

WELCOME

**2009 NDPERS
PAYROLL
CONFERENCE**

OPENING REMARKS

NDPERS Payroll Conference 2009
Sparb Collins, Executive Director

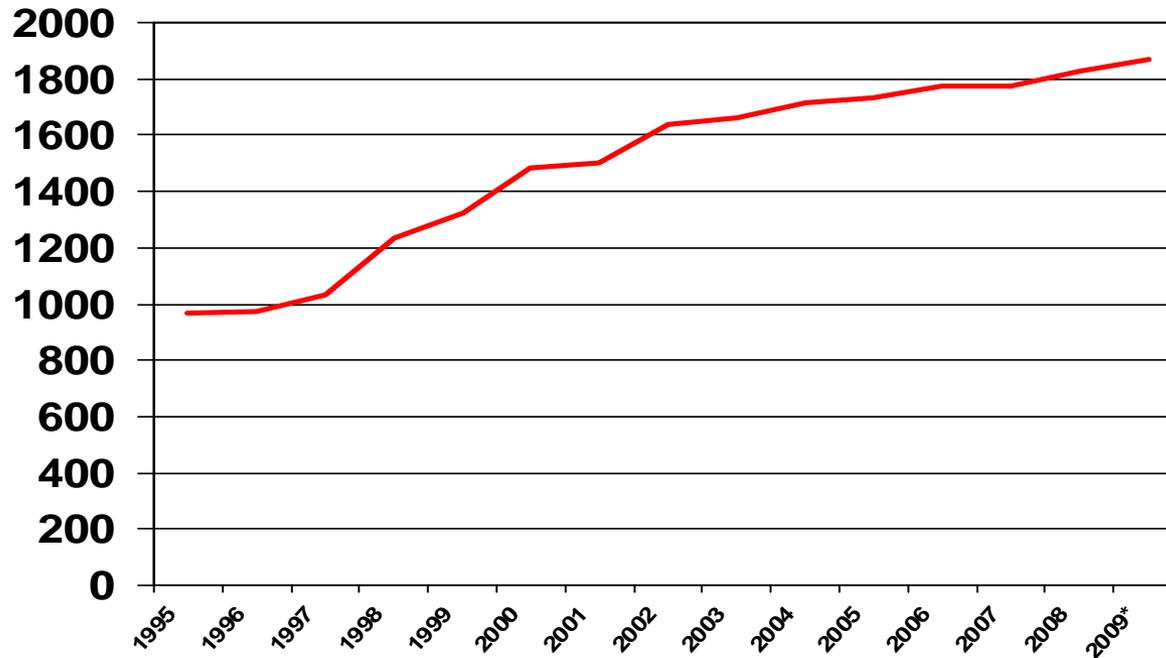
A 3D graphic of the words "THANK YOU" in a light blue, sans-serif font. The letters are thick and have a slight shadow, giving them a three-dimensional appearance. They are set against a black rectangular background that is tilted slightly to the right. The entire graphic is positioned on a light blue gradient background that transitions from a lighter shade at the top to a darker shade at the bottom.

THANK
YOU

We appreciate all that you do!

NDPERS

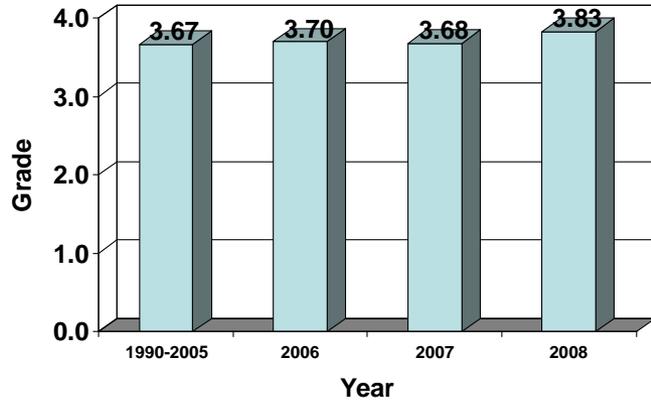
Participating Employers (All Programs)



* - Estimated

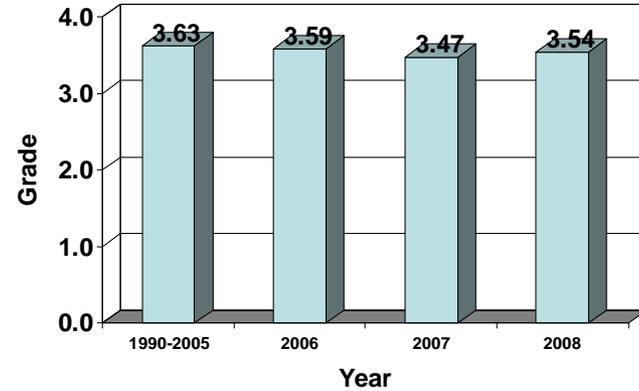
NDPERS Member Report Cards

Courtesy you received from NDPERS staff?



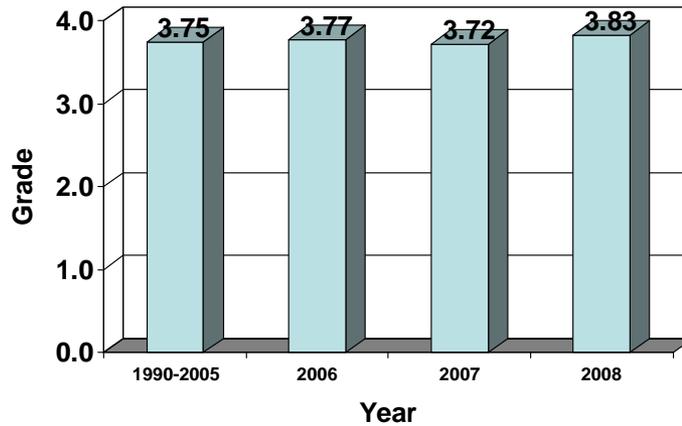
NDPERS Member Report Cards

Was the information you were given easy to understand?



NDPERS Member Report Cards

Promptness of NDPERS response to your inquiry?



Topics

- Retirement plan
- Health Plan
- Legislation



GEORGE
CLOONEY

MARK
WAHLBERG



In the Fall of 1991,
the *Andrea Gail* left Gloucester, Mass.
and headed for the fishing grounds
of the North Atlantic.

Two weeks later, an event
took place that had never occurred
in recorded history.

A WOLFGANG PETERSEN FILM

THE
PERFECT STORM

The Benefits Challenge

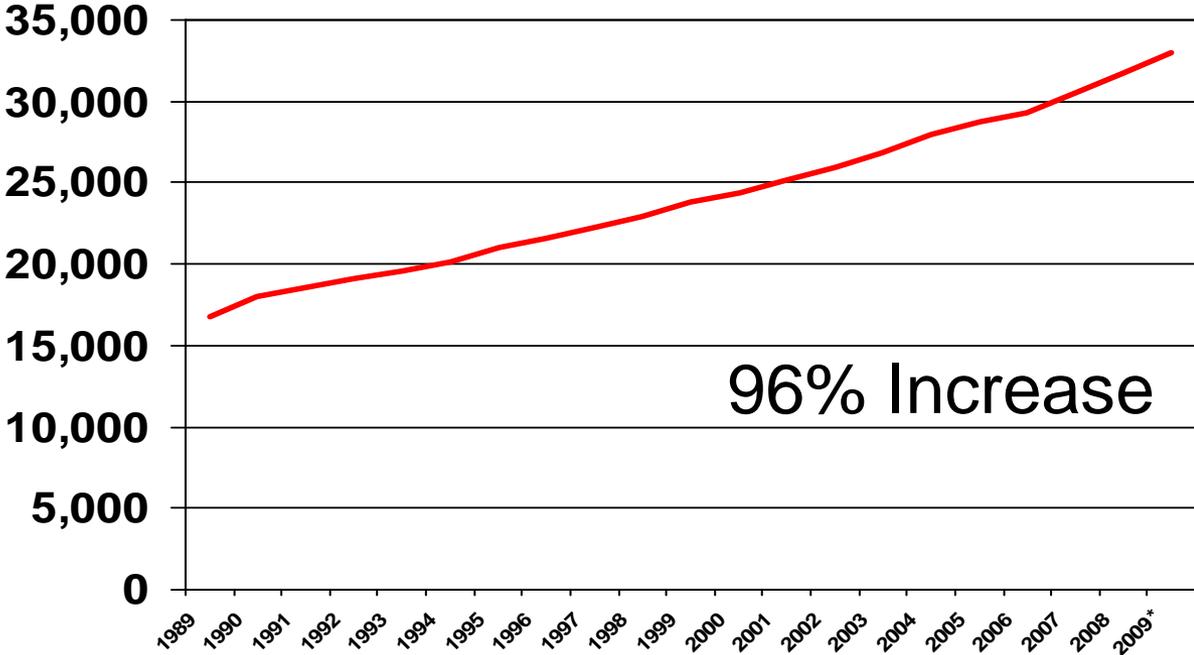
- Retirement earnings **DOWN**
- Health Premiums **UP**

PERS Retirement Plan



NDPERS

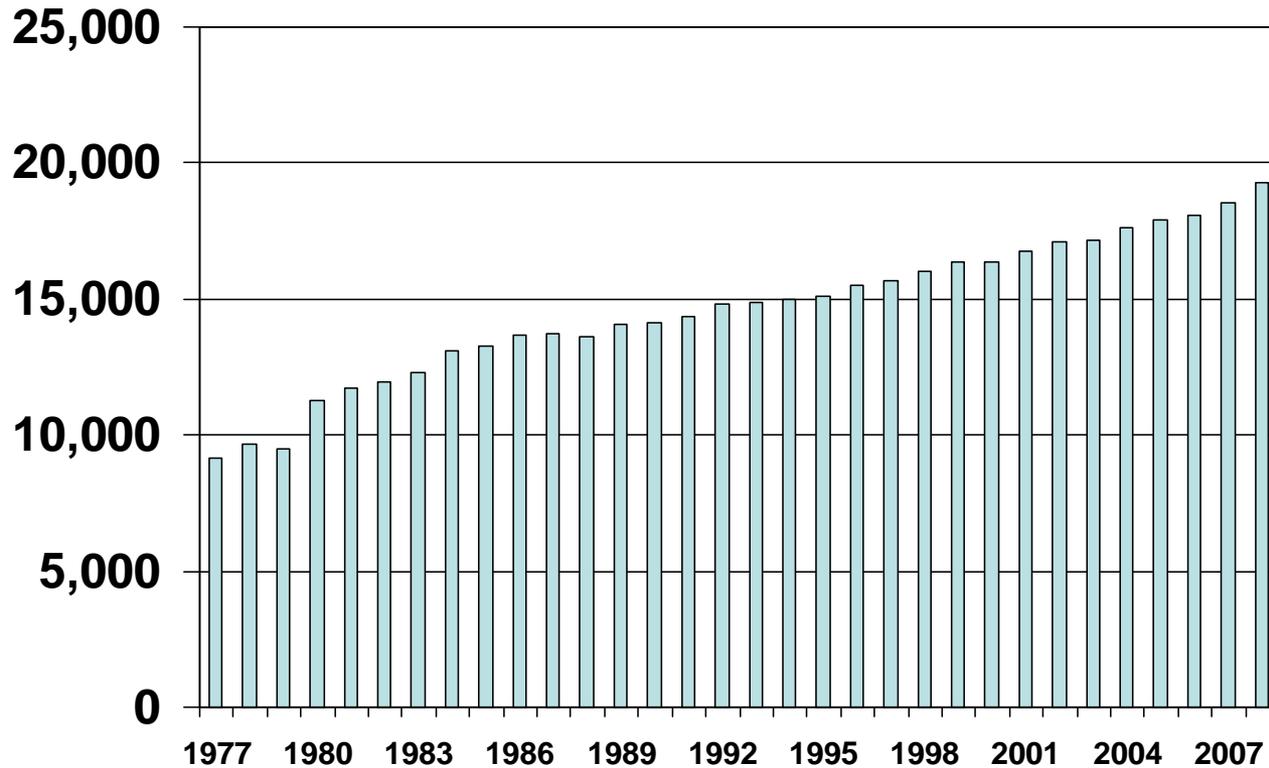
Retirement Plan Membership



* - Estimated

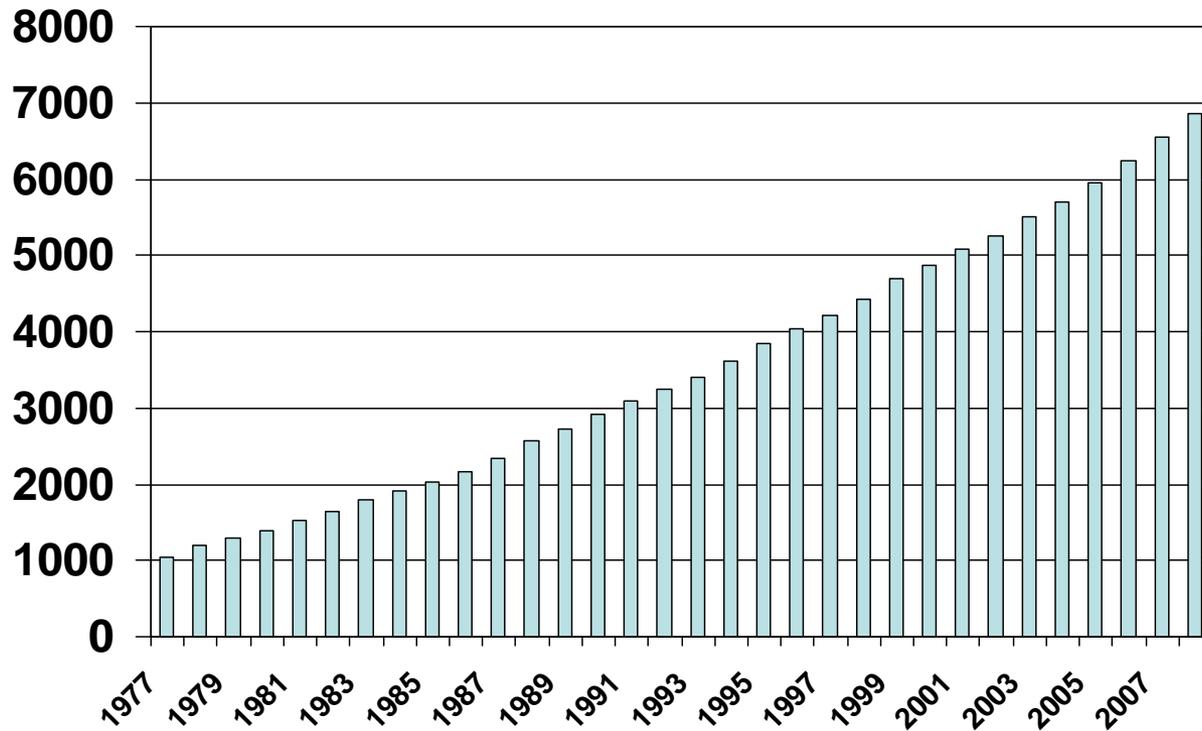
NDPERS Retirement Actives

(Main System, Judges, Guard, Law Systems)



NDPERS Retirement Retirees

(Main System, Judges, Guard, Law Systems)

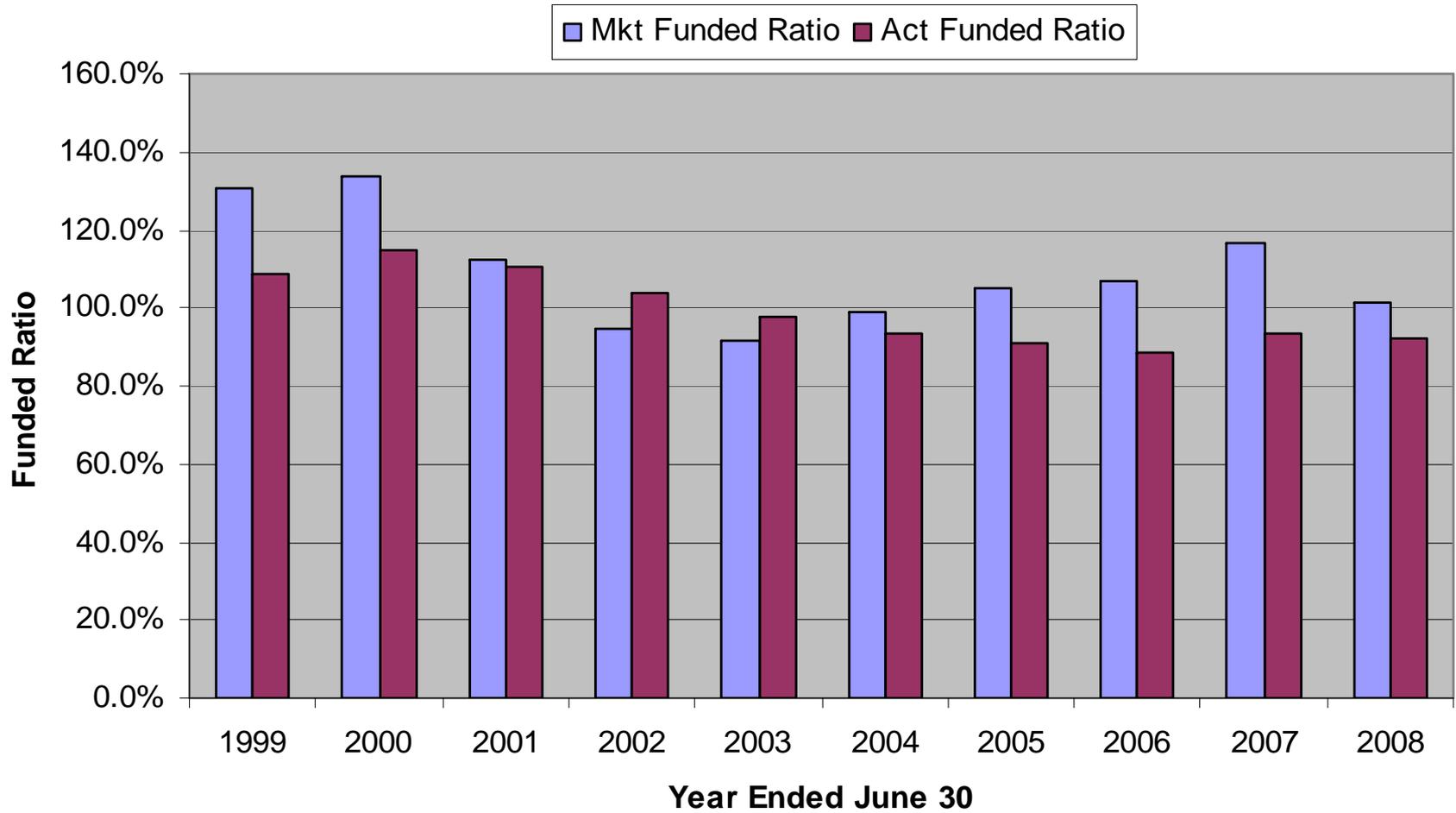


Main - Funded Ratio

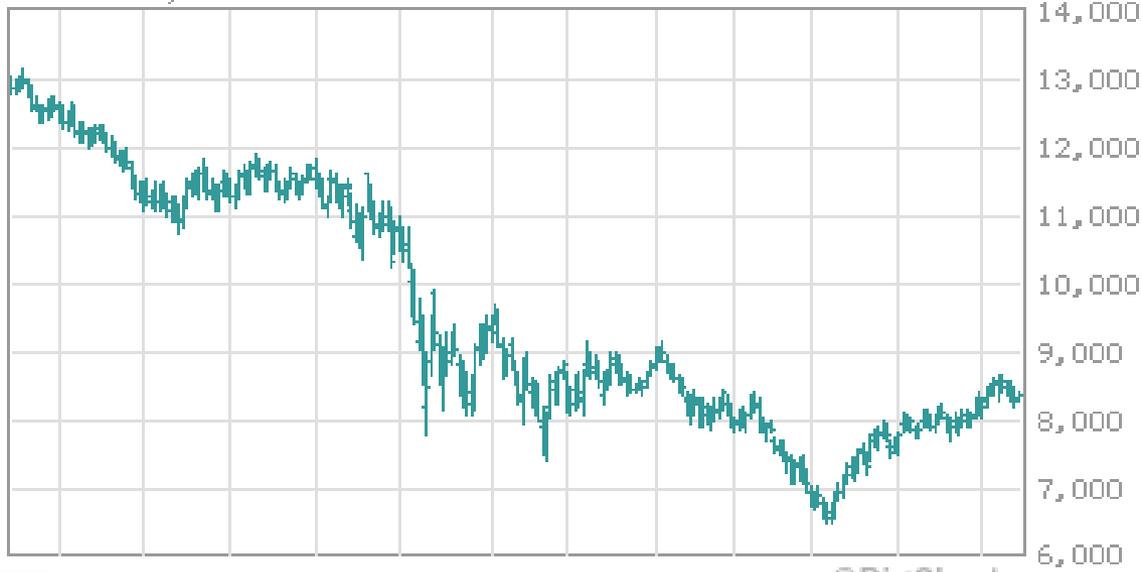
<u>Year</u>	<u>Actuarial Accrued Liabilities (millions)</u>	<u>Actuarial Value of Assets (millions)</u>	<u>Funded Ratio</u>
1999	\$831	\$901	109%
2000	879	1,010	115%
2001	994	1,096	110%
2002	1,087	1,130	104%
2003	1,170	1,145	98%
2004	1,251	1,172	94%
2005	1,333	1,210	91%
2006	1,450	1,286	89%
2007	1,576	1,470	93%
2008	1,700	1,571	92%

