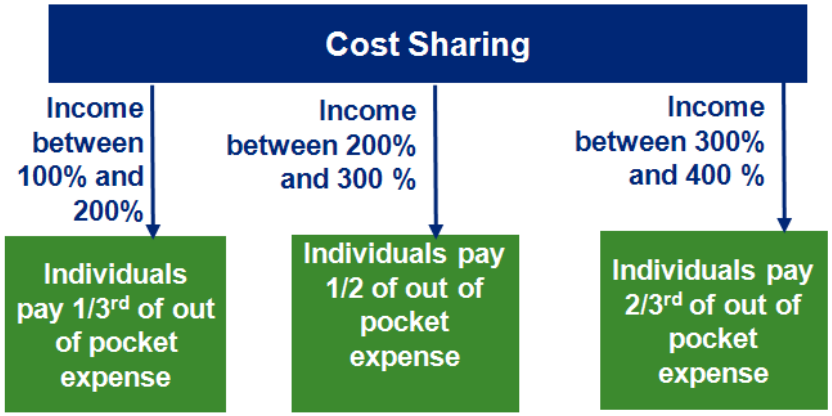
- Main reason is “guarantee issue” that is a PERS member will also be able to get health insurance
- Credit is tied to PERS health insurance to encourage a broader cross section of retirees to take plan thereby helping rates
- Also an indirect subsidy for rates, shows on states financials ($95 per month for retiree plan and $5 per month for active plan)
- Implicit Subsidy on state financials of about 52 million and growing – not presently funded



- Develop streamlined, integrated application form, process and systems to support phone, paper, and online channels
- Align business processes, systems, and branding strategy to support desired approach for targeting subsidized and unsubsidized populations
- Integrate processes to enable screening, choice, and coordination between Medicaid/CHIP and the exchange
- Align policy, process, and systems to support common health assessment, health plan selection, and premium management for exchange and Medicaid/CHIP

Tax Credits and Cost Sharing





- U.S. citizens and legal immigrants purchasing coverage in health insurance exchanges.
- Tax Credits – Advance-able or refundable: Treasury Department will pay the premium tax assistance credit amount directly to the insurance plan or eligible individuals can pay for the insurance out of pocket and then claim the credit on their tax returns.

- U.S. citizens and legal immigrants purchasing coverage in health insurance exchanges.
- Sliding Scale Basis: The law establishes limits on out-of-pocket expenses for services covered by health plans. These limits are set initially at $5,950 for an individual and $11,900 for a family, and grow over time.

Deloitte

OPEB Cost

Other postemployment benefits (OPEB) are postemployment benefits other than pensions. OPEB generally takes the form of health insurance and dental, vision, prescription, or other healthcare benefits provided to eligible retirees, including in some cases their beneficiaries.

- Implicit and Explicit
  - RHIC – funded (Explicit)
  - Pre-Medicare Rates (Implicit)
    - NDCC 54-52.1-02

Under these assumptions, and based upon the 19-year amortization policy of the Retiree Health Insurance Credit Fund, the required annual contribution would be approximately $8.8 million, which is approximately 1.06% of payroll of all active members in the Retiree Health Insurance Credit Fund. This represents an increase of approximately 0.18% of payroll over the current actuarial rate of 0.88%. This is based on the projected annual payroll for the Main System from the July 1, 2011 valuation of $828,978,804. Based upon the current statutory rate of 1.14% of covered payroll, current contribution levels would be sufficient to meet the required annual contribution.

We estimate that the active premium rates currently charged for the uniform group insurance program will decrease by approximately 0.9% (not withstanding other medical trend factors) as a result of all non-Medicare retirees leaving the program. This full effect of this decrease would be worth approximately $120,000 in reduced premiums for one year based on Fiscal Year 2013 rates and data.

This amendment will eventually eliminate all of this implicit subsidy liability. When this amendment is passed, the liability associated with the active population will be eliminated. The remaining liability associated with the retirees (currently $4 million) will decrease as individuals opt to leave the uniform group insurance program in favor of an HIX plan or as they reach age 65. The majority of the remaining retiree liability will be eliminated within a few years after the effective date of the amendment.

Amendment

- Change effective date to July 2015
  - Time to inform and implement
  - Make sure we can integrate with exchanges as expected
  - OPEB costs will start going off financial statements

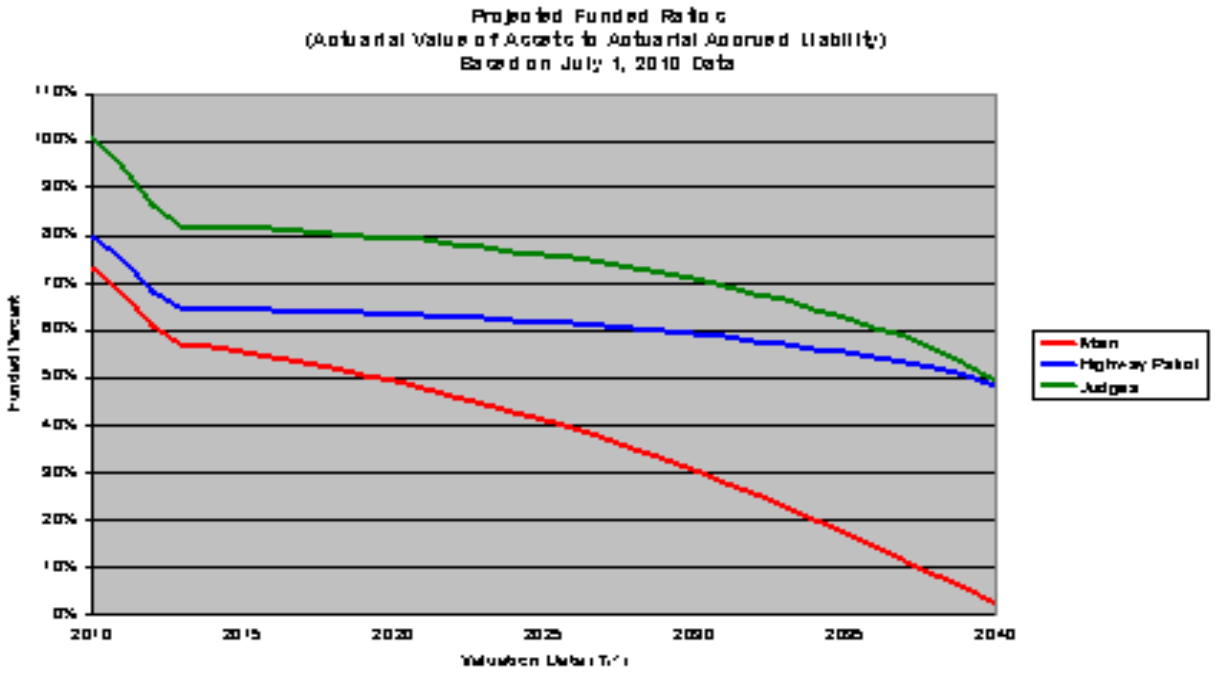
PERS Proposed Legislation- Submitted to Legislative Employee Benefits Committee for the 2013 Legislative Session