1. The 2008 actuarial employer contribution rate 6.23% compared with the statutory rate of 4.12% (-2.11)
2. In 2008 was Funded Ratio at market value is 101% in 2008

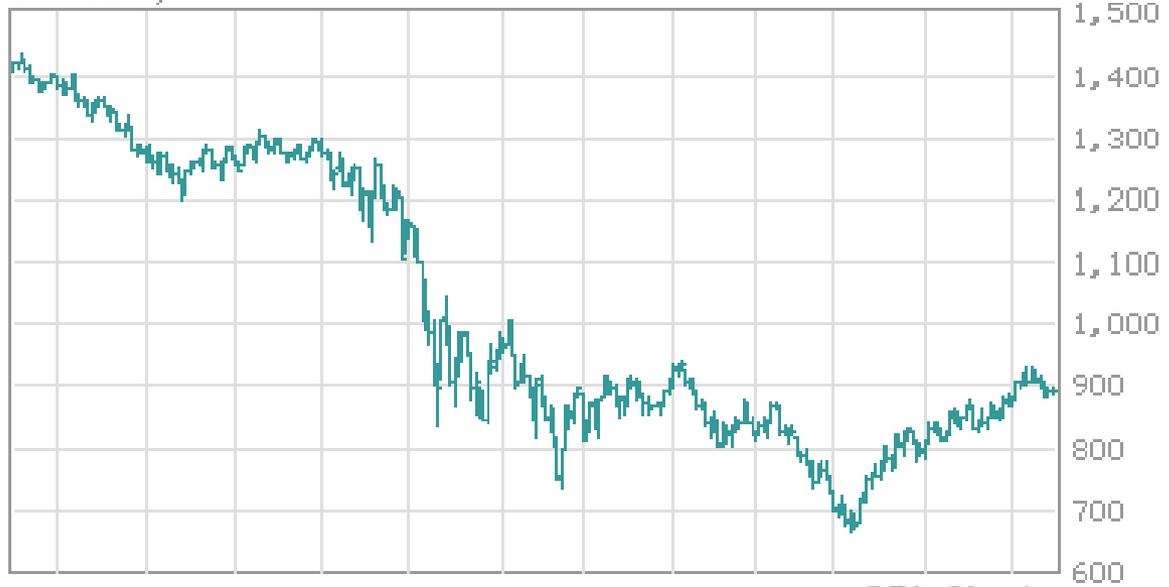
NDPERS Main System



DJIA Daily



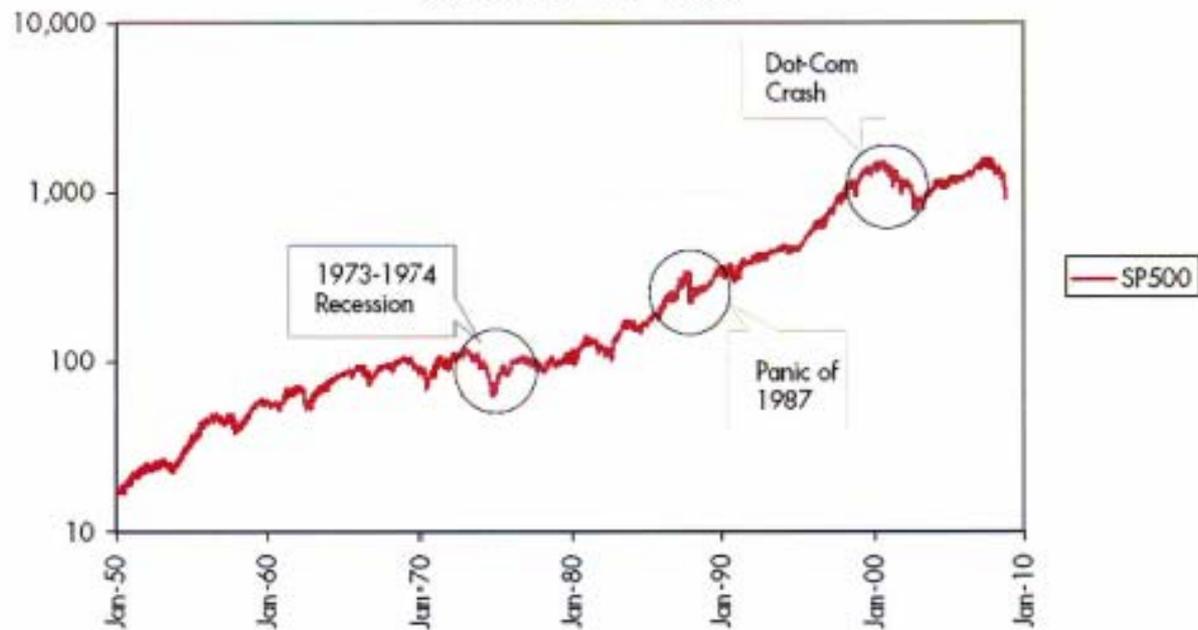
SPX Daily





The Long View: Major Market Declines and Recoveries

Chart 1 The Blips
S&P 500: 1950 - 2008



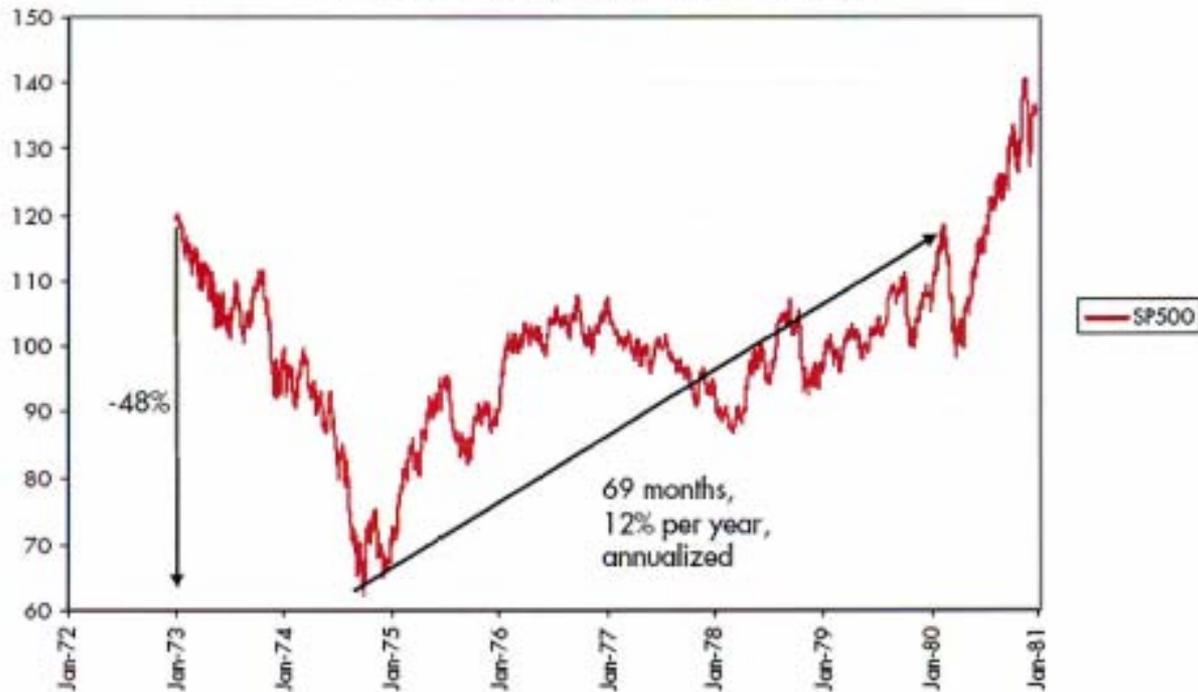
▪ Reproduced from Martingale Asset Management, October 10, 2008.



Scenario 1: 1973-74 Recession and the Long Road Back

Chart 2 '73-'74 Recession

S&P 500: January 1973 – January 1981

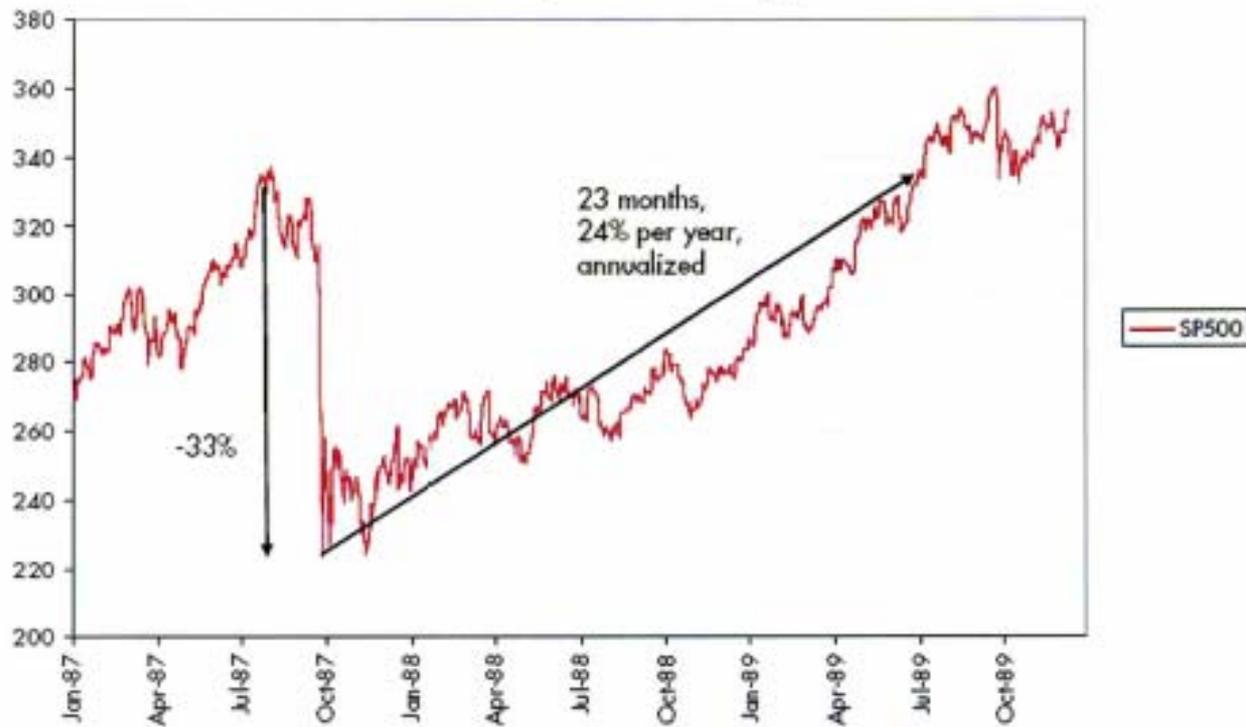


■ Reproduced from Martingale Asset Management, October 10, 2008.



Scenario 2: 1987 Crash

Chart 3 Panic of '87
S&P 500: January 1987 – January 1990



▪ Reproduced from Martingale Asset Management, October 10, 2008.

Where is PERS at?

- Based upon RIO estimates YTD return thru Dec

-24.50%

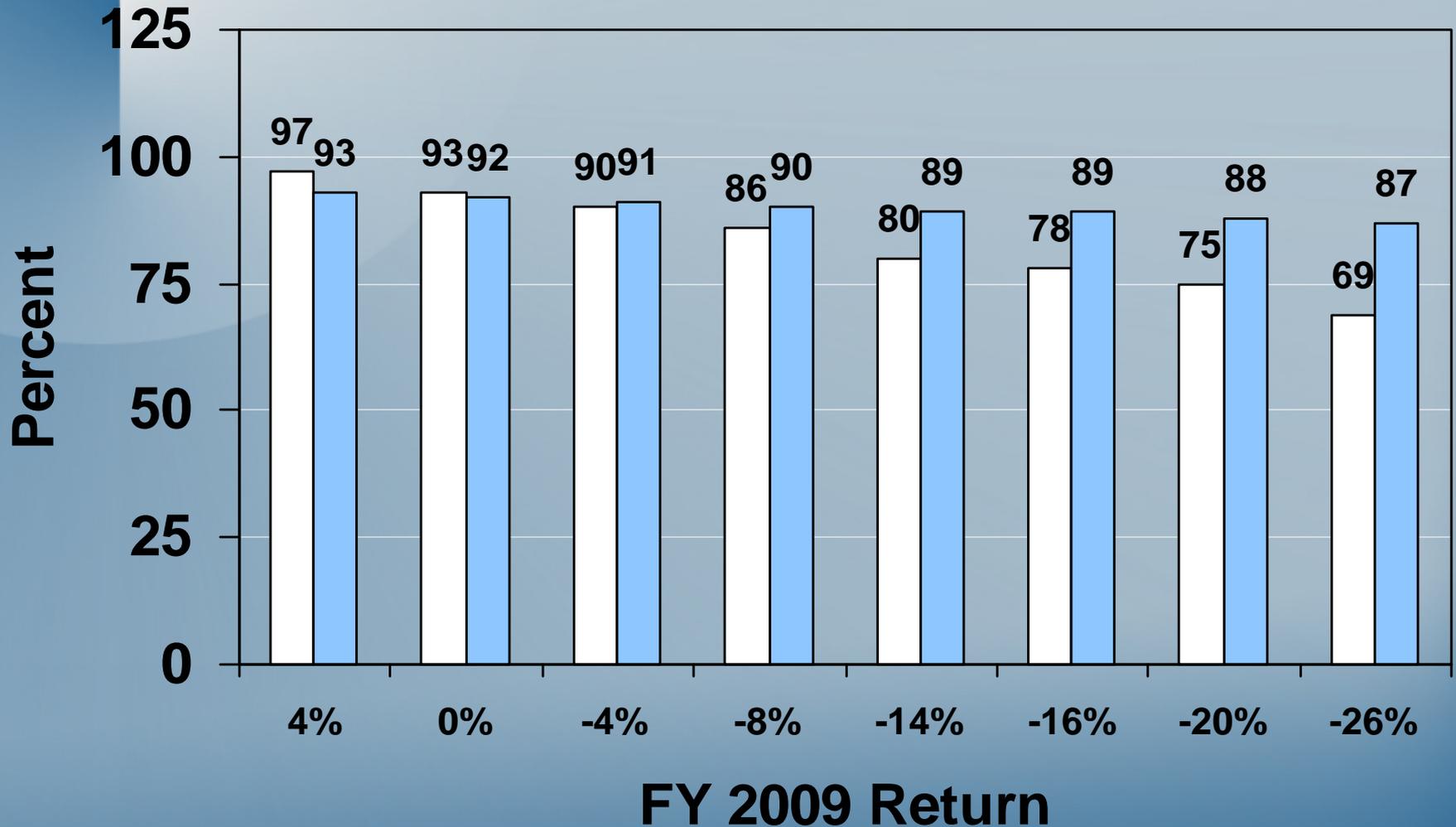
In March we were as low as -34%



NDPERS Main System

Projected Funded Ratio

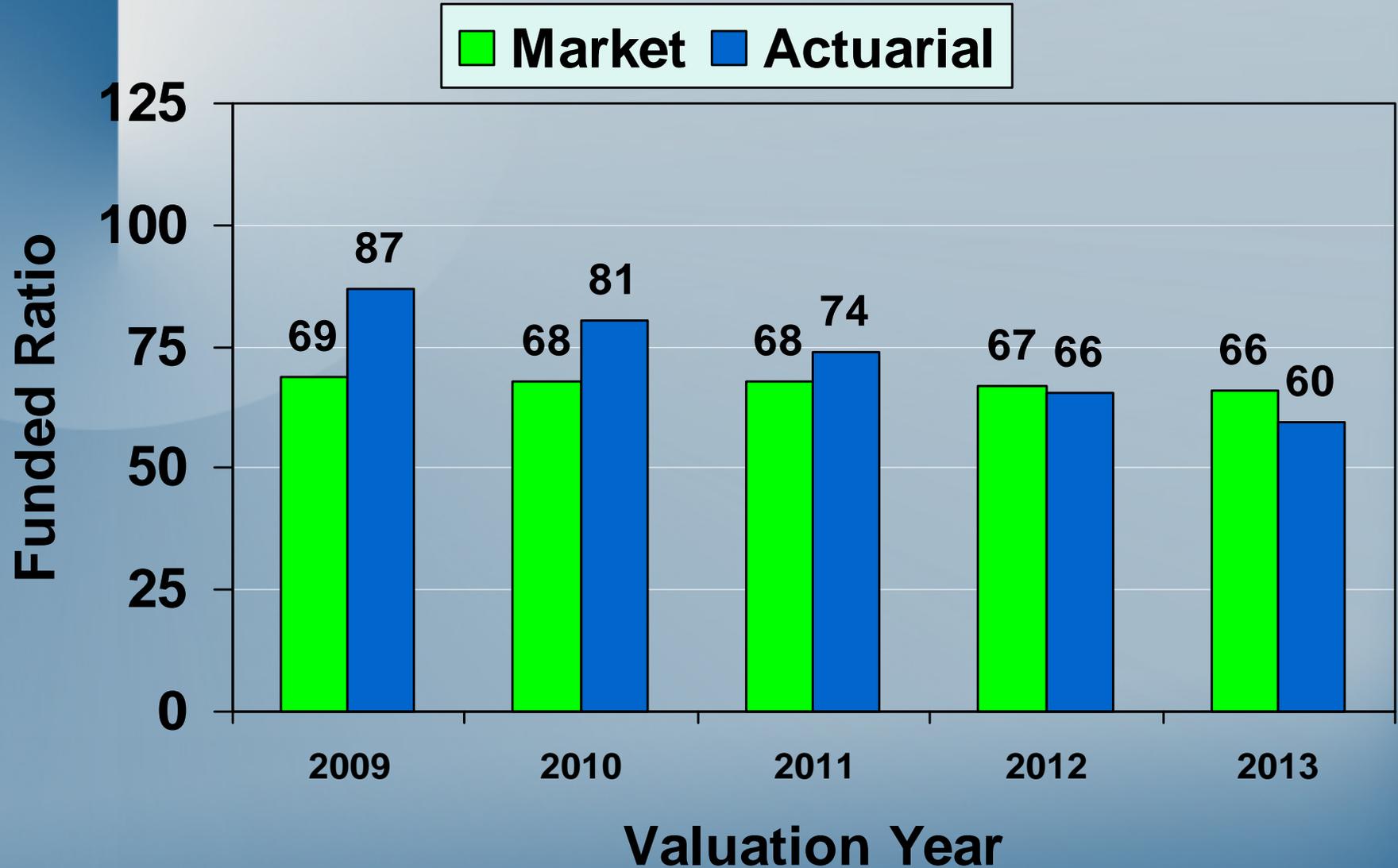
Market Actuarial



NDPERS Main System

Projected Funded Ratio At A -26% FY 2009 Return

Assumes 8% Return After 2009



Primary Questions?

- What is going to happen in the next 6 months?
- What is the next several years return going to be?

LIABILITIES

ASSETS

Benefits + Adm Costs = Contributions + Investments

Longer Term - Considerations for Recovery (returning to 100% funded status)

Assets = Investments + Contributions

8%

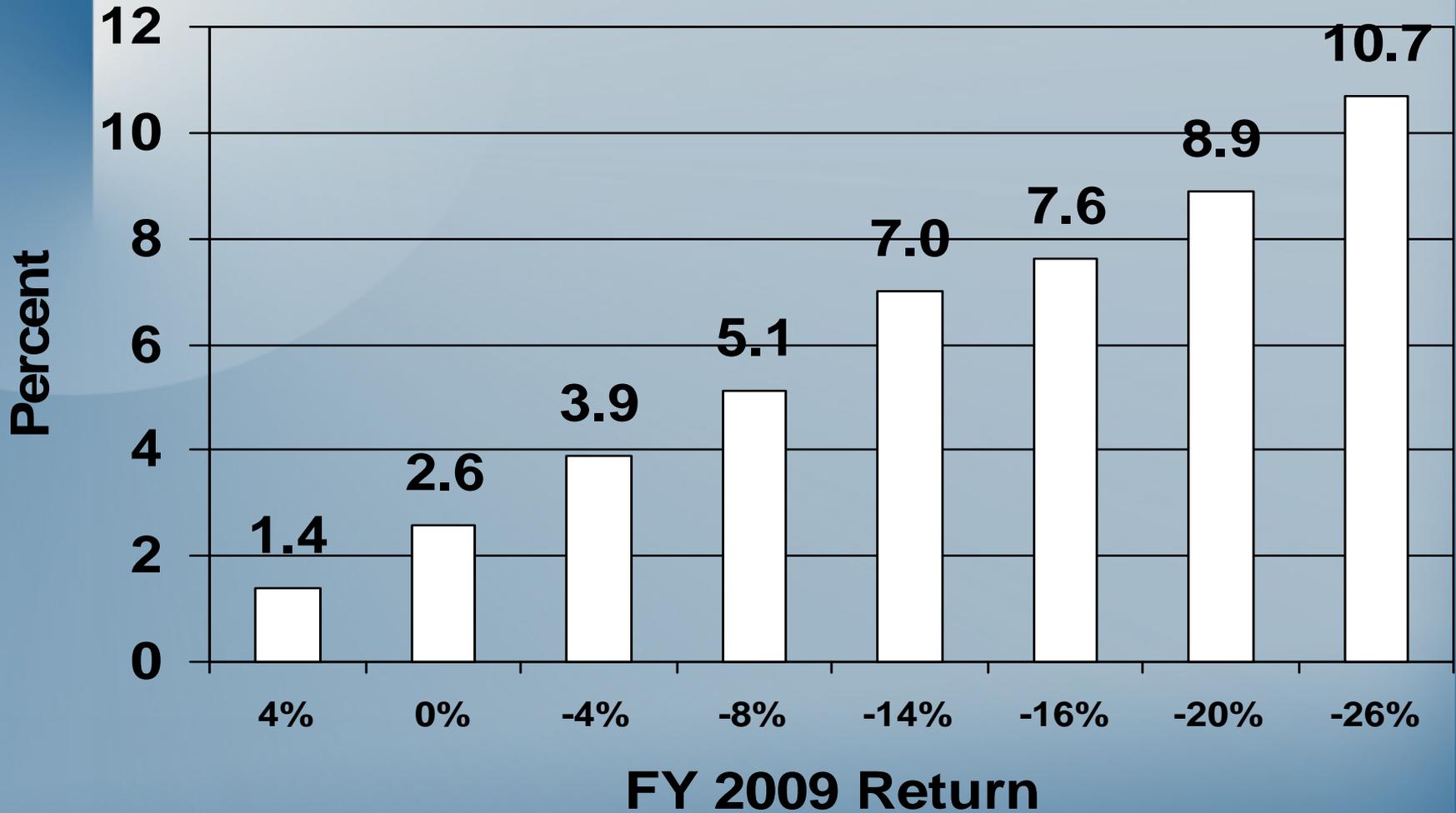
8.12%

- We could rely solely on contribution increases
- We could rely solely on investment returns
- We could look to both

What if we rely solely on contribution increases

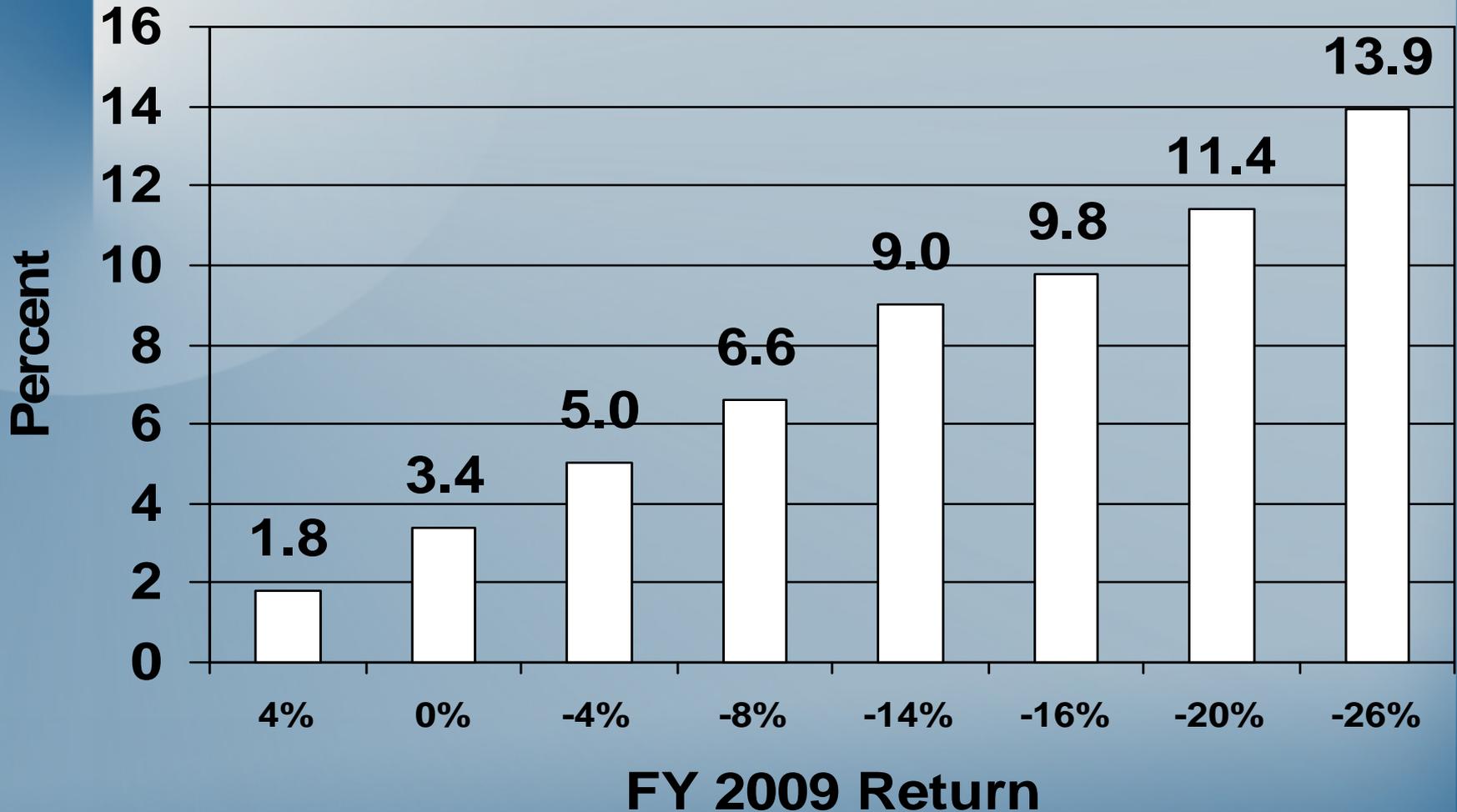
NDPERS Main System

Required Contribution Increase Based on 8% Market Return for next 10 years



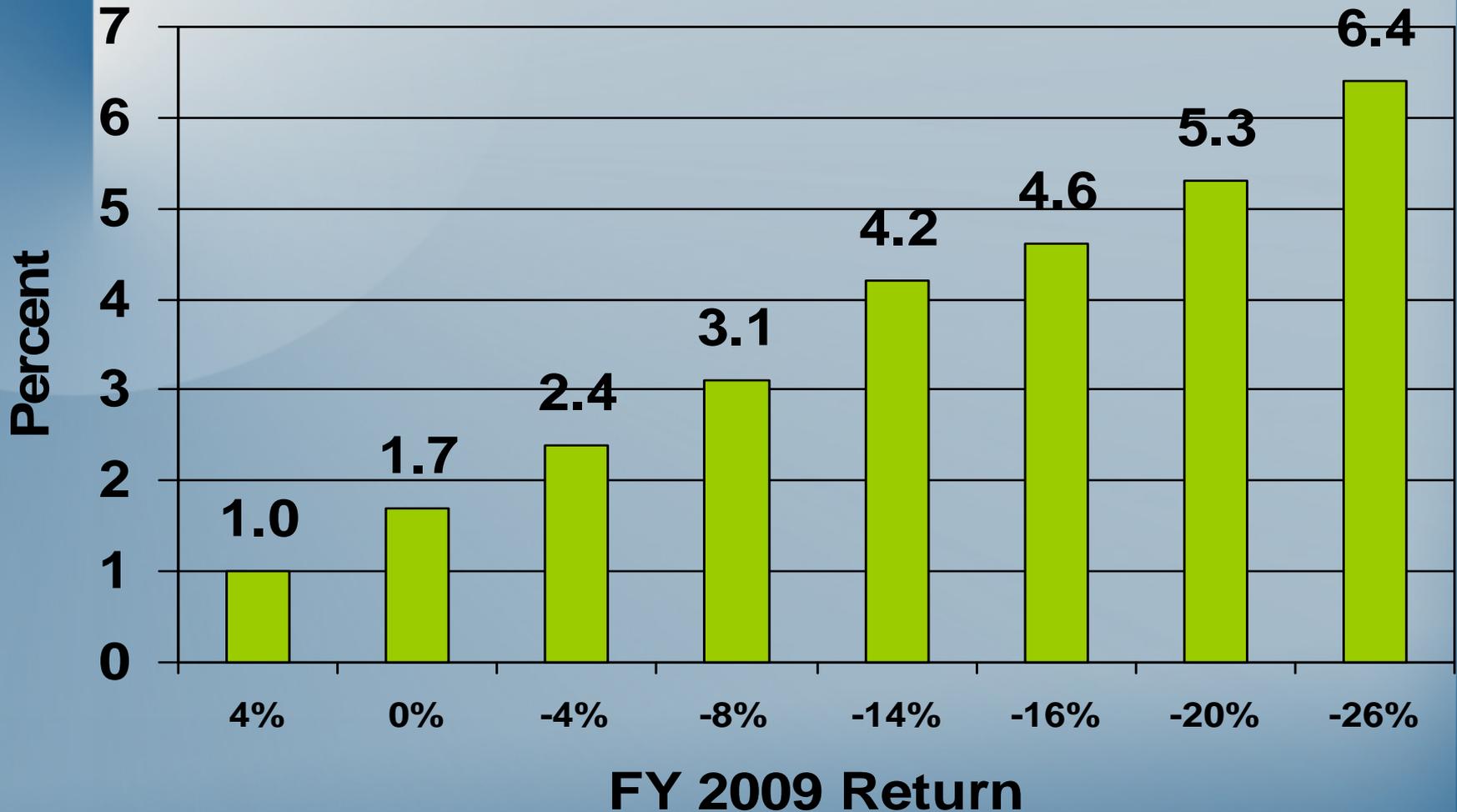
NDPERS Main System

Required Contribution Increase Based on
8% Market Return for 10 Years Starting in 2011



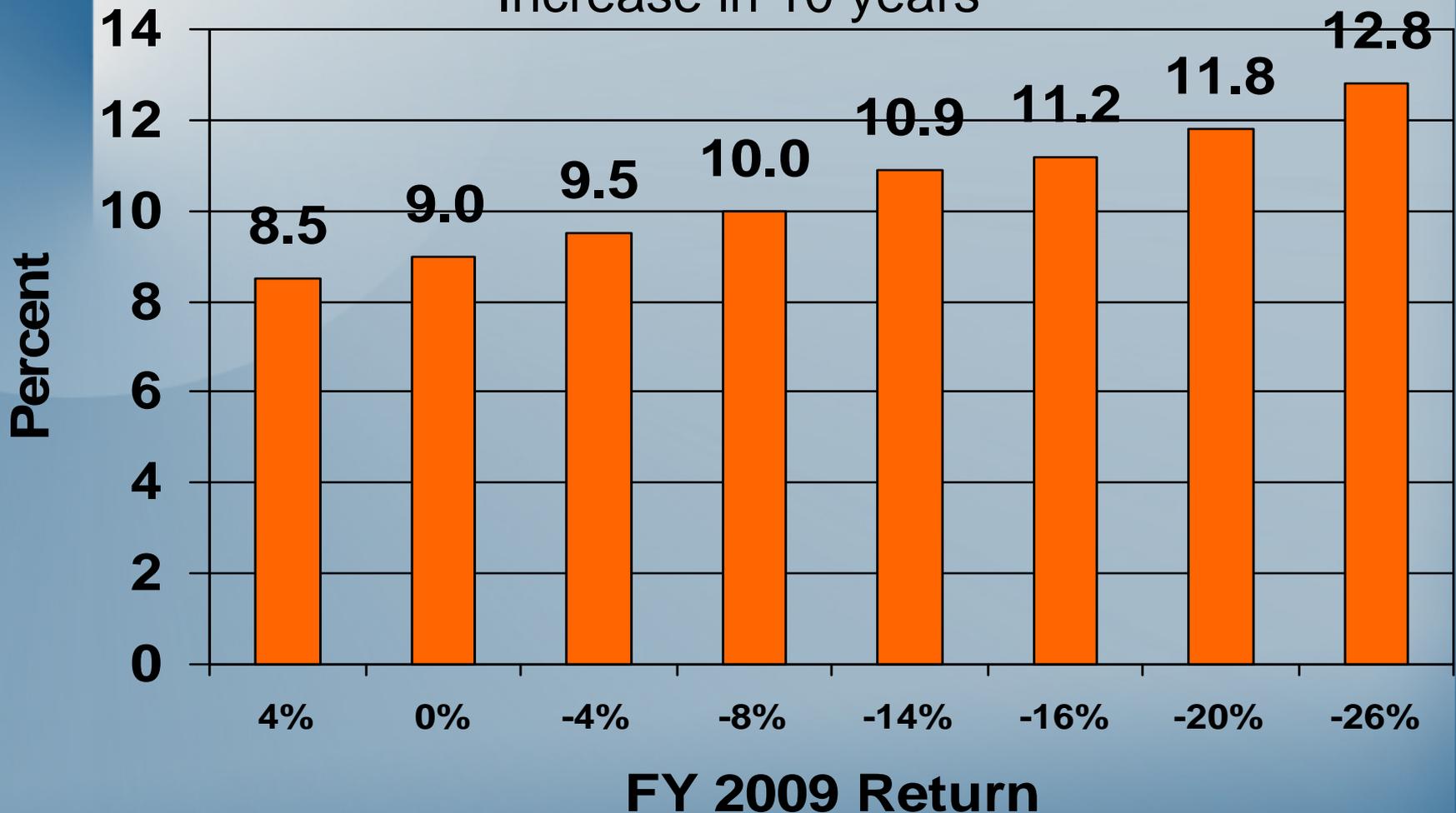
NDPERS Main System

What if we rely on contributions - Required Contribution Increase Based 8% Market Return for next 20 years