- **Health Plan**
- **Pre-Medicare Retiree Health plan and Retiree Health Credit**
- ***Retirement***
- **Administrative Bill**

The Challenge

PERS Retirement Plans

Senate Bill 2108 – Current Plan Projections



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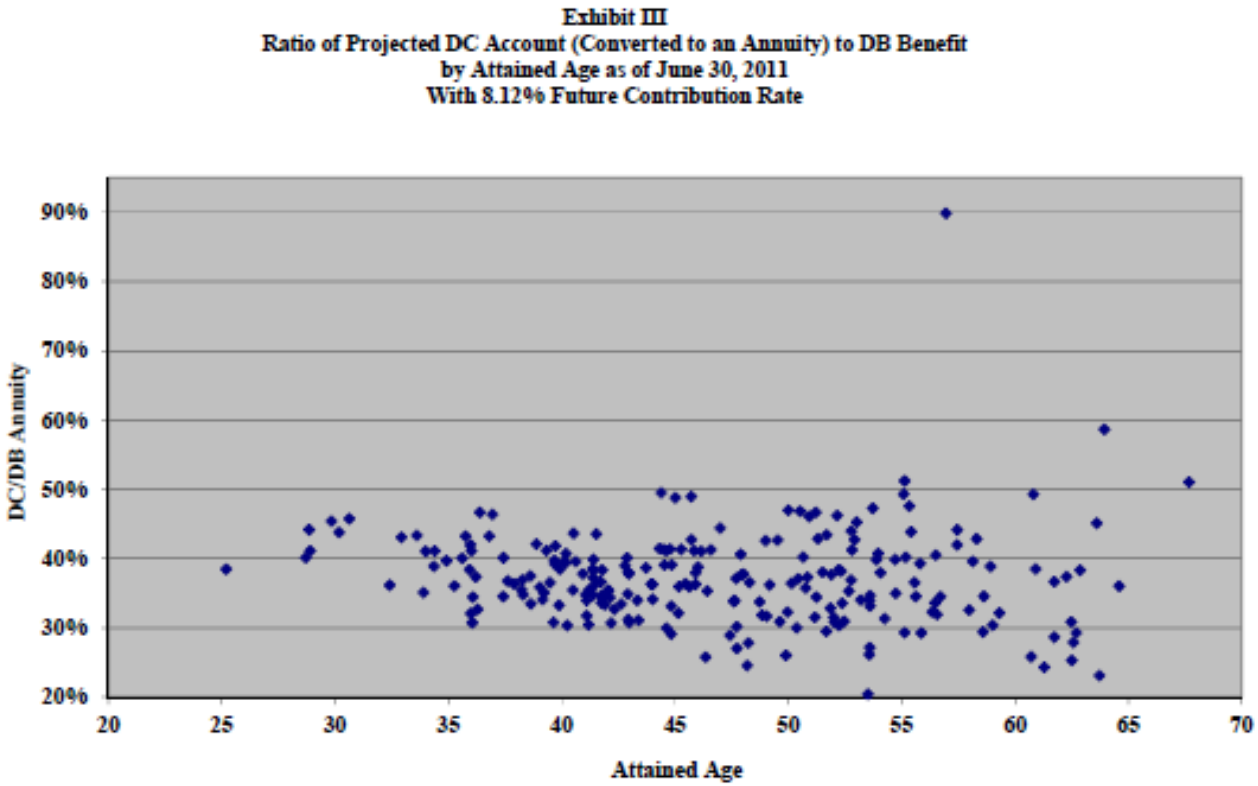
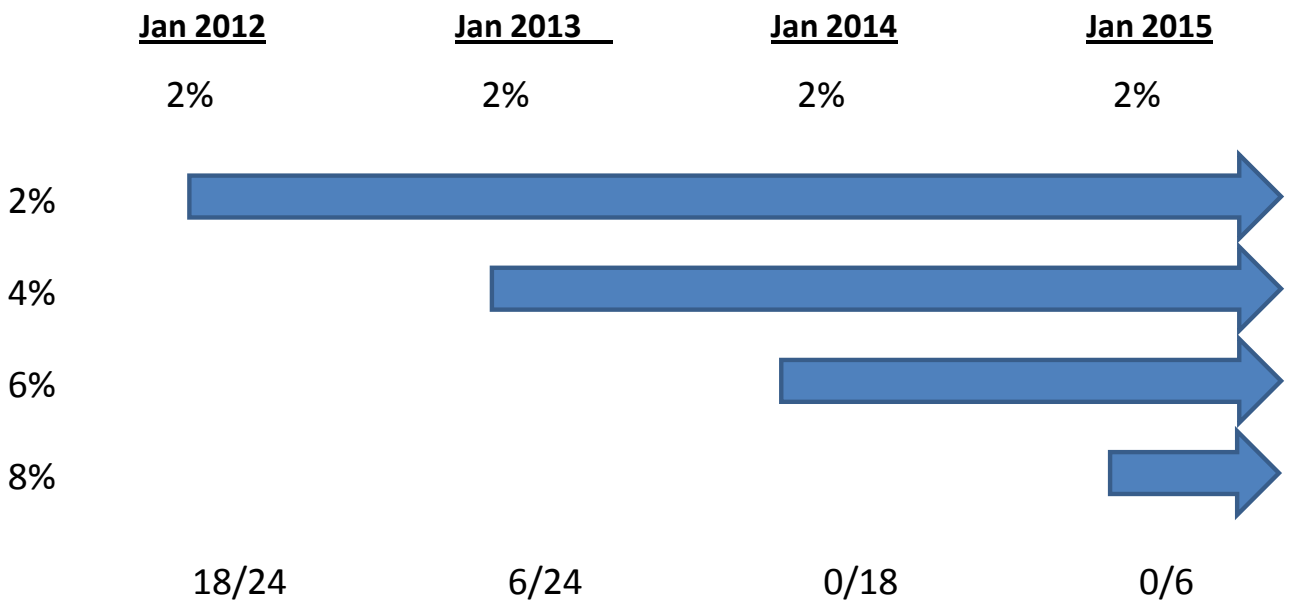
The Challenge Defined Contribution