NDPERS Main System

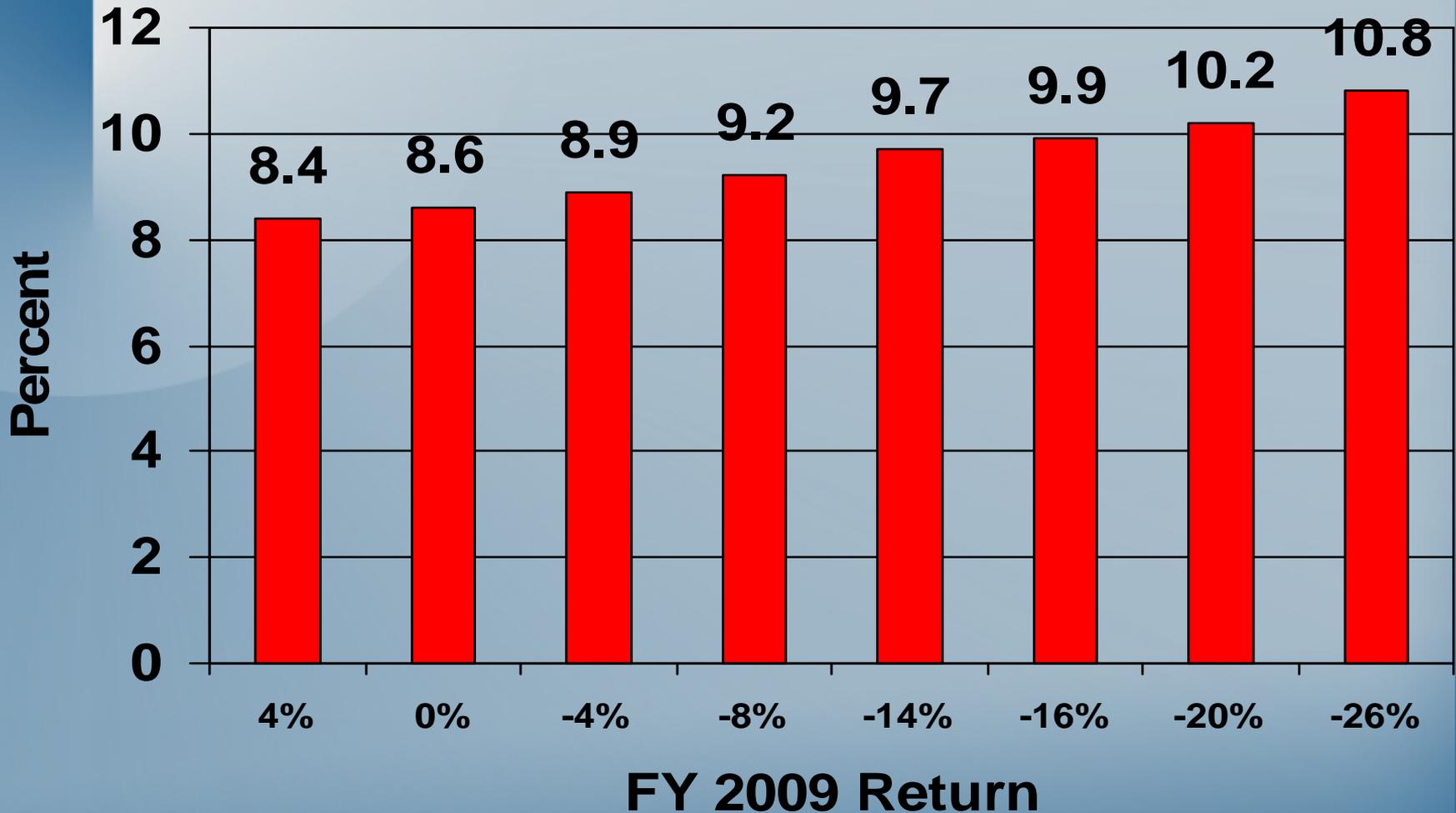
What if we rely on Market Return -Market Return
Needed to Achieve 100% Funded Ratio with No
Increase in 10 years



What if we rely solely on investment returns

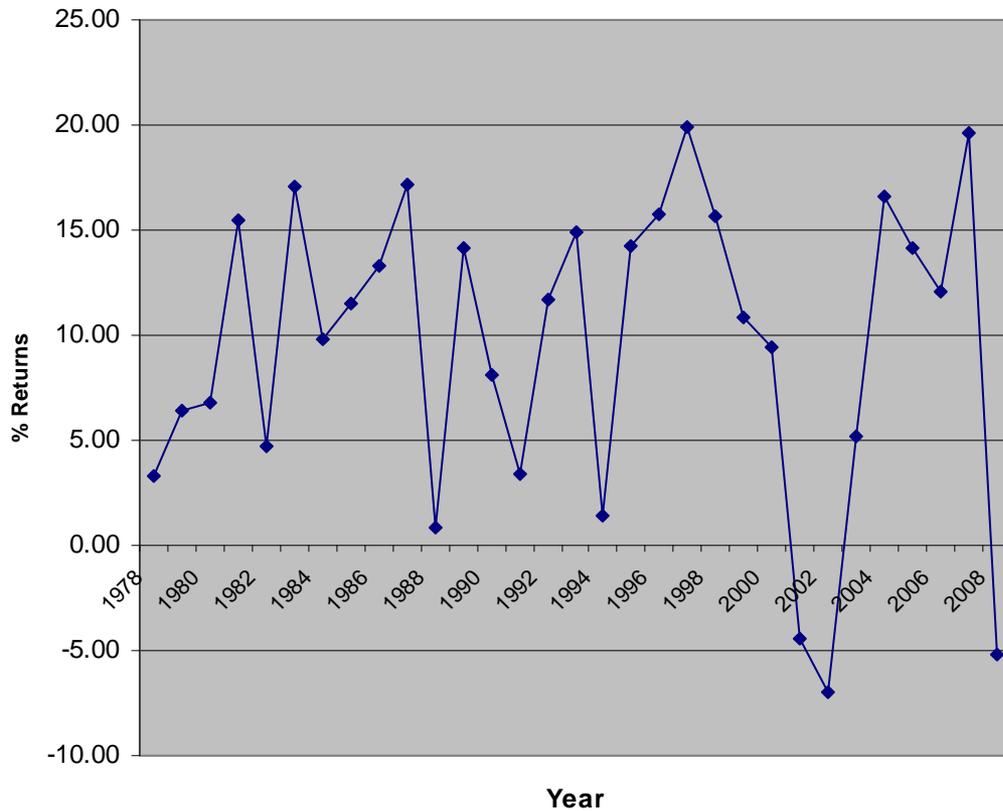
NDPERS Main System

What if we rely on Market Return -Market Return Needed to Achieve 100% Funded Ratio with No Increase in 20 years



Investment Earnings

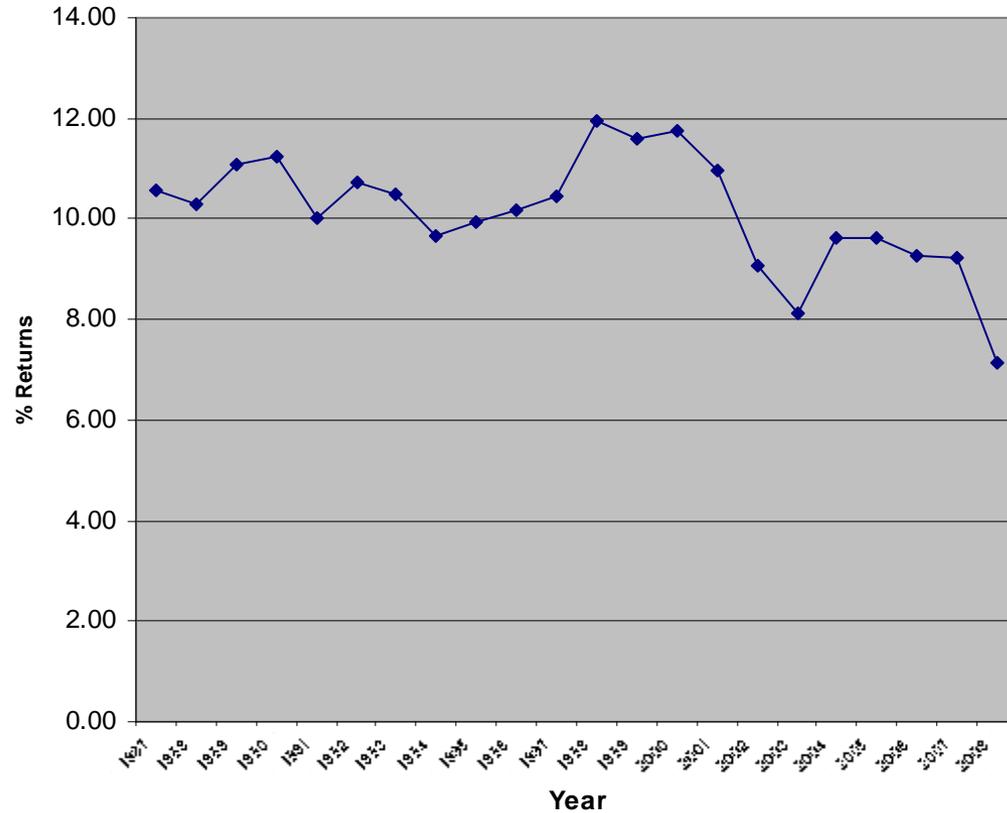
**NDPERS Returns
Annual**



Average	9.59
Median	11.63
S.D.	7.25

Investment Earnings

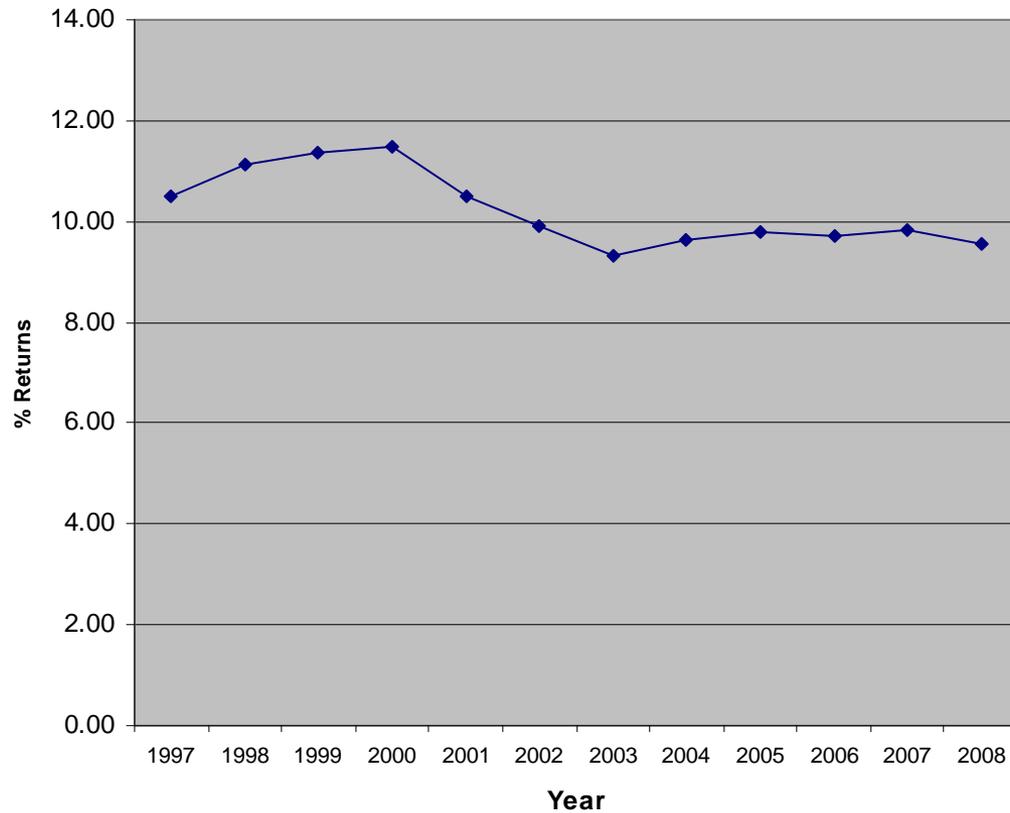
**NDPERS Returns
10-Year Rolling**



Average	10.13
Median	10.25
S.D.	1.16

Investment Earnings

**NDPERS Returns
20-Year Rolling**

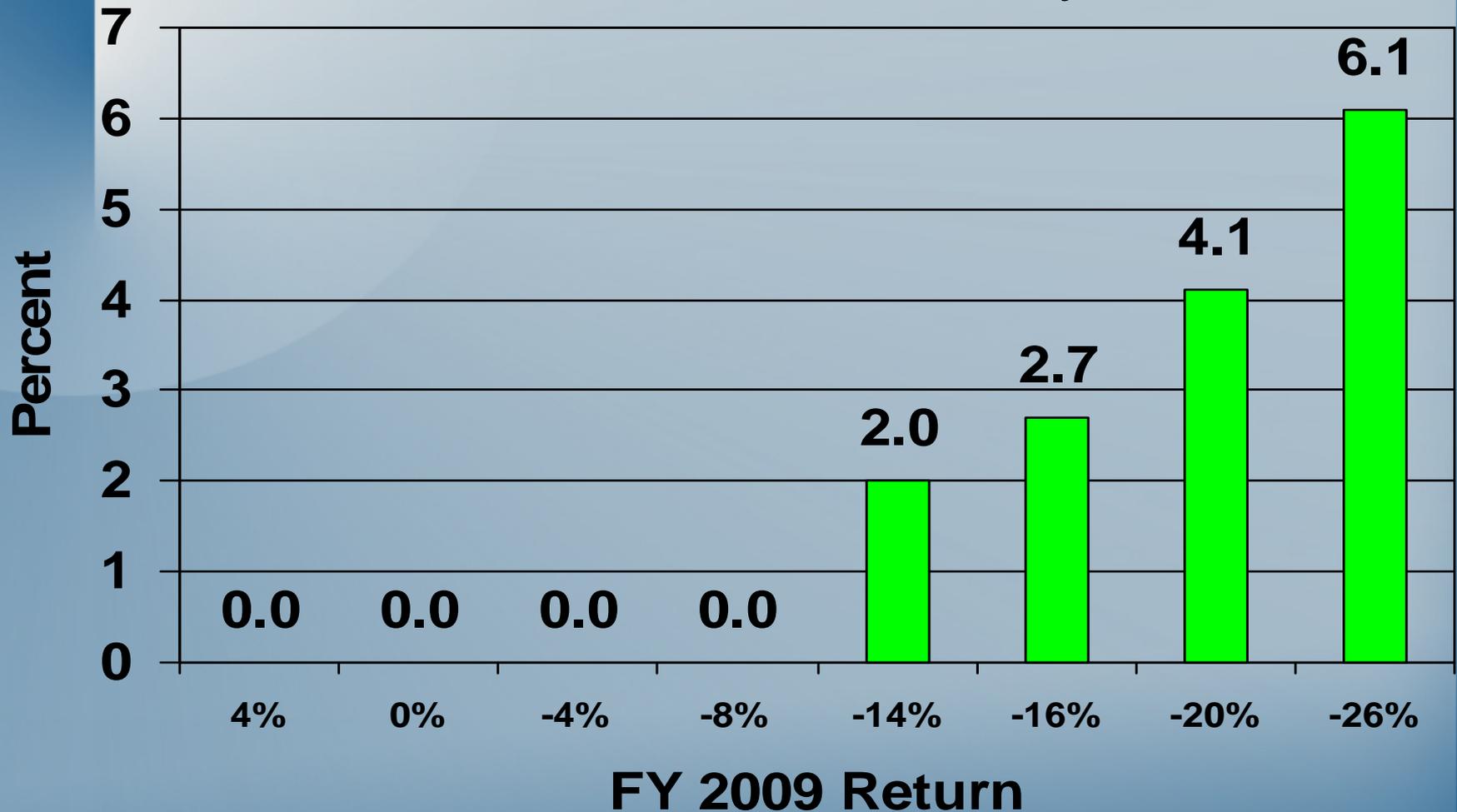


Average	10.22
Median	9.87
S.D.	0.75

NDPERS Main System

What if we rely on both -Required Contribution Increase Based on a

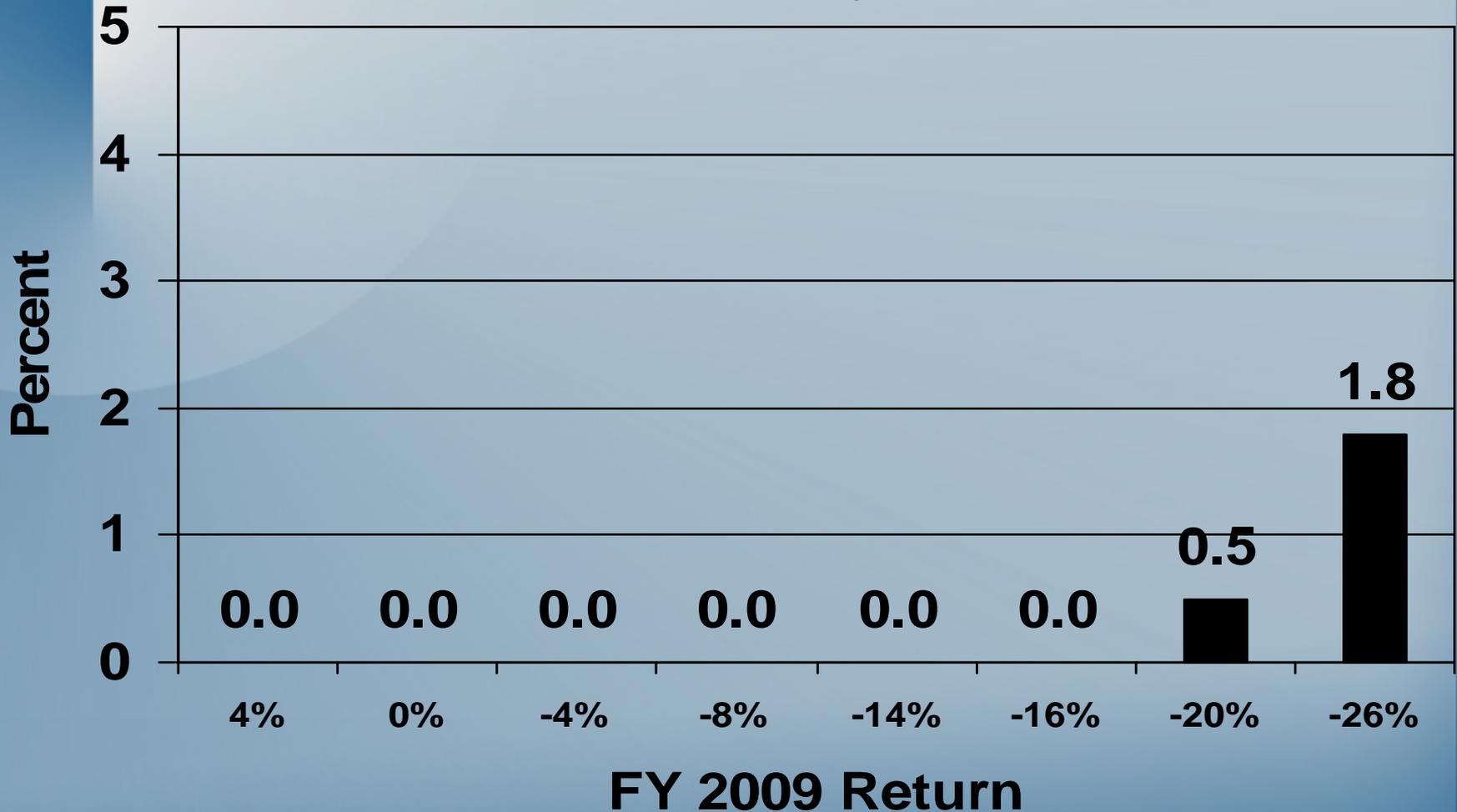
10% Market Return for next 10 years



What if we rely on both returns and contributions

NDPERS Main System

What if we rely on both - Required Contribution Increase Based on Market Return of 10% for next 20 years



PERS Board

PERS suggestion - To take the conservative option:

- Increase contribution to the actuarially required level for the next two years – Focus on near term costs only – main (3.41%), judges (.82%), HP (2.55%) and DC (3.41%)
- This would be a *first step only*
- Future returns would indicate future actions
- Increase would be effective January 1, 2010 so political subdivisions could plan
- Increase would expire in June of 2011, next legislature could review and determine if it should be continued, increased, decreased or discontinued.