Our Challenge

- To reverse the funding trend
- To stabilize the funds
- To establish a positive trend going forward

SB 2108

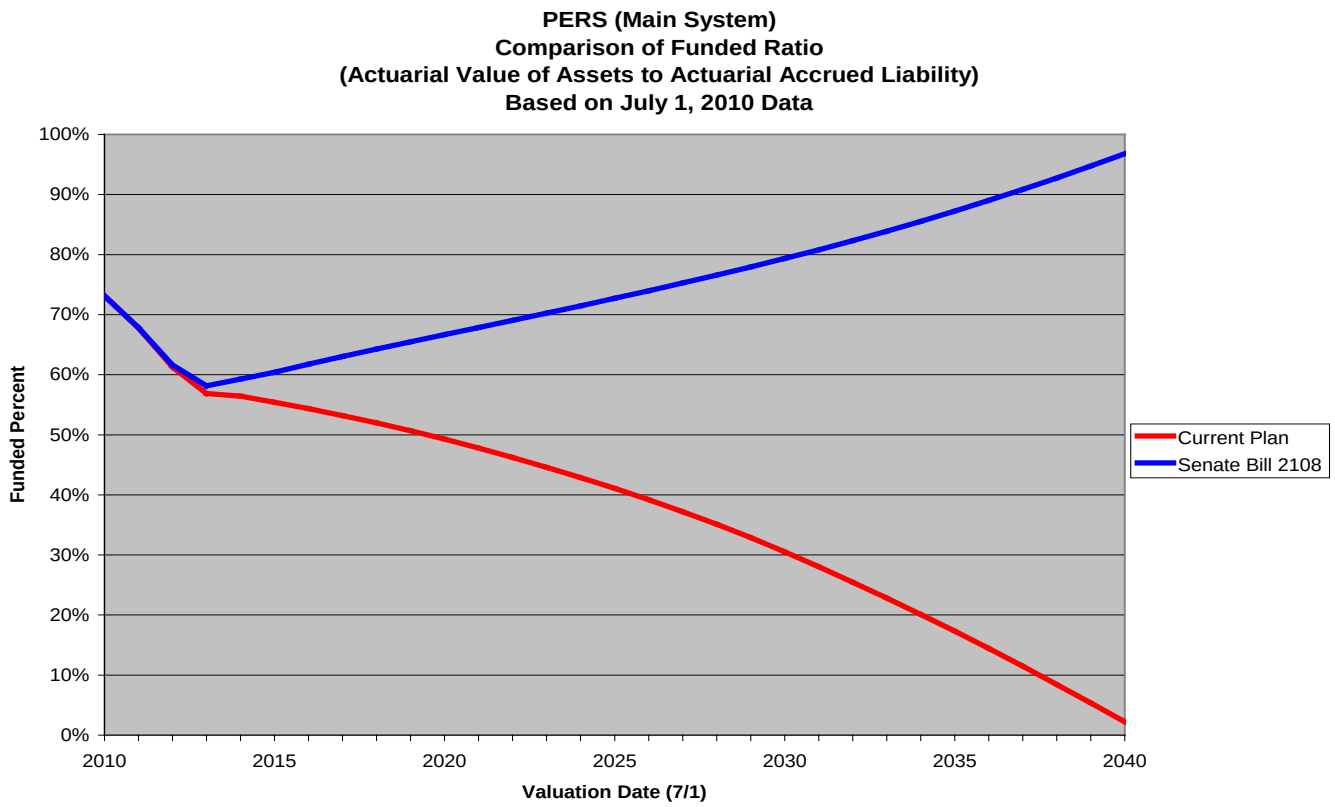


Months increase effective for 2011-2013/ Months effective for 2013-2015

2015 and beyond 100% effective

- *Received a favorable recommendation from the Legislative Employee Benefits Committee*
- *Recommended in the Executive Budget*

Senate Bill 2108 – Actuarial Cost & Technical Analysis



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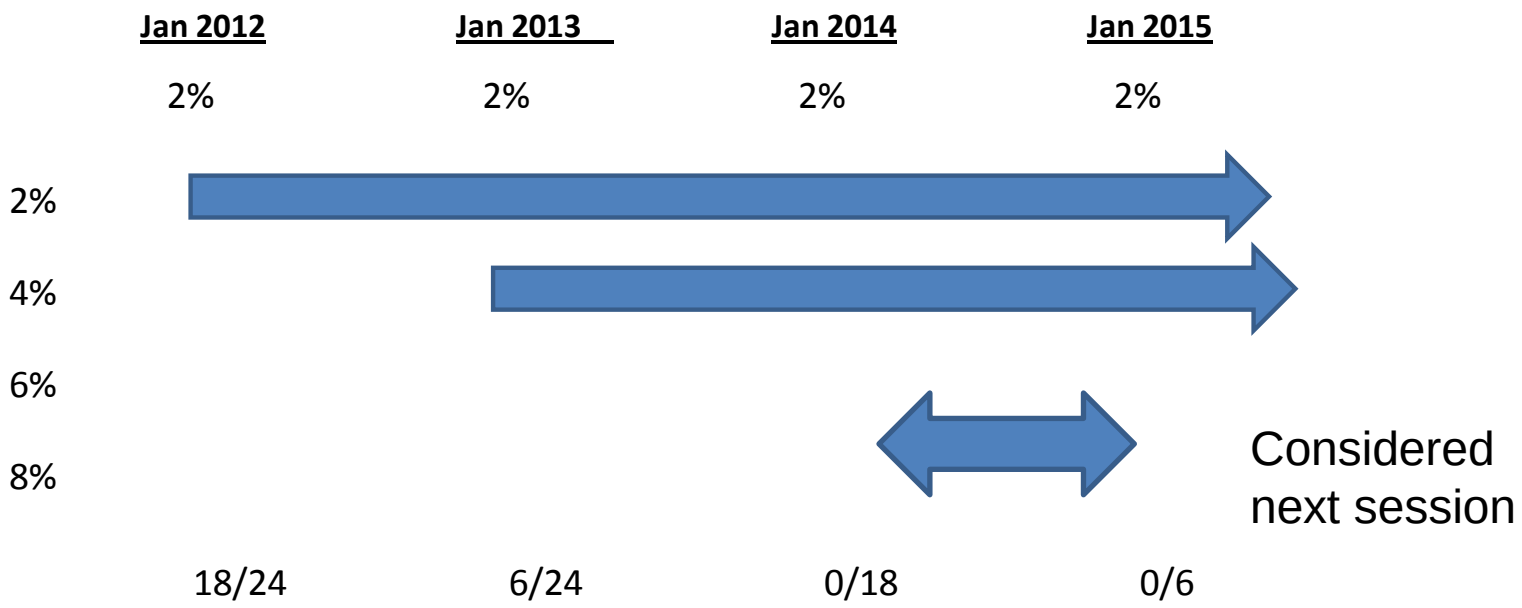
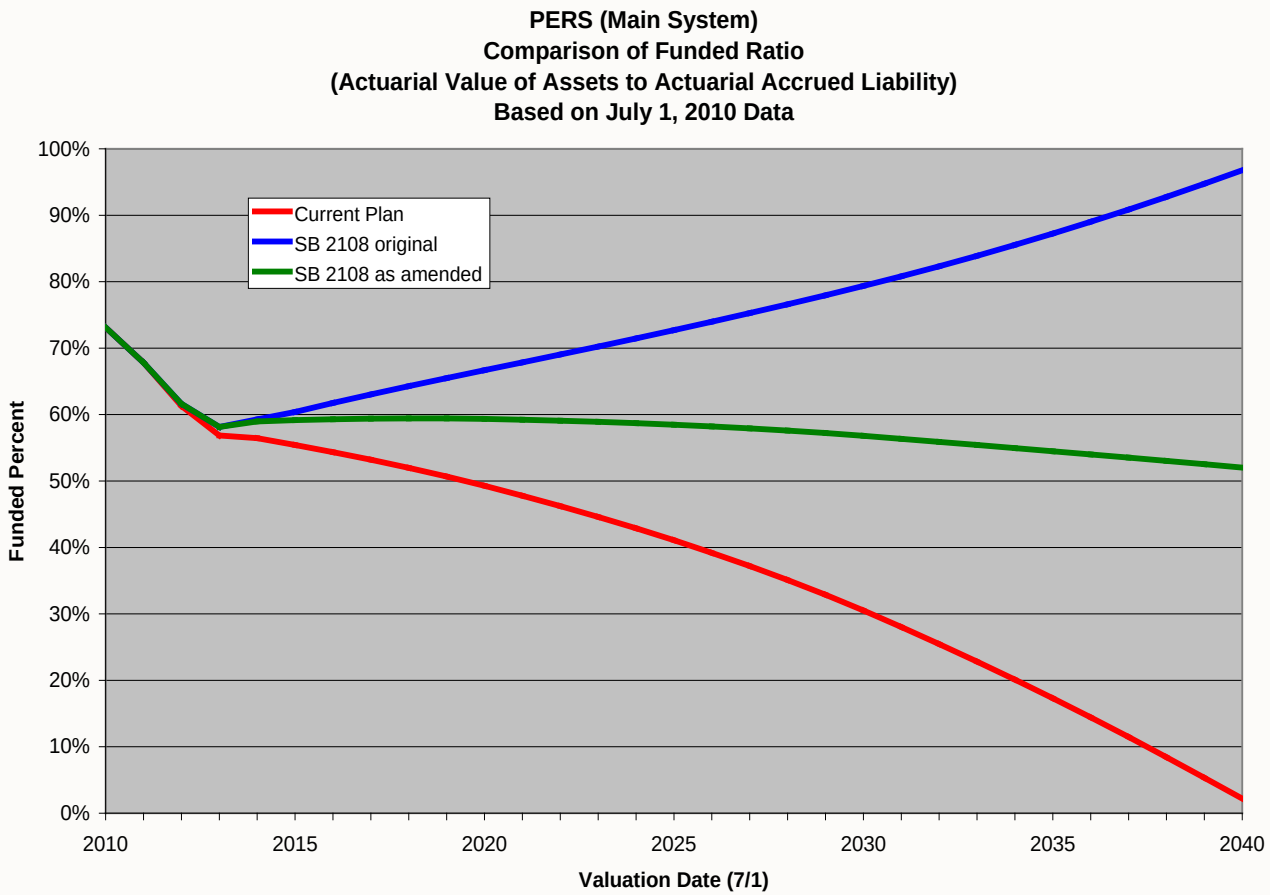