Conclusions

- It is clear that we cannot rely solely on investments
- It is equally clear that we cannot rely solely on contribution increases
- It is clear that we must do something to put the plan back on the right path

LIABILITIES

ASSETS

Benefits + Adm Costs = Contributions + Investments

Observations

- It appears contributions will need to go up to maintain the plan
- The amount of the increase depends on what you think investment returns will be in the next several years

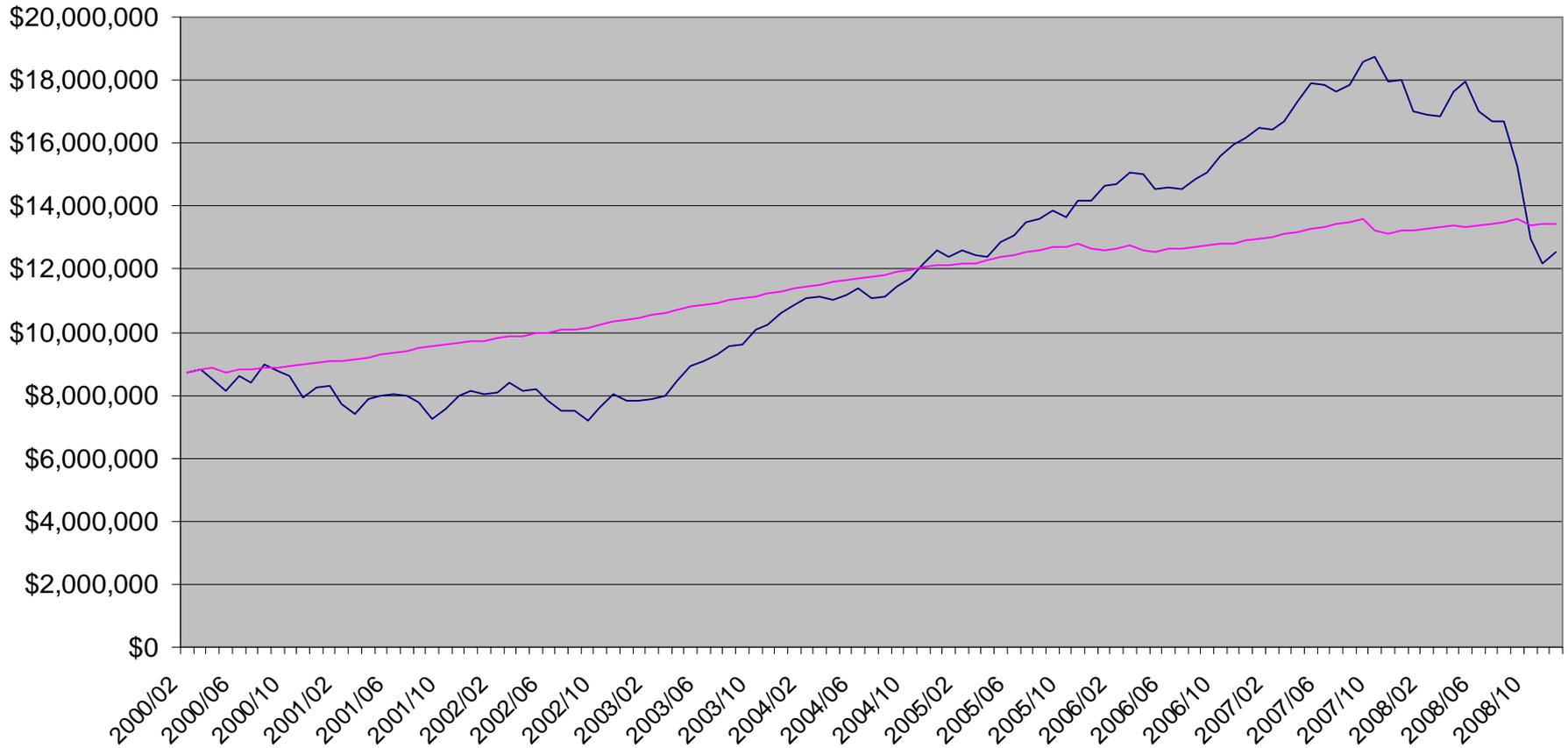
Other options

- **Adjust liabilities (Benefits + Adm.)**
- **Adjust other benefits**
 - Health Insurance
 - Retiree Health

NDPERS Defined Contribution Plan 401(a)

NDPERS DC 401(a) Plan

— Market Value — Contributions



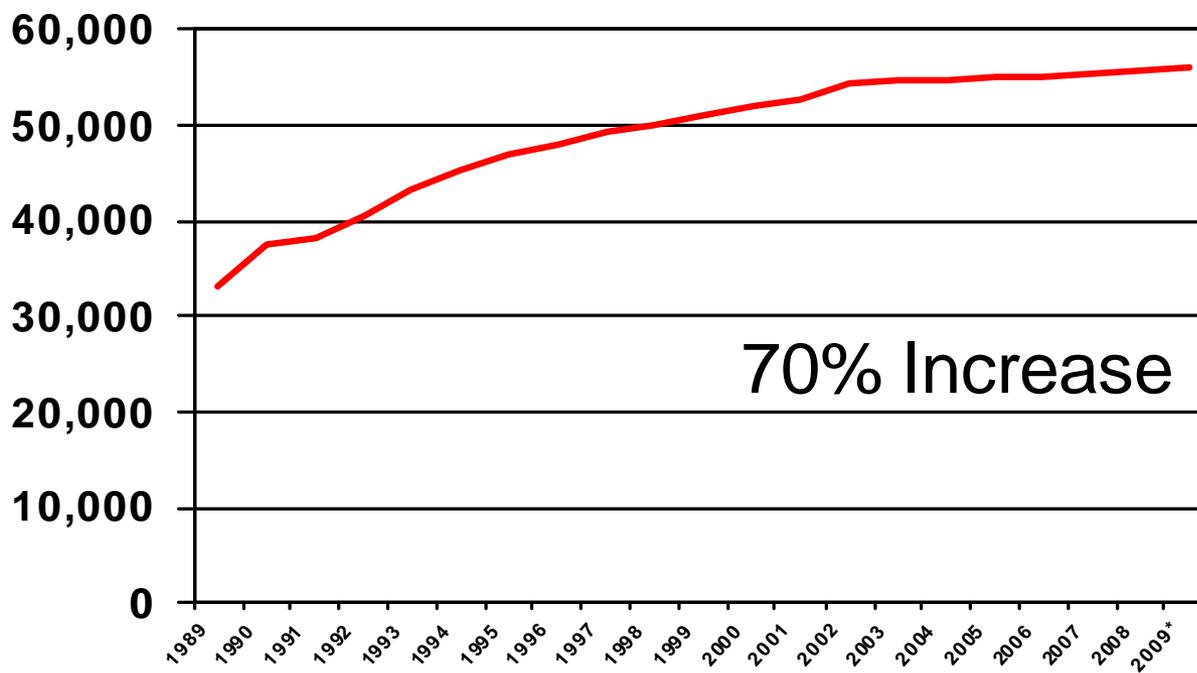


Health Plan



NDPERS

Health Plan Membership

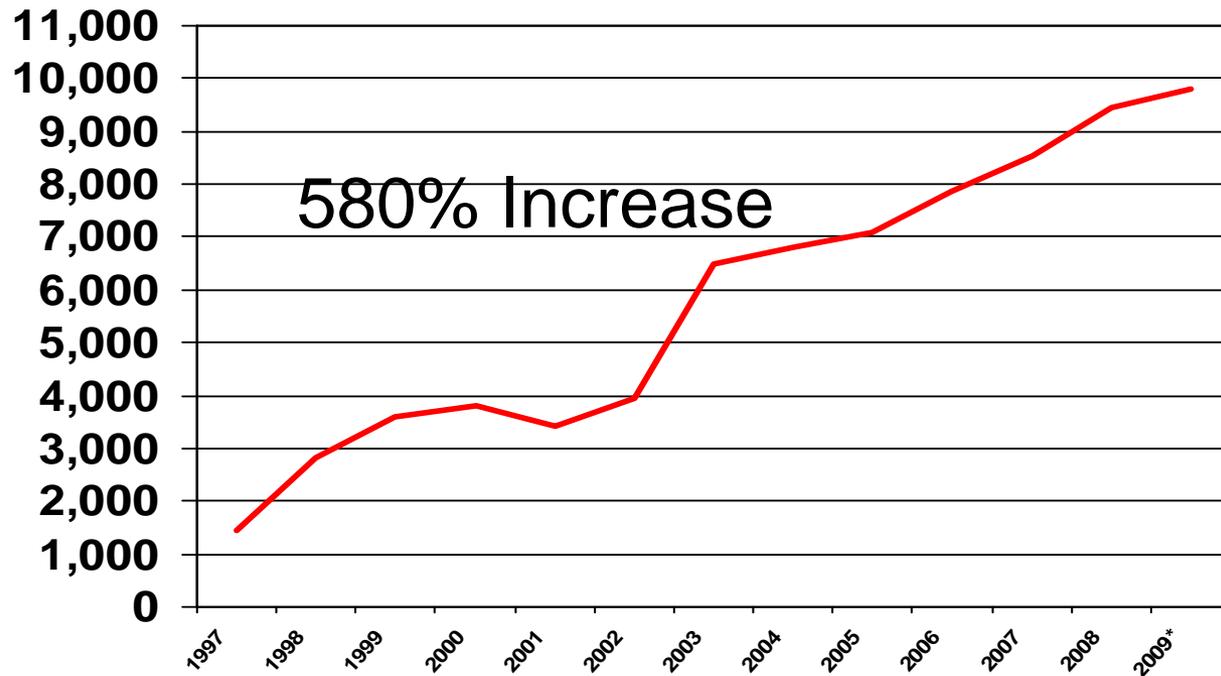


* - Estimated

NDPERS

Voluntary Insurance Plans Membership

(Dental, Vision, Long-Term Care)



* - Estimated

BCBS Bid

Renewal Bid

\$846.64



\$188.56

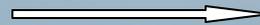
Present Rate

28.65%

\$658.08

Expected

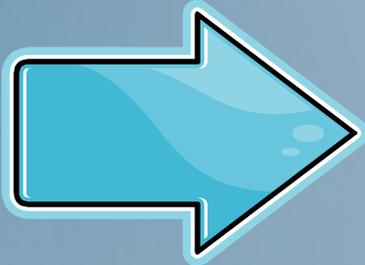
\$794.61 to \$831.21



\$15.43

PERS Review Conclusions

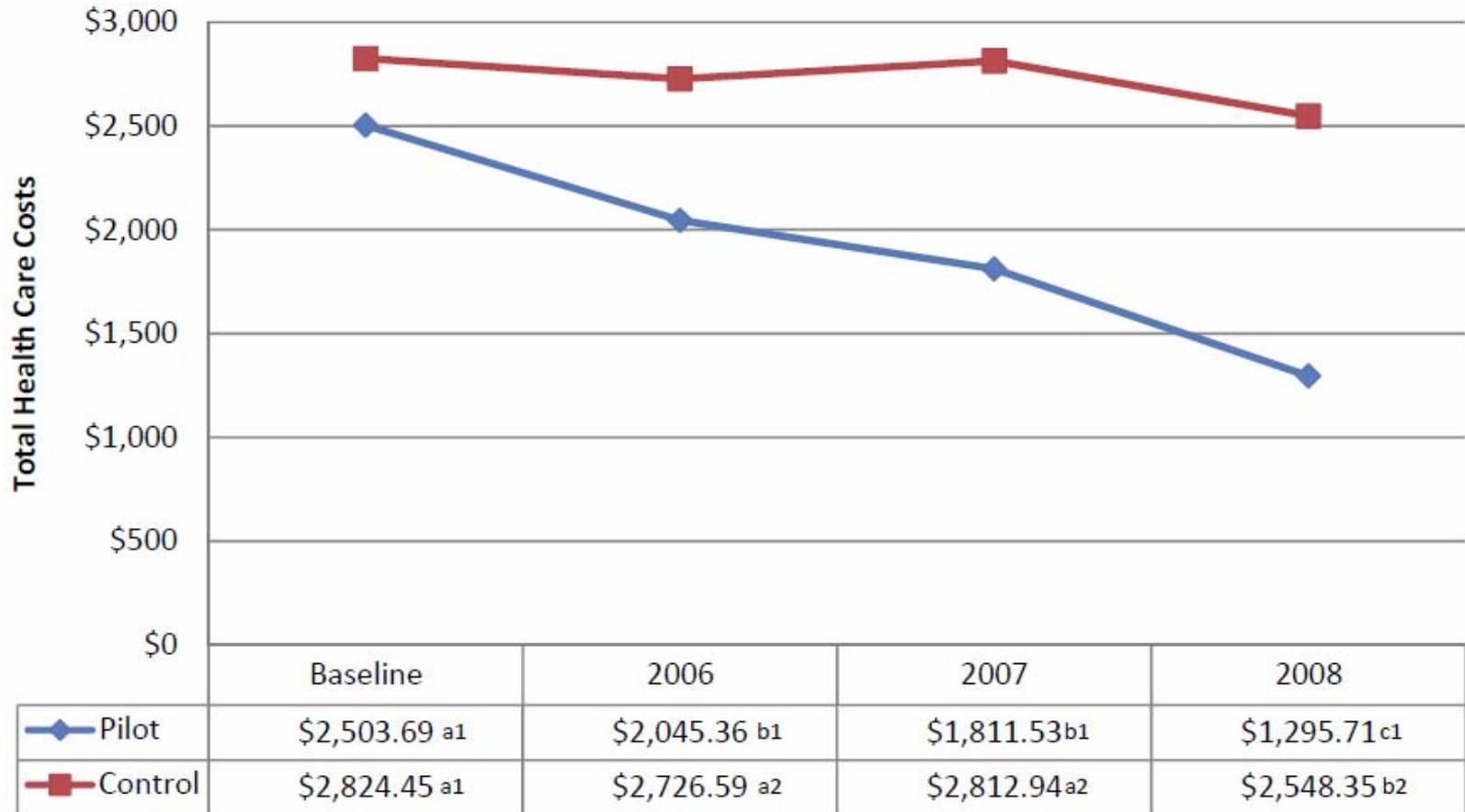
1% contingency	New
Adm	Increased by \$4.95 per contract
2007-2009 trend	Projected at 11% (expect to take a loss on state business)
2009-2011 trend	Projected at 10%



Future Increase

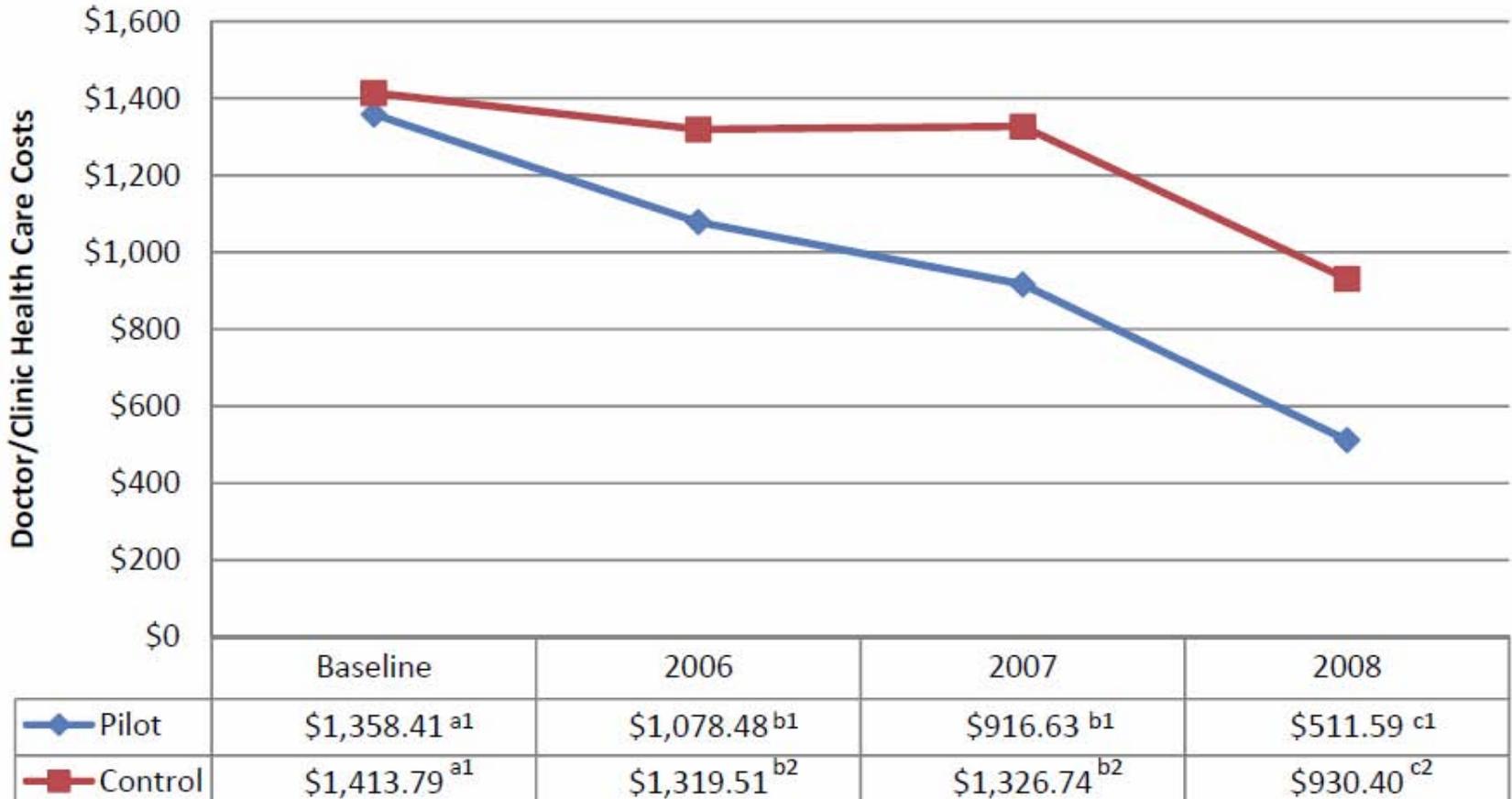
- 10% trend could mean a 20% to 25% increase again
- This would be a significant increase for our active group
- Combined with retirement this would be dramatic

Wellness works?