Months increase effective for 2011-2013/ Months effective for 2013-2015

2015 and beyond 100% effective



4% contribution increase - *has stopped downward trend and stabilized the plan*

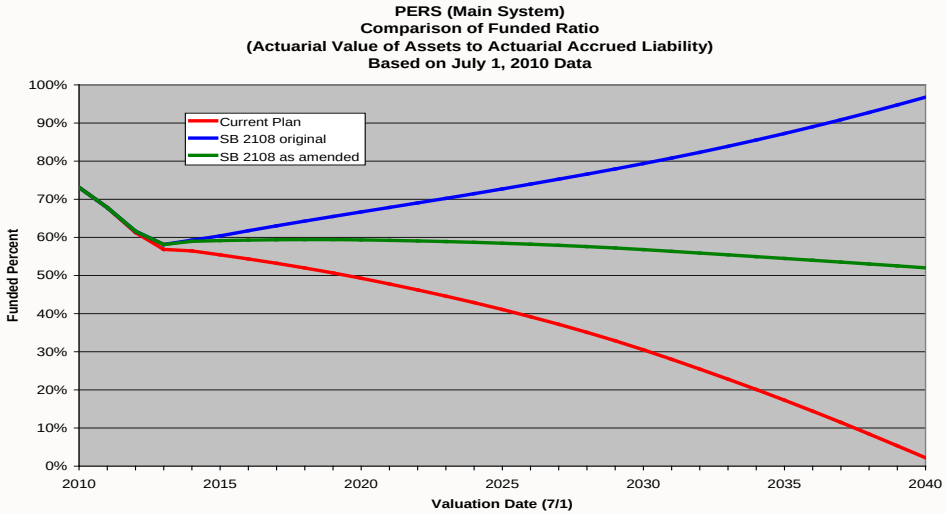
2011 Investment Return

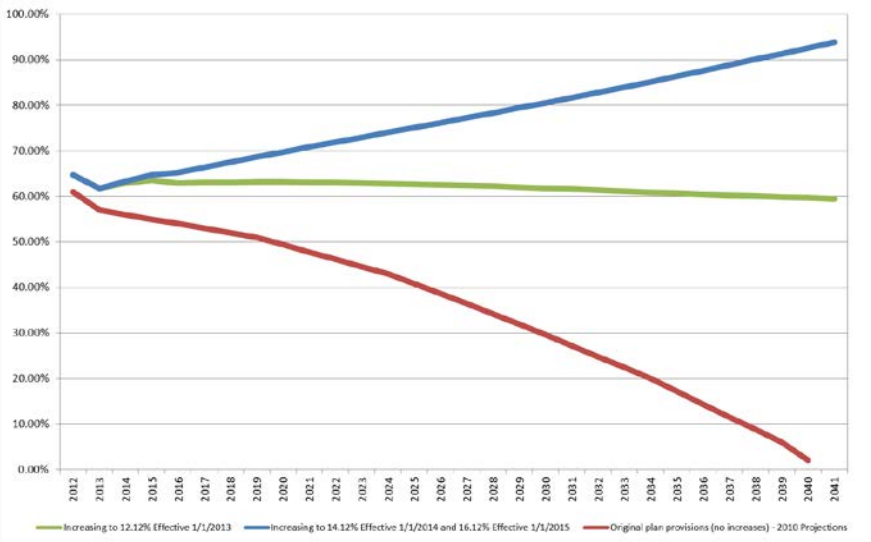
21%

2012 Investment Return

0%

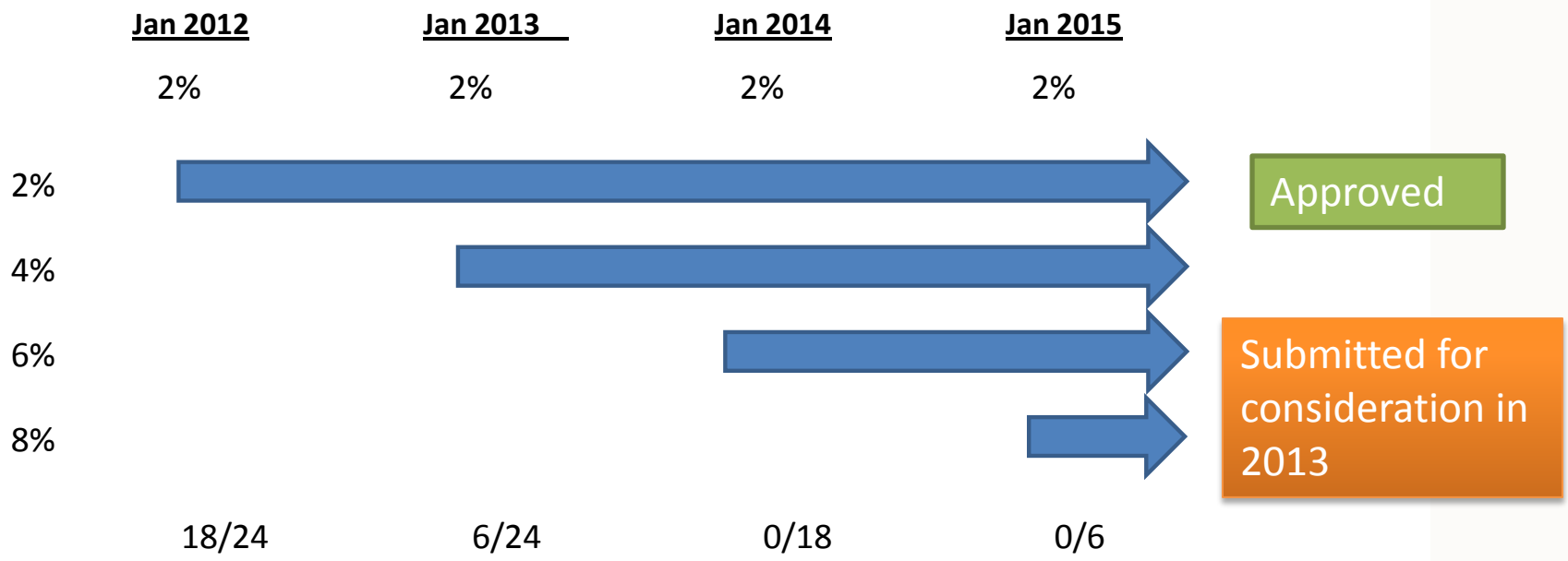
Projected Funded Ratios Under Recovery Bill (AVA Basis) – Main System



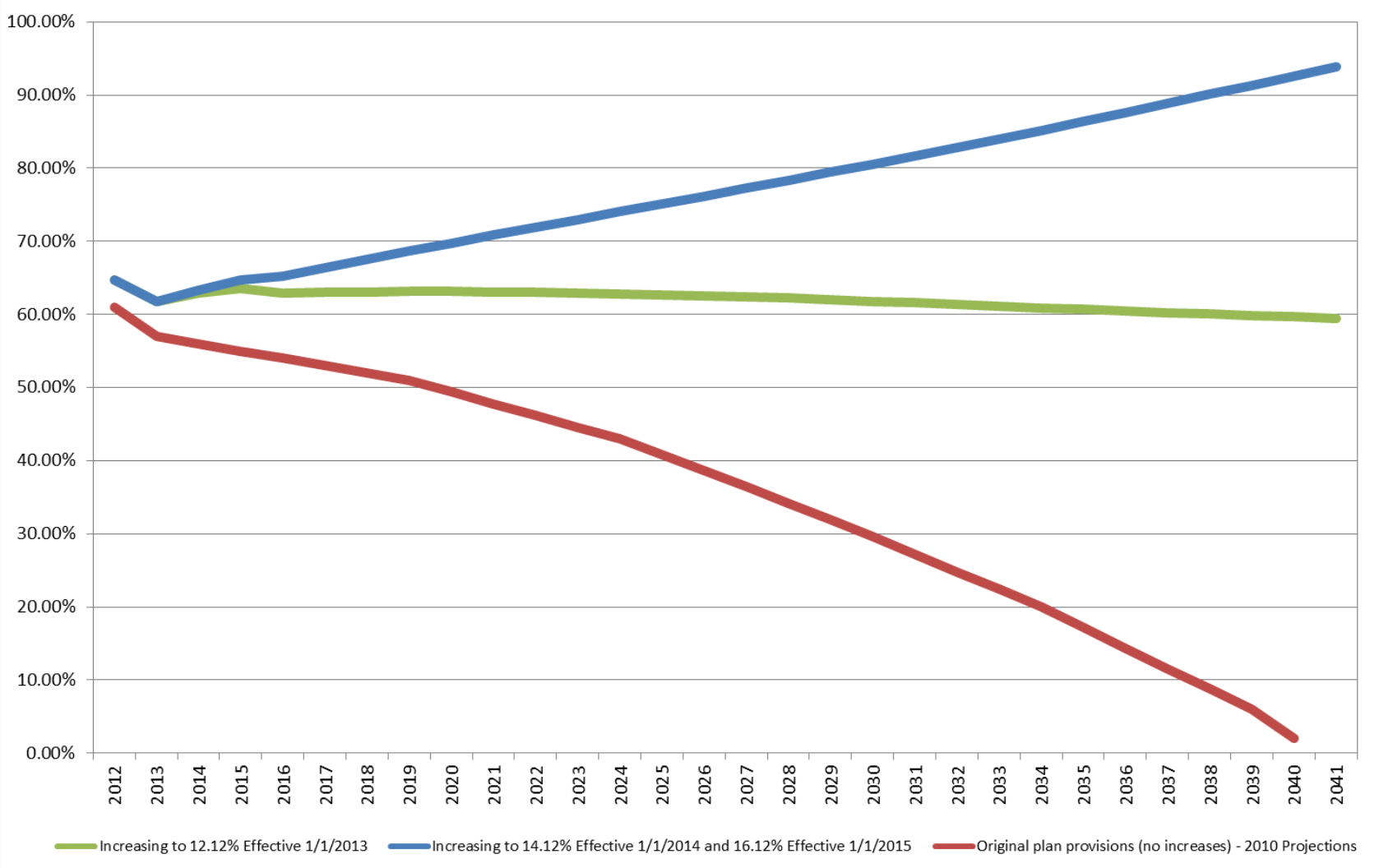


Our Challenge

Goal	Main
To reverse the funding trend	
To stabilize the funds	
To establish a positive trend going forward	


Jan 2012
Jan 2013
Jan 2014
Jan 2015
2%
2%
2%
2%
2%
4%
6%
8%
Approved
Submitted for consideration in 2013
18/24
6/24
0/18
0/6

Projected Funded Ratios Under Recovery Bill (AVA Basis) – Main System



	Biennium Cost 2013-2015		Biennium Cost 2015-2017	
Plan	Employee	Employer	Employee	Employer
Main - State	$ 9,316,036	$ 9,316,036	$ 18,632,071	$ 18,632,071
Judges	$ 132,243	$ 132,243	$ 264,487	$ 264,487
Highway Patrol	$ 170,395	$ 170,395	$ 340,791	$ 340,791
DC Plan	$ 373,890	$ 373,890	$ 747,781	$ 747,781
Total	$ 9,992,565	$ 9,992,565	$ 19,985,129	$ 19,985,129
General Fund	$ -	$ 5,357,014	$ -	$ 10,714,028

PENSION COSTS

Table 1: State and local government contributions to pensions as a percentage of all state and local government spending, by state, 2009

Alabama	3.18	*Louisiana*	3.83	Oklahoma	3.36
Alaska	6.35	*Maine*	2.80	Oregon	2.03
Arizona	2.39	Maryland	2.79	Pennsylvania	1.73
Arkansas	3.14	*Massachusetts*	3.37	Rhode Island	4.87
California	5.98	Michigan	2.47	South Carolina	2.32
Colorado	3.22	Minnesota	1.62	South Dakota	1.67
Connecticut	3.83	Mississippi	2.86	Tennessee	1.99
Delaware	2.21	Missouri	3.21	*Texas*	2.01
District of Columbia	1.47	Montana	2.38	Utah	2.72
Florida	2.65	Nebraska	1.42	Vermont	0.90
Georgia	2.14	*Nevada* [1]	5.39	Virginia	3.68
Hawaii	3.57	New Hampshire	2.30	Washington	1.93
Idaho	2.47	New Jersey	2.46	West Virginia	3.78
Illinois	4.80	New Mexico	3.09	Wisconsin	1.26
Indiana	2.81	New York	4.04	Wyoming	1.19
Iowa	1.70	North Carolina	1.06	United States	2.90
Kansas	1.98	North Dakota	1.44		
Kentucky	2.60	*Ohio*	2.88		

States where more than one-half of public employee payrolls are estimated to be outside of Social Security are italicized.

[1] *In addition to being a non-Social Security state, one-half of Nevada PERS employers' contribution is attributable to a non-refundable pre-tax salary reduction to fund the employees' portion of the contribution.*

Source: U.S. Census Bureau

			Employer Paid Retirement		Percent of
	Total State Budget	State Payroll	Percentage	Contribution	Total Budget
2007-2009	$6,333,000,000	$783,300,000	8.12%	$63,603,960	1.00%
2009-2011	$7,710,000,000	$838,340,000	8.12%	$68,073,208	0.88%
2011-2013	$9,294,000,000	$911,650,000	9.12%	$83,142,480	0.89%
2013-2015*	$11,203,428,794	$967,169,485	11.12%	$107,549,247	0.96%
* - Estimated based on previous increase and retirement increase.					