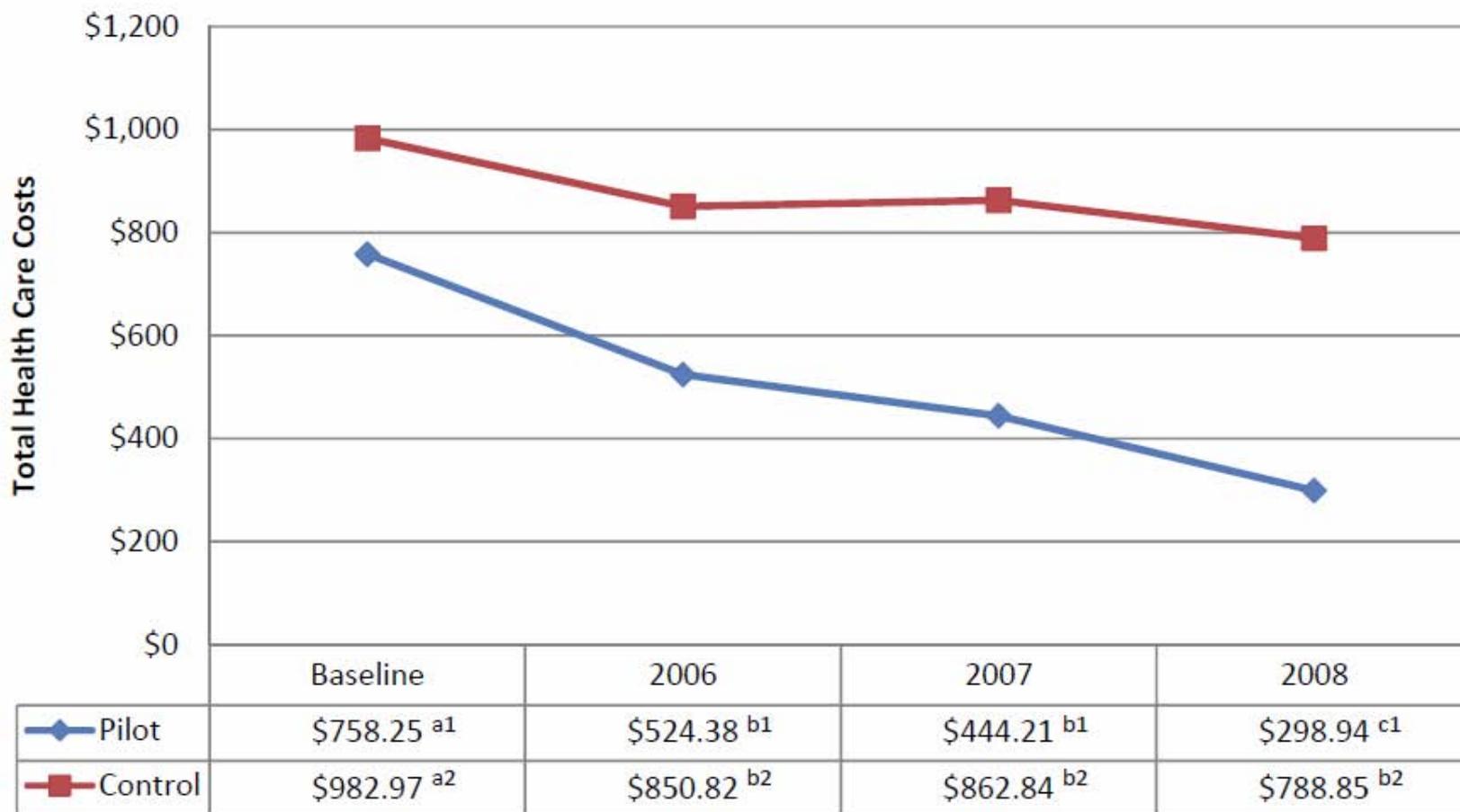
Results, Intervention vs. Control Groups *Total Health Care Costs.*

Wellness works?



Doctor/Clinic Health Care Costs

Wellness Work?



Results, Intervention vs. Control Groups, *Employees Without High Health Care Costs*

Could also coordinate with PERS Employer Based Program

Activity	Points	Rules	Affected by weekly maximum?	Notes
INITIATION LEVEL				
Initial enrollment	1200	Once per enrollee	No	
HRA completion	1200	Once per year	No	Only one bonus per year
Setting up a fitness plan	400	Once per year	No	
Setting up a nutrition plan	400	Once per year	No	
Setting up a stress management plan	400	Once per year	No	
ACTIVITY LEVEL				
Smoking cessation - Login into program	25	Per login (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Participate in community	25	Per message post in forums or club (Subject to weekly max of 125 pts.)	Yes	Unlimited message posts are possible, but only once per day will be rewarded.
Web login	25	Per login (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Ask a web coaching question	25	Per question asked (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Reporting on fitness plan	25	Restricted by plan, once per plan day (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Reporting on nutrition plan	25	Restricted by plan, once per plan day (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Reporting on stress management plan	25	Restricted by plan, once per plan day (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Health tracking - weight	25	Restricted by plan, once per plan day (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Health tracking - blood pressure	25	Weekly only (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points
Health tracking - cholesterol	25	Quarterly only (Subject to weekly max of 125 pts.)	Yes	Multiple visits per day are possible but only one would receive points

Health Club program also included

Incentives

Redemption Center - Standard

- \$10 - 3,500 points
- \$20 - 4,500 points
- \$50 - 5,500 points
- \$100 - 6,500 points
- \$150 - 7,500 points
- \$200 - 8,500 points
- \$250 - 9,500 points

Plan Design



EPO Elimination

- **Reason to eliminate:**
 - Providers were enrolled who agreed to share risk sharing
 - In so doing the provider had an incentive to manage care
 - Members were encouraged to go to providers who agree to participate
 - Providers have withdrawn from all risk sharing
 - Funds could be used to provide benefits to all members such as immunization & preventive screening that could have a more direct benefit on plan health
- **Concerns with elimination**
 - 50% of active employees are in a EPO and will loss that benefit
 - EPO participation was contingent on being in the PPO. EPO was the reason some providers joined. Without EPO they could withdraw.

NDPERS Health Plan 2009-2011 Wellness Additions:

\$200 Screening Benefit	\$5.84
HPV Vaccine	\$0.36
Zoster Vaccine	\$0.30
Tetanus Vaccine	\$0.20
Influenza Vaccine	\$0.10
Chiropractic Copay Standardization	\$0.24
LRD Obesity Visit	\$0.72
7 Well Child Care Visits	<u>\$0.12</u>
Subtotal	\$7.88
Circumcisions	\$0.18
My Health Center	<u>\$0.72</u>
Total	\$8.78

NDPERS Health Plan 2009-2011 Benefit Reductions:

Well Child Care Copays	\$1.02
PT/OT/ST Copays	\$1.06
<u>Maintenance Drug Copays</u>	<u>\$1.32</u>
Total	\$3.40

2011-2013

- We must start to reduce our trend now
- Wellness works, must continue and adopt best practices
- Must develop additional strategies to contain costs

Retirement and Health



- Efforts are being initiated for both plans
- If health trends could be reduced it could help funding efforts for retirement
- We need your ideas, help and your efforts to promote wellness in workplace

If you can see it and if you believe it, you can achieve it.

Teddy Roosevelt



Retiree Plan Design (Medicare)



Legislation



SB 2150— This bill proposes numerous administrative and technical changes as well additional options for the PERS and HP retirement plans

- Graduated benefit option
- Eligibility for the PERS board
- Eligibility for SIB
- Update federal compliance

HB 1121 — This bill proposes a percentage increase and 13th check adjustment for PERS & HP retirees that is funded from earnings for the 13th check and from a one time 2 year increase in employer contributions

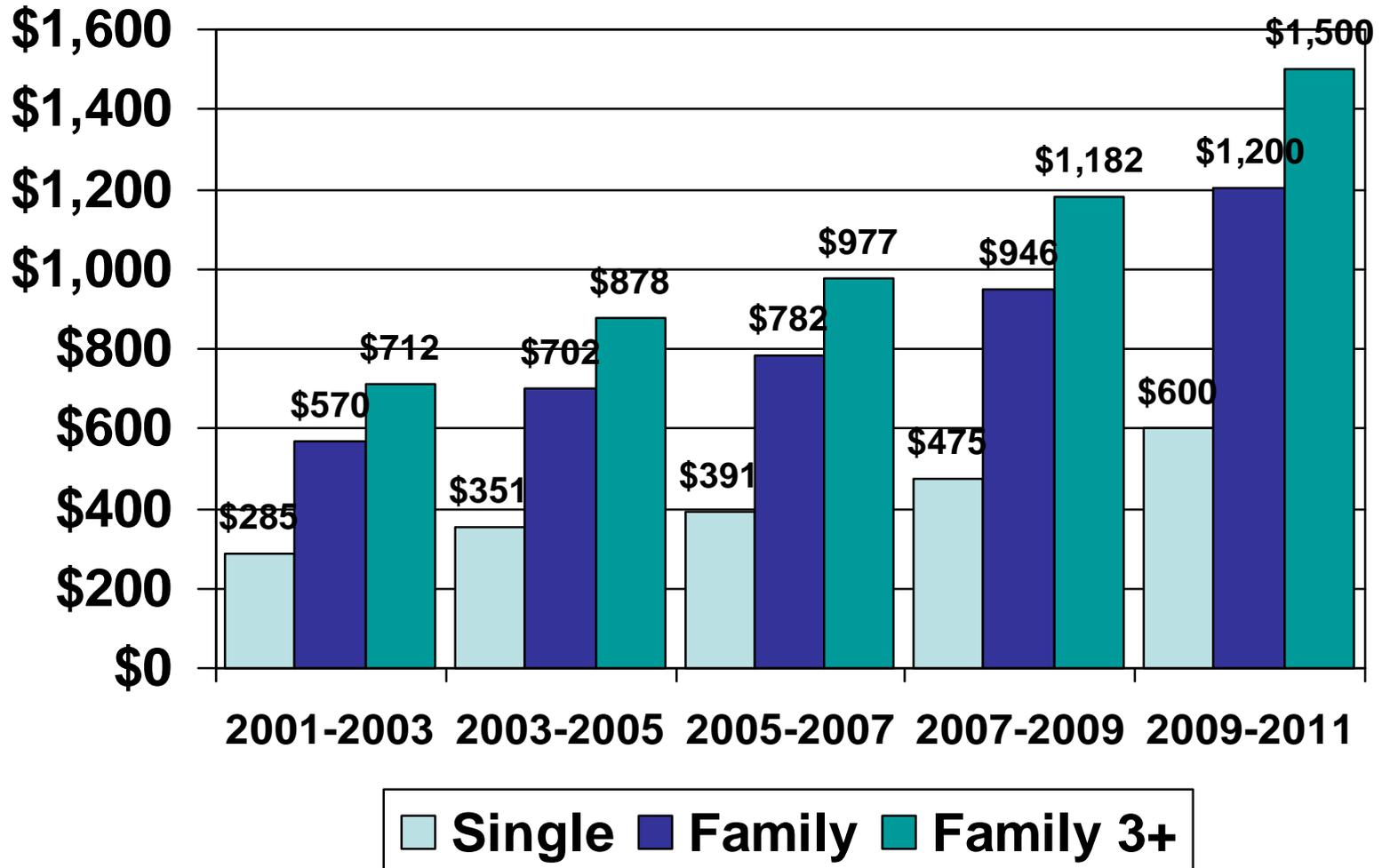
- 2% COLA in Jan of 2011 funded by an increase in employer contributions for 2 years
- 13 check if the following are meet:
 - 50% if 8% return and funded status at market is 105%
 - 75% if 9% return and funded status at market is 110%
 - 100% if 10% return and funded status at market is 115%
- Optional for Pol. Subs.

Proposals

1. State law presently sets the premedicare rate as:
 - a. For single plans it is 150% of the state single rate
 - b. For family plans of 2 it is 2 times the single rate (set in a)
 - c. For family plans of 3 or more it is 2.5% times the single rate (set in a)The proposed change in this section would change the 150% to 125% thereby reducing the premedicare rates. This will increase the active rates and have an effect on the OPEB liability that will be determined in the actuarial review.
2. Provides an expiration for the bill as July 1, 2011.

HB 1120– This bill proposes to change the PreMedicare calculation method to reduce the cost for these retirees and members (PERS, TFFR, TIAA-Creff, HP, Job Service and former legislators)

NDPERS Non-Medicare Premiums



NDPERS Non-Medicare Rates 2009-2011 biennium (Estimated)

NM Retirees	Active Single:	\$400.10		Biennium	Increase
150% Single	548	\$600.15		\$328,882	26.30%
Family	226	\$1,200.30		\$271,268	
Family 3+	6	\$1,500.38		\$9,002	
				<u>\$609,152</u>	
				\$14,619,654.00	
140% Single	548	\$560.14		\$306,957	17.84%
Family	226	\$1,120.28		\$253,183	
Family 3+	6	\$1,400.35		\$8,402	
				<u>\$568,542</u>	
				\$13,645,010.40	
				\$974,643.60	
135% Single	548	\$540.14		\$295,994	13.63%
Family	226	\$1,080.27		\$244,141	
Family 3+	6	\$1,350.34		\$8,102	
				<u>\$548,237</u>	
				\$13,157,688.60	
				\$1,461,965.40	
130% Single	548	\$520.13		\$285,031	9.42%
Family	226	\$1,040.26		\$235,099	
Family 3+	6	\$1,300.33		\$7,802	
				<u>\$527,932</u>	
				\$12,670,366.80	
				\$1,949,287.20	
125% Single	548	\$500.13		\$274,069	5.22%
Family	226	\$1,000.25		\$226,057	
Family 3+	6	\$1,250.31		\$7,502	
				<u>\$507,627</u>	
				\$12,183,045.00	
				\$2,436,609.00	



Proposals

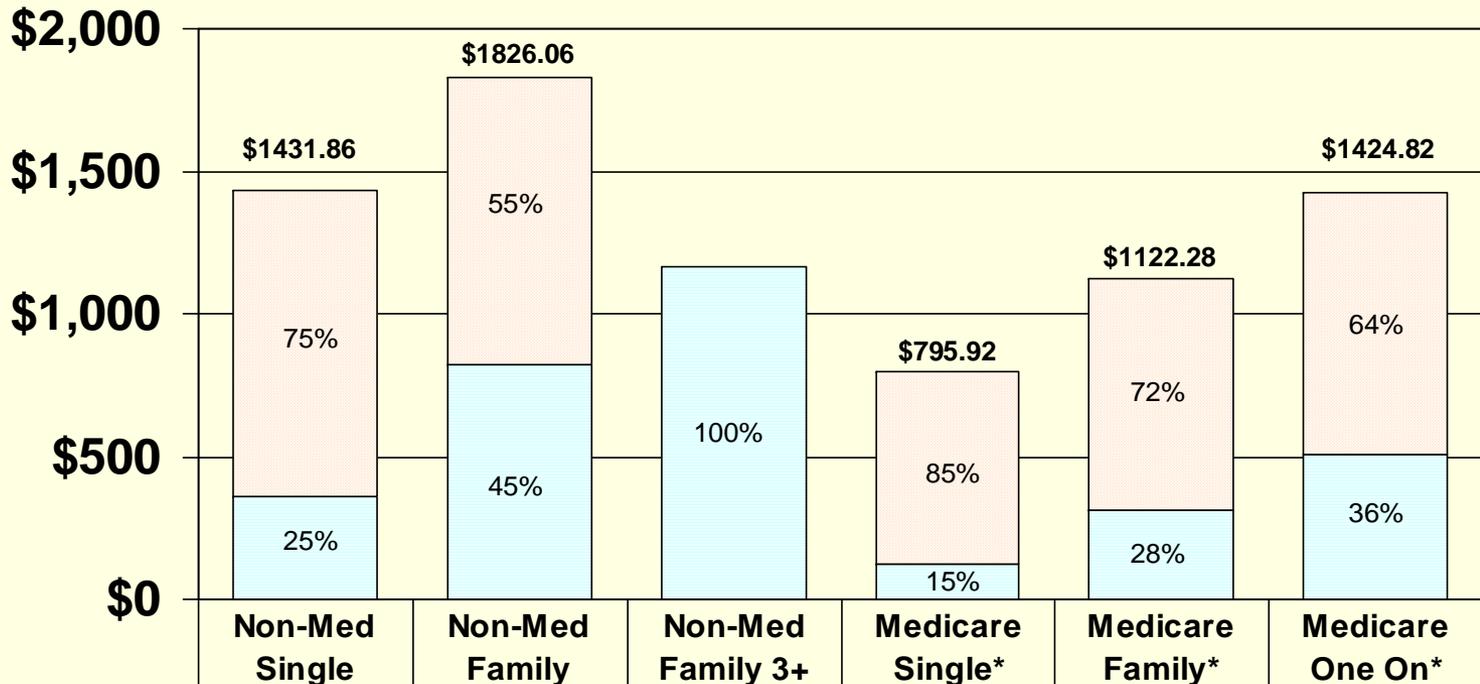
1. Increases the employer contribution by .15% to fund the increase in benefits. The amount of the increase is based on the actuarial work from last session and is subject to change.
2. Increases the health credit amount from \$4.50 to \$5. The increase in benefits would be effective August 1 unless an appropriation is added to the bill then it would be July 1, 2009.

SB 2154– This bill proposes to increase the retiree health credit from \$4.50 to \$5 and fund it with an increase in employer contributions.