		2010			Latest Info.		
STATE	SYSTEM	Employee	Employer	Total	Employee	Employer	Total
Virginia	SRS	5.00%	2.13%	7.13%	5.00%	3.50%	8.50%
Indiana	PERF	3.00%	6.30%	9.30%	3.00%	6.30%	9.30%
North Carolina	TSERS	6.00%	3.36%	9.36%	6.00%	3.36%	9.36%
Wisconsin	WRS	5.00%	4.80%	9.80%	5.00%	4.80%	9.80%
Utah	SRS	0.00%	16.32%	16.32%	0.00%	10.00%	10.00%
Delaware	SEPP	3.00%	5.80%	8.80%	5.00%	5.80%	10.80%
Pennsylvania	SERS	6.25%	5.00%	11.25%	6.25%	5.00%	11.25%
Washington	PERS	6.00%	5.31%	11.31%	6.00%	5.31%	11.31%
Georgia	ERS	1.25%	10.41%	11.66%	1.25%	10.41%	11.66%
South Dakota	SRS	6.00%	6.00%	12.00%	6.00%	6.00%	12.00%
North Dakota	**PERS**	**4.00%**	**4.12%**	**8.12%**	**6.00%**	**6.12%**	**12.12%**
Nebraska	SERS	4.80%	7.49%	12.29%	4.80%	7.49%	12.29%
Florida	FRS	0.00%	9.66%	9.66%	3.00%	9.66%	12.66%
Kansas	PERS	4.00%	8.77%	12.77%	4.00%	8.77%	12.77%
Iowa	PERS	4.70%	7.25%	11.95%	5.30%	8.15%	13.45%
Texas	ERS	6.50%	6.95%	13.45%	6.50%	6.95%	13.45%
Minnesota	PERA	6.00%	7.00%	13.00%	6.25%	7.25%	13.50%
New Jersey	PERS	5.50%	4.70%	10.20%	6.50%	7.05%	13.55%
Wyoming	WRS	7.00%	7.12%	14.12%	7.00%	7.12%	14.12%
Vermont	SRS	5.00%	7.99%	12.99%	6.30%	7.99%	14.29%
New York	ERS	3.00%	9.40%	12.40%	3.00%	11.90%	14.90%
Montana	PERS	6.90%	7.17%	14.07%	7.90%	7.17%	15.07%
Tennessee	CRS	0.00%	13.02%	13.02%	0.00%	15.14%	15.14%
California	PERS	5.00%	10.73%	15.73%	5.00%	10.73%	15.73%
New Hampshire	NHRS	5.00%	8.74%	13.74%	7.00%	8.74%	15.74%
South Carolina	SCRS	6.50%	9.39%	15.89%	6.50%	9.39%	15.89%
Kentucky	KERS	5.00%	11.61%	16.61%	5.00%	11.61%	16.61%
Idaho	PERS	6.23%	10.39%	16.62%	6.23%	10.39%	16.62%
Illinois	SRS	4.00%	12.80%	16.80%	4.00%	12.80%	16.80%
Alabama	ERS	5.00%	11.94%	16.94%	7.50%	9.44%	16.94%
West Virginia	PERS	4.50%	12.50%	17.00%	4.50%	12.50%	17.00%
Oregon	PERS	6.00%	5.73%	11.73%	6.00%	11.15%	17.15%
Arkansas	PERS	5.00%	12.46%	17.46%	5.00%	12.46%	17.46%
Missouri	SERS	0.00%	4.51%	4.51%	4.00%	14.04%	18.04%
Massachusetts	SERS	9.00%	9.23%	18.23%	9.00%	9.23%	18.23%
Oklahoma	PERS	3.50%	15.50%	19.00%	3.50%	15.50%	19.00%
Alaska	PERS	8.00%	5.00%	13.00%	6.75%	12.87%	19.62%
Arizona	SRS	9.60%	9.60%	19.20%	9.85%	9.85%	19.70%
Mississippi	PERS	7.25%	12.00%	19.25%	9.00%	12.00%	21.00%
Michigan	SERS	0.00%	21.30%	21.30%	0.00%	21.30%	21.30%
Maryland	SRS	4.00%	6.47%	10.47%	7.00%	14.33%	21.33%
Colorado	PERA	8.00%	10.15%	18.15%	10.50%	11.35%	21.85%
Nevada	PERS	11.25%	11.25%	22.50%	11.25%	11.25%	22.50%
Connecticut	SERS	2.00%	21.90%	23.90%	2.00%	21.90%	23.90%
Ohio	PERS	10.00%	14.00%	24.00%	10.00%	14.00%	24.00%
New Mexico	PERF	7.42%	16.59%	24.01%	8.92%	15.09%	24.01%
Maine	SRS	7.65%	16.38%	24.03%	7.65%	16.38%	24.03%
Louisiana	SERS	8.00%	18.60%	26.60%	8.00%	18.60%	26.60%
Hawaii	ERS	6.00%	15.00%	21.00%	9.80%	17.00%	26.80%
Rhode Island	ERS	8.75%	22.50%	31.25%	8.75%	22.50%	31.25%
Average		**5.23%**	**10.05%**	**15.28%**	**5.86%**	**10.75%**	**16.61%**

Avg: 16.61%

Our Challenge

Goal	Main
To reverse the funding trend	
To stabilize the funds	
To establish a positive trend going forward	

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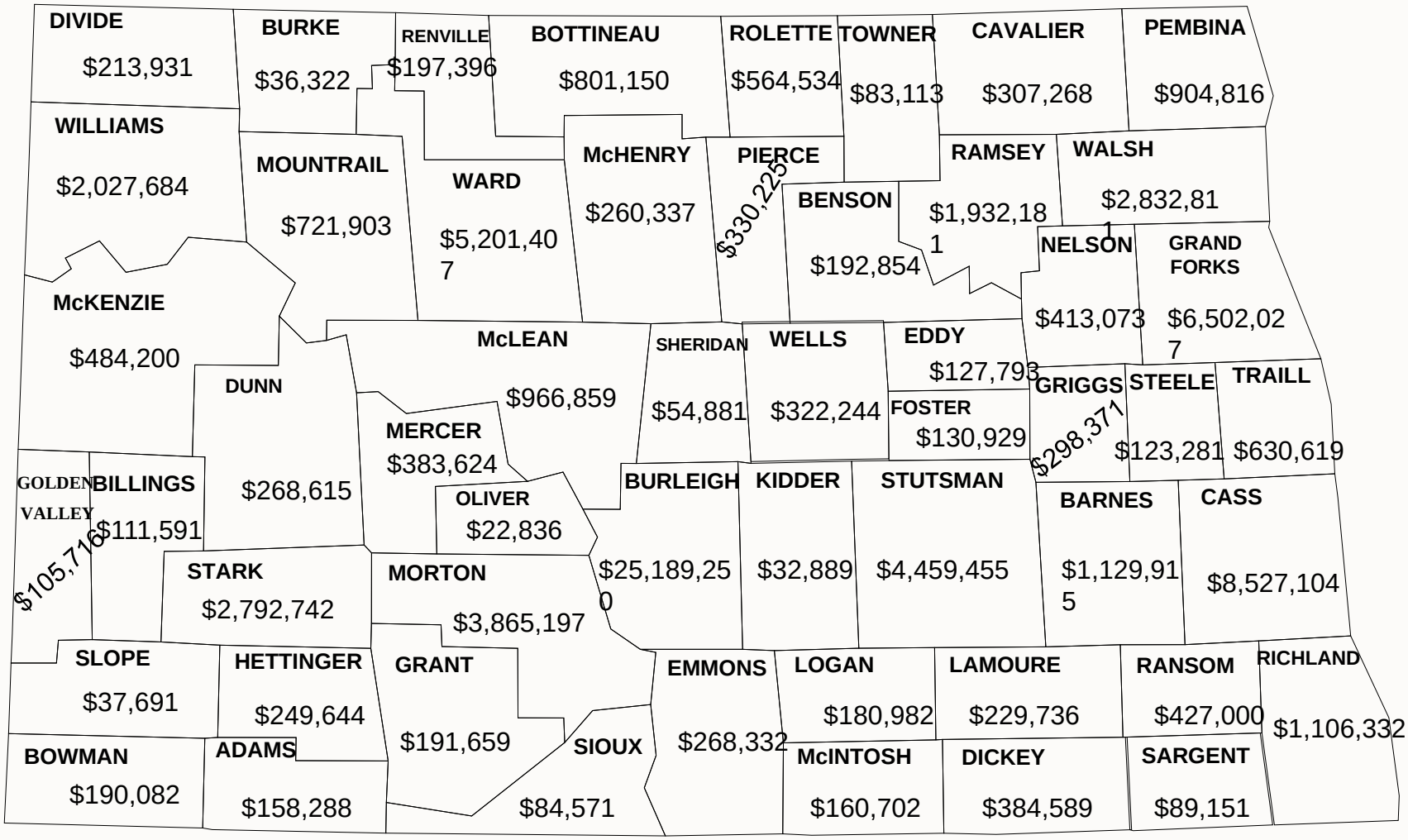
NDPERS Retirees

Annual Benefits 2011



Out-of-State - $10,415,064

Total - $87,724,967

Retirement Plan

Paid in by Employer/employee	Paid out by the Plan
1.14 Billion	1.03 Billion

1.73 Billion in Assets

PERS Proposed Legislation- Submitted to Legislative Employee Benefits Committee for the 2013 Legislative Session

- **Health Plan**
- **Pre-Medicare Retiree Health plan and Retiree Health Credit**
- **Retirement**
- *Administrative Bill*

Proposed Bill Provisions

1. modifications needed to maintain compliance with the Internal Revenue Code;

2. updating committee designations for the savings clauses

3. the board's authority to fund the administrative expenses of chapter 54-52.2,

4. the normal retirement dates for a peace officer or correctional officer, a national guard security officer or firefighter, and a peace officer employed by the bureau of criminal investigation,

5. removal of the level social security retirement benefit option under the public employees retirement system,

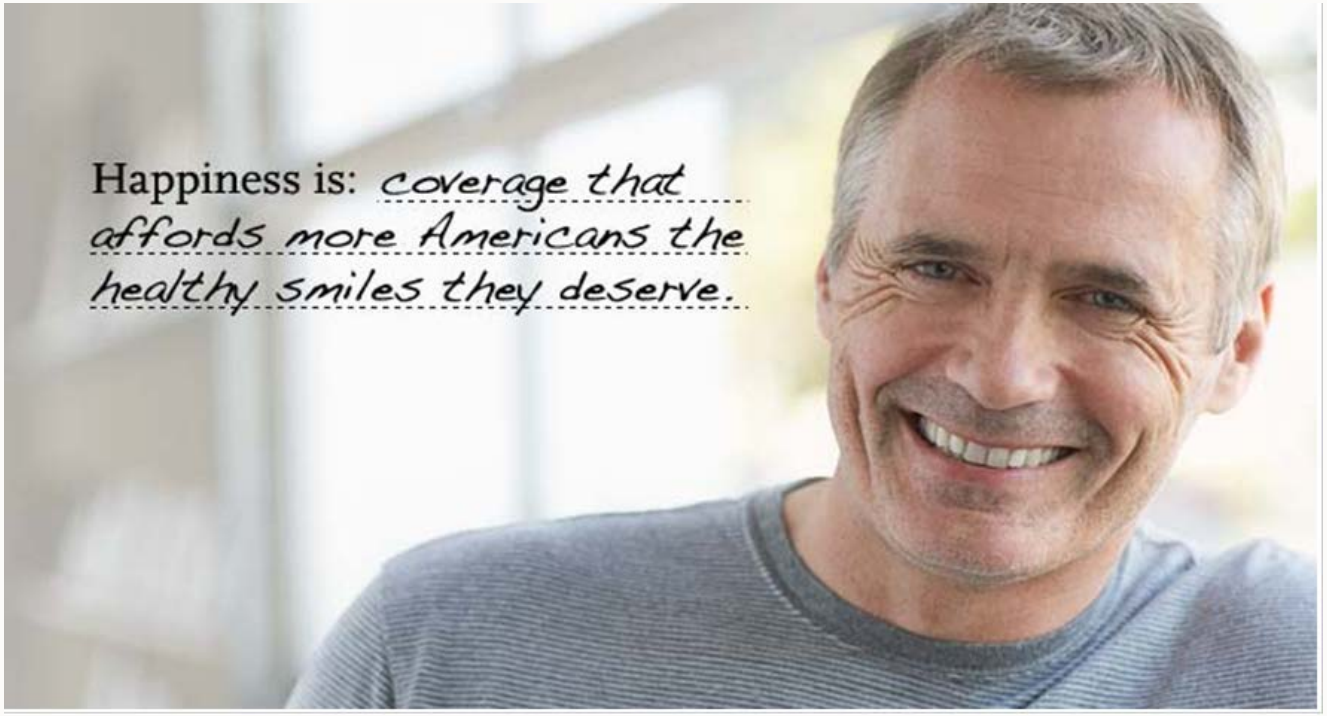
6. distribution of a deceased participant's accumulated account balance under the defined contribution retirement plan.

7. Flex plan

OTHER PERS EFFORTS

New Dental Carrier – Jan 1

- Delta Dental
  - Lower Premiums (7%
  - Network Options (61%)



PERSLINK

PERSLink offers the ability to view:

- Your retirement payment(s) and related details,
- Insurance coverage(s) and related details,
- Annual statement(s) and 1099R tax information, when available

PERSLink offers the capability to do direct on line updates and requests

- Address changes
- Federal & ND State income withholding elections
- Spouse or Designated contact information
- Scheduling an Appointment
- Submitting questions to NDPERS
- Reporting a death of a spouse or a covered insurance dependent