NDPERS Retirees with Health Credit

2007 Average Health Premium & Remaining Benefit

(Excludes COBRA Retirees)



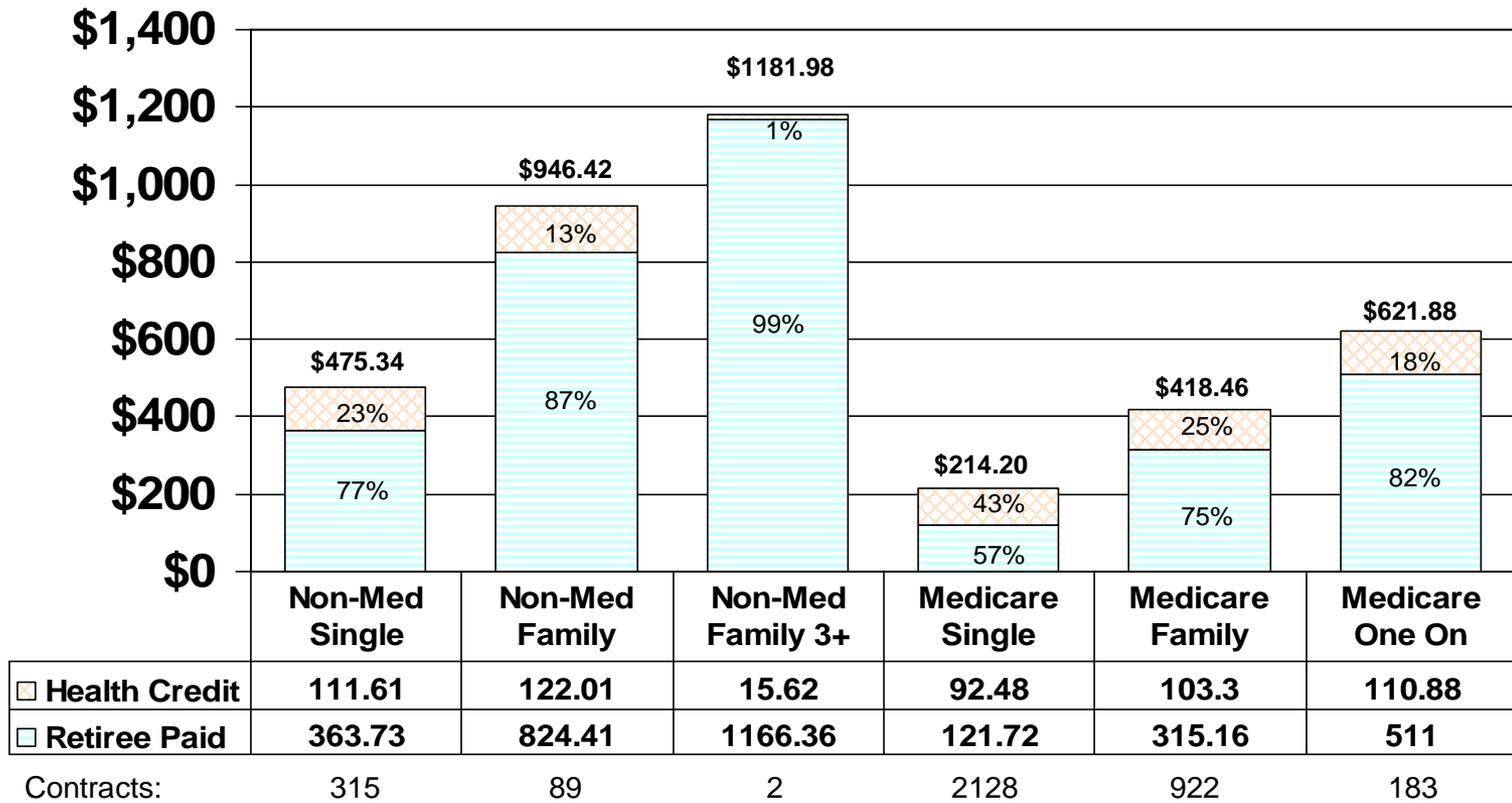
Retiree Benefit	1068.13	1001.65	0	674.2	807.12	913.82
Health Premium	363.73	824.41	1166.36	121.72	315.16	511

Contracts: 315 89 2 2128 922 1835

* - Medicare contracts must pay \$93.50 per person for Medicare coverage.

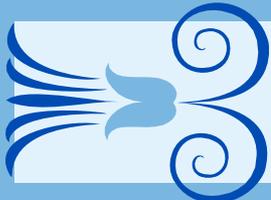
NDPERS Retiree Health Credit

2007 Average Premiums & Health Credit
(Excludes COBRA Retirees)

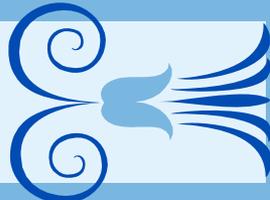




The End



Thank You



Business System Replacement Project (PERSLink)

NDPERS Payroll Conference 2009

Sharon Schiermeister

Background

- PERS system is the original system – over 30 years old
- At the PERS board biennial planning meeting in October 2005 this was reviewed
- The board authorized staff to proceed with investigating replacement of the old system

Background

- In 2006, we completed a feasibility study to assess the situation and options
- The decision was made to replace our current business system
- We issued an RFP and awarded the contract to Sagitec Solutions in 2007
- Project started Oct 1, 2007 with final implementation in October 2010

Background

- Project Mission Statement: “We commit to successfully implement a robust, reliable, secure web-enabled, integrated benefit administration system that improves NDPERS’ business operations and service.”
- PERSLink – “Your Online Guide to Benefits Administered by NDPERS”

Project Scope

- The new system will be rich in Web-enabled self-service functionality, providing ease of use to NDPERS users, members, retirees, beneficiaries, 3rd party vendors and employers.
- All functionality will be available for each of the plans administered by NDPERS

Initial Objectives

- Transition to the new system without interrupting operations so that the transition is transparent to the membership
- System must be adaptable for future benefit changes/requirements
- All benefit plans integrated on the new system

Initial Objectives

- Improve integration with vendors to reduce duplicate data entry and paper
- Self-service for membership
- Self-service for employers

1st Production Release

- “Go-live” date was October 1, 2008
- Functionality includes:
 - Upfront imaging
 - Workflow
 - Contact Management
 - Integration with FileNet

Benefits of 1st Release

Improved customer service

- Calls are associated with members and a history call log is maintained within the system
- Allows Member Service Unit to schedule counseling appointments for a member

Benefits of 1st Release

Improved access to member records

- Incoming documents are scanned and indexed to the member's record in the mailroom which reduces the chance of lost documents
- Documents are available electronically on the day they are received and available for access by all PERS staff through PERSLink

2nd Production Release

- “Go-live” date scheduled for October 2010
- Functionality will cover all existing business processes for all the benefit plans administered by PERS and will include member and employer portals

Enhancements for Employers

Streamlined employer reporting

- PERSLink will accept data files, Web-based reporting or paper reports
- This includes retirement, retiree health insurance credit, deferred comp, health, life, dental, vision, EAP and long-term care plans
- Reports will be processed and system edits will identify errors, warnings and alerts

Enhancements for Employers

- Items needing follow-up will be identified immediately, rather than receiving phone calls from PERS, days or weeks later
- You will be able to correct errors and provide additional information on-line
- No more monthly irregular salary reports or missed deposit reports. Instead, many issues will be resolved on-line

Enhancements for Employers

Payment Processing

- Use of ACH will be expanded
- Payment details will be captured on PERSLink
- Payment edits will identify errors, warnings and alerts
- You will have ability to reconcile payments and correct errors on-line
- Employer account statements, by plan, will be available

Enhancements for Employers

Retroactive Salary Adjustments and Bonuses

- You will be able to report bonus amount and bonus period and PERSLink will allocate salary to appropriate months
- You will be able to report retroactive salary information and PERSLink will calculate the amount due and post the salary to the appropriate months

Enhancements for Employers

Increased Access to Information

- Employer reporting source files will be preserved in PERSLink
- Payment history will exist
- Employee benefit enrollment information will be accessible

Enhancements for Employers

Integration with PeopleSoft Payroll for employers on the State/Higher Ed PeopleSoft Payroll system

- Benefit information will be entered into PERSLink, and 'pushed' to PeopleSoft
- Demographic data, such as name, address and contact, will be entered into PeopleSoft and 'pushed' to PERSLink
- Duplicate data entry will be reduced

Transition to PERSLink

Summer/Fall 2009

- PERS will provide information to each employer with the new file layout for retirement, deferred comp and group insurance reporting and test plan
- PERS will work with the programming team for PeopleSoft payroll to develop and test the new file interfaces

Summer/Fall 2010

- PERS will provide employers with training schedule
- PERSLink training will be provided
- PERSLink will 'go-live'

Questions

????????????

2009 NDPERS PAYROLL CONFERENCE



15 MINUTE BREAK

REFRESHMENTS AVAILABLE





HEALTHYchoices



**The cost of health
care is everybody's
responsibility**



The NDPERS Dollar



45¢

Institutional Claims

36¢

Professional Claims

14¢

Prescription
Drug
Claims

5¢

Retention



Drivers of Health Care Costs

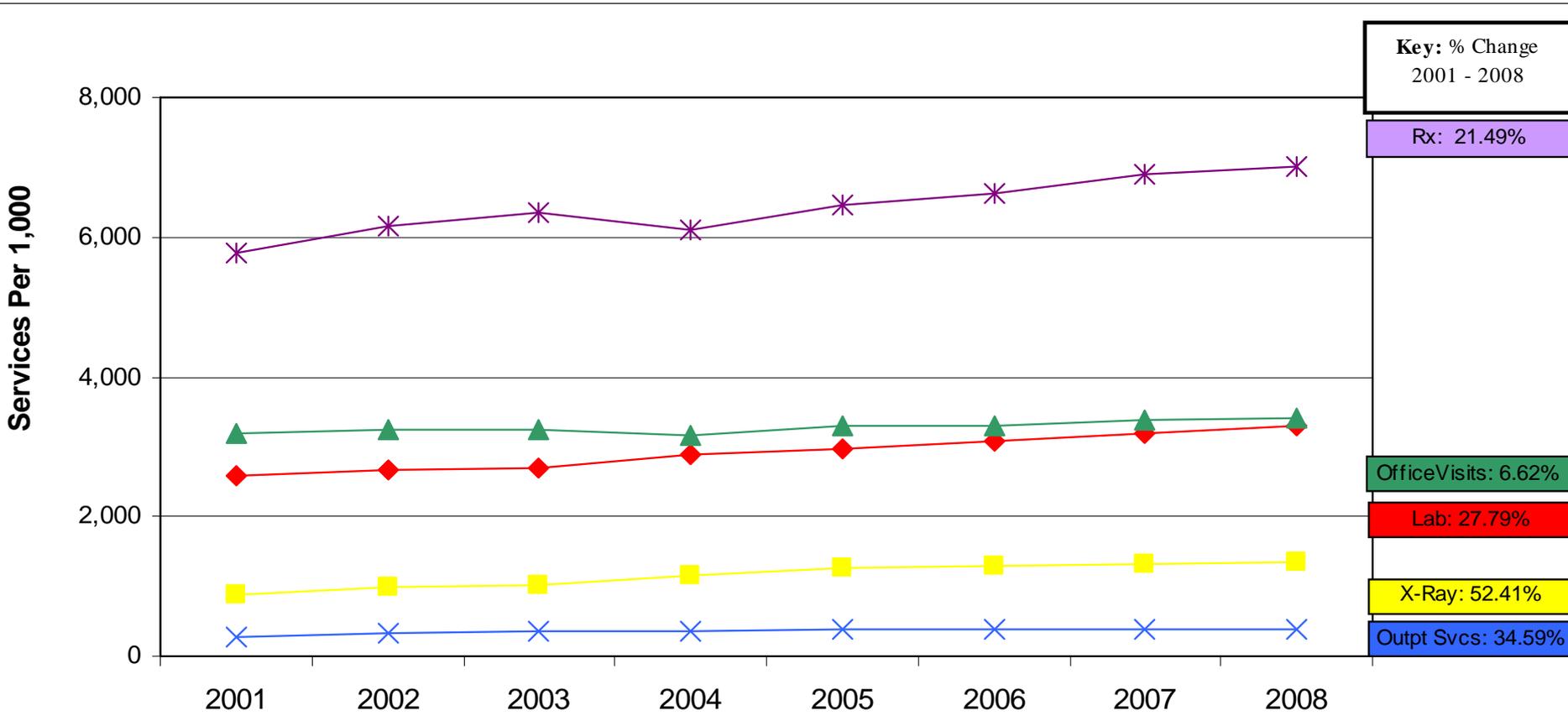


What's driving BCBSND costs

- Utilization
- Rx trends
- Aging population
- Regulations
- Reimbursement



Number of Services per 1,000 – NDPER Non-Retirees 2001-2008





Prescription Drugs

- Research and development
- Direct-to-consumer advertising
- Promotion to doctors
- Assumptions about generics

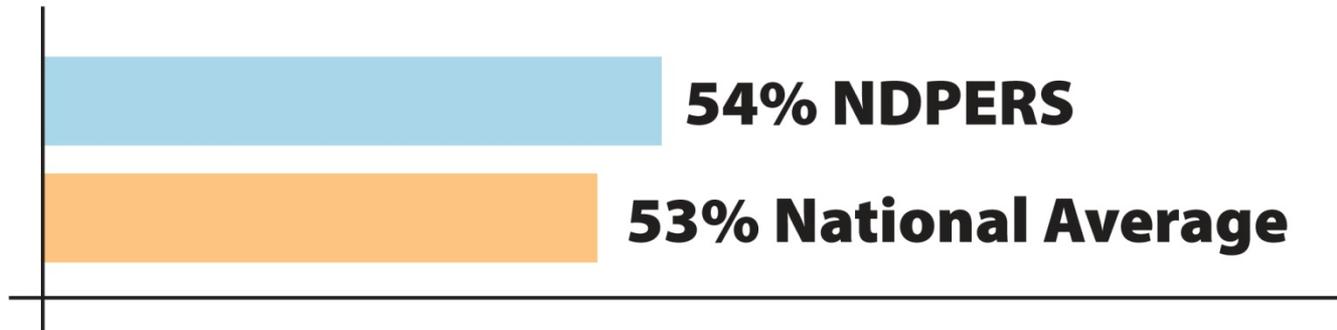


New Generics

Brand Name	Generic Name	Treats
Zoloft	sertraline	Depression
Zocor	simvastatin	Cholesterol
Coreg	carvedilol	High Blood Pressure
Toprol XL	metoprolol ES	High Blood Pressure
Lamisil	terbinafine	Fungal Infection
Norvasc	amlodapine	High Blood Pressure



Generic drug use





What BCBSND is doing about drug costs

- Education
- Drug Formulary
- Pill splitting
- Maintenance
- Promoting Generic utilization



www.myrxhealth.com

MyRxHealth.com - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Stop

Address <https://www.myrxhealth.com/MyRxHealth/app?service=external&page=myrx:Home> Go Links



HOME · FIND DRUGS & COST ESTIMATES · FIND A PHARMACY · PRIMEMAIL

Welcome

MyRxHealth.com is brought to you by Prime Therapeutics LLC and provides information and tools enabling you to receive the full advantages of your prescription drug benefit. Use the navigation buttons along the top of each page or read on to find out how to access the information you need.

MyRxHealth.com provides information and tools to help you take full advantage of your mail-service benefit through PrimeMail. View [PrimeMail](#) - [My Home](#), [My Health](#), [My Pharmacy](#) to learn more.

Review the Prime Therapeutics LLC [Privacy Policies](#) and [Terms of Use](#).

Already Registered?

Login now to order prescriptions and find detailed information.

Username:

Password:

[forgot your username/password?](#)

Not registered yet?

This site is available FREE to anyone with a participating health plan. Follow this easy registration process to get quick access to the formulary status of your prescription drugs, network pharmacies, claim history, mail order prescriptions, and drug information.

 **Find Drugs & Cost Estimates**

Prime Newsroom

Start Microsoft PowerPoint - [...] MyRxHealth.com - Mi... 94% Internet 11:36 AM



Stay informed!

www.BCBSND.com



Looking for Coverage?

- Learn about our plans**
- ✦ Individual Health Coverage
 - ✦ Group Health Coverage
 - ✦ Medicare Supplement Plans
 - ✦ High Deductible Health Plans

- Get a quote and apply**
- ✦ Get a quote
 - ✦ Apply for a plan
 - ✦ Check your application status

Online Services Login

- [For Members »](#)
- [For Employers »](#)
- [For Providers »](#)
- [For Agents & Brokers »](#)

Find a Doctor

Locate the provider that's right for you and your health plan.

- ✦ [Network Provider Directory](#)
- ✦ [Participating Provider Directory](#)

Pharmacy Guide

Locate a participating pharmacy in the Prime Therapeutics Network

- ✦ [Pharmacy Directory](#)
- ✦ [Drug Formulary](#)

Members

Member Online Services

Provides you with the latest information on your health care coverage. You get **secure online access** to claims information when it's convenient for you, wherever you may be.

Member Quick Links

- ✦ [Forms](#)
- ✦ [Federal Employees Program](#)
- ✦ [Contact Us](#)
- ✦ [Member Online Service Overview](#)
- ✦ [Inquiry and Appeal Process](#)
- ✦ [Children's Vaccinations](#)

Providers

Provider Online Services

THOR helps you streamline your work and lower administrative costs. We give you quick access to patient eligibility, referrals, submitted claims status information and **much more**.

Provider Quick Links

- ✦ [Providers Home](#)
- ✦ [ProviderCast](#)
- ✦ [Forms](#)
- ✦ [Medical Policy & Draft Medical Policy](#)
- ✦ [Provider News](#)
- ✦ [National Provider Identifier \(NPI\)](#)

Employers

Group Member Education

Blue Cross Blue Shield of North Dakota has developed a Member Education program, free to our group members.

[Learn More »](#)

Employers Online Services

THOR provides fast access to information you need to stay on top of your health care coverage.

[Learn More »](#)

Newsroom

Stalpes promoted to manager at Blue Cross Blue Shield of North Dakota

Shelly Stalpes was promoted to manager of Claims Service Units in Claims and Member Services (CAMS) at BCBSND, effective February 18.

Bishoff promoted to assistant vice president at BCBSND

Michelle Bishoff has been promoted to assistant vice president of Claims Administration at BlueCross Blue Shield of North Dakota, Fargo.



Stay informed!

www.BCBSND.com



[home](#) / [members](#) / [online services overview](#)

online services overview

Online Member Services provides you with the latest information on your health care coverage. You get secure online access to claims information when it's convenient for you, wherever you may be.

- ✧ [Register](#)
- ✧ [Log In](#)

Please note: Members enrolled under the Federal Employees Program do not have access to personalized information through Online Member Services. Please register with the [BCBS Federal Employee Program](#).

Online Member Services Features

- ✧ View Claims Information
- ✧ Get Duplicate EOBs
- ✧ View Benefit Plan Maximums
- ✧ Check Eligibility
- ✧ Review Member Information
- ✧ View Copayment Information
- ✧ Enroll in Prenatal Plus
- ✧ Request a New ID Card
- ✧ Change Address and Phone Number

Online Member Services

- [Forgot your username?](#)
- [Forgot your password?](#)

Not Registered?
Watch a [quick demo](#) of what you get as a registered member.
[Register Now](#) »

[Contact Us](#)

[Federal Employee Program](#)

[Find A Doctor](#)

[Forms](#)

[Healthcare Fraud](#)

[Health Care News](#)

[HIPAA](#)

[Member Resources](#)

[Member Wellness Programs](#)

[Online Services Overview](#)

[Pharmacy Guide](#)



HEALTHYchoices

**Your choices make
a difference**



Stress Management





What is stress?

“Stress is the condition that results when personal/environmental transactions lead the individual to perceive a discrepancy—whether real or not—between the demands of a situation and the resources of the person’s biological, psychological and social systems.”



Top 10 stressful events

- Death of spouse
- Divorce
- Marital separation
- Jail term
- Death of a close family member
- Personal injury or illness
- Marriage
- Dismissal from work
- Marital reconciliation
- Retirement





Where stress comes from

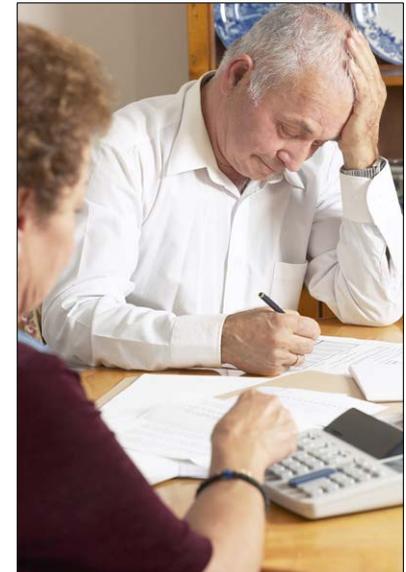
- Personal life
- Work
- Holidays





Personal life stressors

- Expectations
- Not enough time
- Financial concerns
- Lack of communication
- Parenting issues
- Family or sibling issues





Work stressors

- Work environment
- Job demands
- Coworkers
- Expectations
- Change
- Not enough time





Holiday stressors

- Expectations
- Preparation
- Money





Stress





Immediate effects of stress

- Increased heart rate
- Elevated blood pressure
- More sugars in the bloodstream
- Suppressed systems



Physical reactions

- Muscle tension
- Muscle weakness
- Fatigue
- Headaches
- Backaches
- Sleeping difficulties
- Change in appetite
- Skin irritation
- High blood pressure
- Ulcers
- Stomach problems
- Colds
- Greater susceptibility to illness



Emotional reactions

- Anger
- Irritability
- Sadness
- Crying spells
- General anxiety
- Fear
- Low self esteem





Long-term consequences

- Insomnia
- Digestive problems
- Heart disease
- Depression
- Memory impairment
- Illness



Relieve stress today!

- Laugh
- Work out
- Find what's good
- Do something you enjoy
- Write down your thoughts
- Go to bed earlier





Relieve stress long term

- Decrease or discontinue caffeine
- Organize
- Regular breaks
- Realistic expectations
- Belief systems



Stress prevention

- Exercise
- Adequate nutrition
- Enough sleep
- Avoid drugs
- Have a support system



Burnout

- More cynical, critical and sarcastic
- Inability to experience joy
- Force yourself to go to work
- Have a difficult getting started at work
- More irritable and less patient
- Feel that you face huge barriers
- Not consistently productive
- Not feeling satisfaction with achievements
- Have a hard time laughing at yourself





Balancing family and work

- Clarify values
- Set realistic goals and expectations
- Set priorities and manage time
- Let go and understand control





Values

How do you feel about...

- Housework
- Meal preparation
- Meal times
- Child care
- House maintenance
- Car maintenance
- Couple time
- Family time
- Money
- Religion
- Education
- Entertainment
- Politics



Realistic goals





Set priorities and manage time

- Define goals
- Ask yourself
 - How do my expectations help or hinder reaching my goals?
 - Am I balancing material goals with relational goals?
 - How will I know when I have reached my goal?
 - What do I need to do today to reach this goal?



Let go and understand control

- Delegate and divide tasks!





Workplace stress

- Take breaks
- Do difficult tasks first
- Listen to music
- Come early/stay late 1x a week
- Clarify job requirements
- Update your resume
- Maintain a balanced life
- Think positive



Holiday stress

- Lower your expectations
- Help someone
- Enjoy today
- Try free activities
- Spend time with friends
- Take care of yourself





**The cost of health care is
everybody's responsibility**



**BlueCross BlueShield
of North Dakota**

Retirement and PERS Processes

NDPERS Payroll Conference 2009

Benefit Options & Kits

NDPERS Payroll Conference 2009

Barbara Dammen

Member Account Options

- If you meet the Rule of 85 or are vested and age 55 or older, you may choose to apply for a monthly retirement benefit by completing the RETIREMENT KIT SFN 53723.
- Whether or not you are vested, you may choose to take a refund or rollover by completing a REFUND/ROLLOVER KIT SFN 53725.
- Whether or not you are vested, you may choose to leave your member account balance intact by completing the DEFERRED RETIREMENT KIT SFN 53724.
- Disability benefits are available after you have 6 (six) months of service credit. To apply for disability retirement benefits use the DISABILITY RETIREMENT KIT SFN 53726.

Kits Update

Suggestions and comments:

NDPERS-INFO@ND.GOV

Sample: Refund/Rollover Kit



INSTRUCTIONS FOR USING THIS KIT

All members, whether or not they are vested, may choose to take a refund/rollover of their member account balance by completing the Refund/Rollover Kit.

Follow the flow charts. Read the appropriate section for more detailed information.

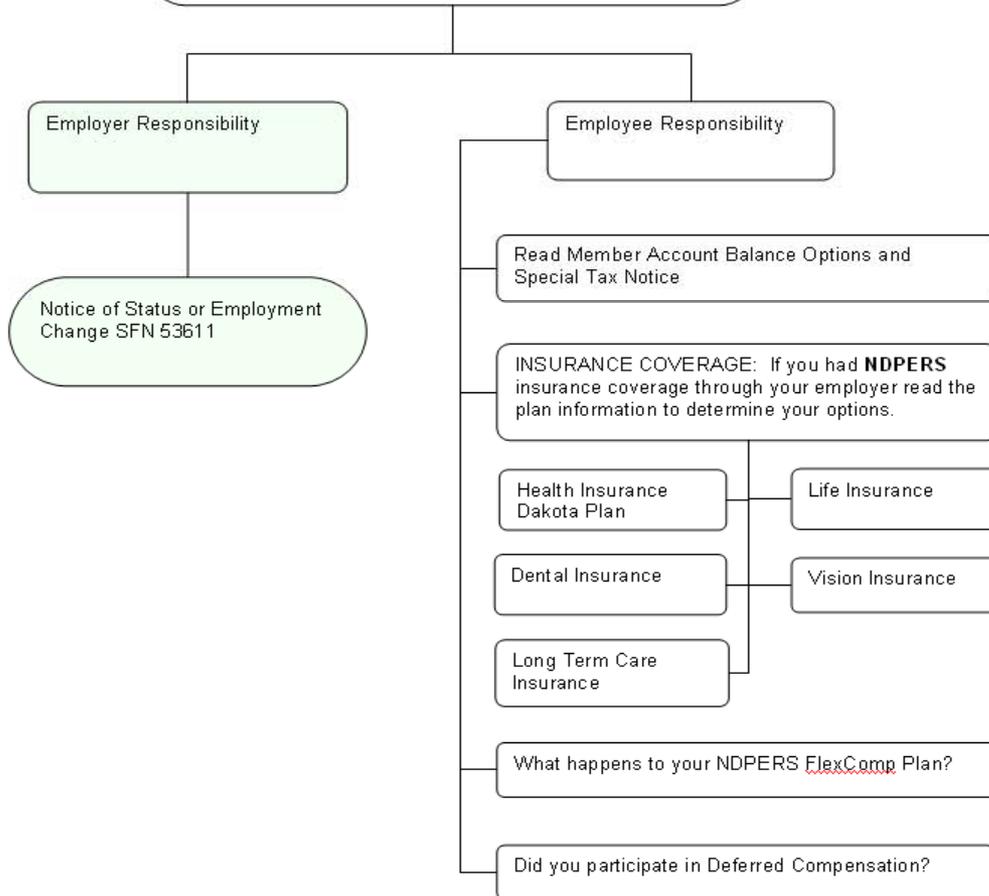


REFUND/ROLLOVER KIT

Defined Benefit and Defined Contribution Members

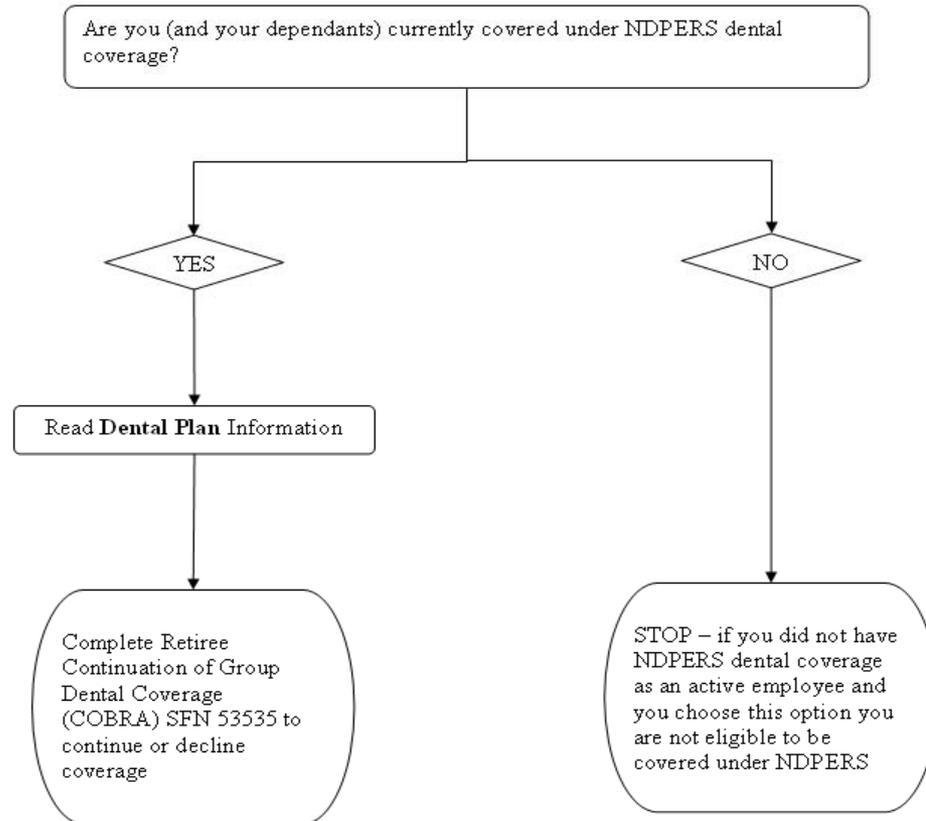
Use this kit if you want to:

1. receive a cash refund of your member account balance paid directly to you, or
2. roll over all or part of your member account balance over to an IRA or another employer plan.



DENTAL INSURANCE

For Refund, Rollover and Deferred Retirement Accounts



Right Form – Right Kit

http://www.nd.gov/ndpers/employers/docs/kits/sfn-53723-retirement-kit.pdf - Windows Internet Explorer

http://www.nd.gov/ndpers/employers/docs/kits/sfn-53723-retirement-kit.pdf

Contact Ticket Maintenance

Please fill out the following form. You cannot save data typed into this form. Please print your completed form if you would like a copy for your records.

Highlight Fields

New Retiree



RETIREE GROUP HEALTH INSURANCE APPLICATION

NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM

SFN 16277 (Rev. 12-2005)

In compliance with the Federal Privacy Act of 1974, the disclosure of the individual's social security number on this form is mandatory pursuant to 26 U.S.C. Sec. 3402. The individual's social security number will be used for tax reporting and as an identification number.

NDPERS • 400 East Broadway • Suite 505 • PO Box 1657 • Bismarck • ND • 58502-1657
(701) 328-3900 or (800) 803-7377 • Fax: (701) 328-3920

PART A MEMBER INFORMATION

Member Name (Last, First, Mi)		Social Security Number		
<input type="checkbox"/> Single	Date of Retirement	Date of Birth	Sex	
<input type="checkbox"/> Married				
Spouse Name (Last, First, Mi)		Social Security Number		Date of Birth
Address		City	State	Zip Code + 4

PART B TYPE OF COVERAGE REQUESTED

I DO NOT want health insurance at this time Single Coverage = myself only

Family Coverage = myself and spouse OR myself and eligible children OR myself, spouse and eligible children.

Please provide information below on yourself, for family coverage, provide information for your spouse and all current dependents.

Last Name	First Name	Date of Birth	Sex	Relation	Medicare Part A*	Medicare Part B*	Effective Date
(Self)				Self	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
(Spouse)					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
(Dependent)					<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

Meeting Requests

NDPERS Payroll Conference 2009

Barbara Dammen

Meeting Types

Pre-Retirement Education Programs (PREP)

- pre-retirement education geared to assisting employees and spouses in planning for life after leaving state employment

Portability Enhancement Provision (PEP)

- designed to encourage participants to start a deferred compensation plan to supplement retirement income and to add cash value to a participant's existing NDPERS Defined Benefit Retirement Plan

Onsite Benefit Counseling Services (OBCS)

- provides onsite individual benefit counseling sessions for members participating in the NDPERS Defined Benefit Retirement Plan

New Employer Group

- geared to provide benefit plan information on programs available

Authorized Agent Training

- training assists an agency's designated Authorized Agent

Meeting Request

Meeting Request and Registration SFN 53176

- Your contact information
- Location of meeting
- Possible dates and times
- Type of meeting you want to have
- Submit request early (90 days in advance)

Go-To-Meeting

- www.gotomeeting.com
- Conference call for audio

Meeting Invite

GoToMeeting Invitation - New meeting (Barbara here is the Test One) - Meeting

File Edit View Insert Format Tools Actions Help

Accept Tentative Decline Propose New Time Calendar...

Please respond.
Conflicts with another appointment on your Calendar.

From: Kaiser, Sharon A. Sent: Thu 5/7/2009 12:53 PM
Required: Dammen, Barbara J.
Optional:
Subject: GoToMeeting Invitation - New meeting (Barbara here is the Test One)

Location:
When: Friday, May 08, 2009 1:00 PM-2:00 PM.

Please join my meeting at
<https://www1.gotomeeting.com/join/519414129>
Conference Call: Barbara Dammen 328-3909
Meeting ID: 519-414-129

GoToMeeting(TM)
Online Meetings Made Easy

Audio for the Meeting

The email will:

- Provide you with a number to call
- Give you a Meeting ID

Please join my meeting at

<https://www1.gotomeeting.com/join/519414129>

Conference Call: Barbara Dammen 328-3909

Meeting ID: 519-414-129

Join the meeting

Web Conferencing | GoToMeeting - Windows Internet Explorer

https://www1.gotomeeting.com/?Portal=www.gotomeeting.com Citrix Online LLC [US] Live Search

File Edit View Favorites Tools Help

Links Customize Links FileNet PERSLink PeopleSoft Portal CIGNAAccess Ameritas NDPERs Maps AKO Email

hp AOL Search Total Care hp Shop Sign In

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 Host a Meeting

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1-888-646-0014

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CEO, FileMark

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CITRIX | online

Join Meeting



 **Join a session - GoToMeeting** 

Please enter the meeting or Webinar ID.

ID

Please join my meeting at

<https://www1.gotomeeting.com/join/519414129>

Conference Call: Barbara Dammen 328-3909

Meeting ID: 519-414-129

 **Waiting for Organizer - GoToMeeting**   



Successfully Connected!

Waiting for Organizer...

While you wait, read our [Audio Checklist](#) for helpful tips.

Subject: New meeting

Time: 3:00 PM Central Daylight Time

Date: Friday, May 08 2009

Audio: Barbara Dammen 328-3909

If you are the organizer, please [click here](#)



Welcome

NDPERS

**Pre-retirement Education Program
(PREP)**

Forms

NDPERS Payroll Conference 2009

Michele Forest

Forms

- Defined Benefit Retirement Membership Application, SFN 2561
 - Member Information, Part A:

PART A MEMBER INFORMATION (Your permanent record will be created as indicated in PART A)			
Name (Last, First, Mi)		Social Security Number	
Maiden Name, if Applicable	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth (MO/DAY/YR)	
Mailing Address	City	State	Zip Code +4
Spouse's Name (Last, First, Mi)		Spouse's Social Security Number	
Maiden Name, if Applicable	Spouse's Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Spouse's Date of Birth (MO/DAY/YR)	

Forms

PART D TO BE COMPLETED BY EMPLOYER

Name of Participating Unit		Department Number											
Address of Participating Unit (Street or Box)		City	State Zip Code + 4										
Membership Enrollment Date (MO/DAY/YR)	Gross Monthly Salary \$	Contributions start with the first paycheck of first month of eligible employment, even when hired subject to probation.											
Classification (Check only one) <table style="width:100%; border:none;"> <tr> <td style="width:60%; vertical-align:top;"> <input type="checkbox"/> Permanent Employee (Mandatory Participation) <table style="width:100%; border:none;"> <tr> <td><input type="checkbox"/> Classified State</td> <td><input type="checkbox"/> Non-Classified State</td> <td><input type="checkbox"/> Non-State</td> </tr> <tr> <td><input type="checkbox"/> University System State</td> <td colspan="2"><input type="checkbox"/> Supreme Court State</td> </tr> </table> <input type="checkbox"/> Temporary/Part-Time Employee (Optional Participation) <table style="width:100%; border:none;"> <tr> <td><input type="checkbox"/> State</td> <td><input type="checkbox"/> Non-State</td> </tr> </table> </td> <td style="width:40%; vertical-align:top;"> <input type="checkbox"/> Elected Official Date Term Began: _____ <input type="checkbox"/> Appointed Official List Section of NDCC: _____ </td> </tr> </table>				<input type="checkbox"/> Permanent Employee (Mandatory Participation) <table style="width:100%; border:none;"> <tr> <td><input type="checkbox"/> Classified State</td> <td><input type="checkbox"/> Non-Classified State</td> <td><input type="checkbox"/> Non-State</td> </tr> <tr> <td><input type="checkbox"/> University System State</td> <td colspan="2"><input type="checkbox"/> Supreme Court State</td> </tr> </table> <input type="checkbox"/> Temporary/Part-Time Employee (Optional Participation) <table style="width:100%; border:none;"> <tr> <td><input type="checkbox"/> State</td> <td><input type="checkbox"/> Non-State</td> </tr> </table>	<input type="checkbox"/> Classified State	<input type="checkbox"/> Non-Classified State	<input type="checkbox"/> Non-State	<input type="checkbox"/> University System State	<input type="checkbox"/> Supreme Court State		<input type="checkbox"/> State	<input type="checkbox"/> Non-State	<input type="checkbox"/> Elected Official Date Term Began: _____ <input type="checkbox"/> Appointed Official List Section of NDCC: _____
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<input type="checkbox"/> Classified State	<input type="checkbox"/> Non-Classified State	<input type="checkbox"/> Non-State											
<input type="checkbox"/> University System State	<input type="checkbox"/> Supreme Court State												
<input type="checkbox"/> State	<input type="checkbox"/> Non-State												
Title of Member's Position	Is this employee an hourly employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does this employee work less than 12 months per year? <input type="checkbox"/> Yes <input type="checkbox"/> No											

I certify that the information contained on this form is correct to the best of my knowledge and belief.

Please check Social Security Number with employee's Social Security Card and submit a "Designation of Beneficiary SFN 2560" along with this form.

Signature of Authorized Agent (Required)

Date of Signature

Forms

- Notice of Status or Employment Change, SFN 53611
 - Leave of Absence/Leave without Pay
 - Recertification required once a member is out on a leave of absence for more than 12 months.

PART B CHANGE OF STATUS NOTICE	Effective Date
<input type="checkbox"/> Leave of Absence/Leave without Pay Reason for Leave: _____ Recertification Date: _____ Date of Return: _____	

Forms

- Notice of Status or Employment Change, SFN 53611
 - Classification Change
 - PERS to TFFR
 - Hourly to Salaried
 - Effective Date

Classification Change:

From

Classified State

Non-Classified State

Non-State

Seasonal

Elected Official

Salaried

Non-Seasonal

Appointed Official

Hourly

To

Classified State

Non-Classified State

Non-State

Seasonal

Elected Official

Salaried

Non-Seasonal

Appointed Official

Hourly

Forms

- Notice of Status or Employment Change, SFN 53611
 - Separation of Employment

PART C SEPARATION OF EMPLOYMENT	
<input type="checkbox"/> Notice of Retirement <input type="checkbox"/> Notice of Long Term Disability <input type="checkbox"/> Notice of Death <input type="checkbox"/> Notice of Termination (Do not use this form for Notice of Transfer-Complete a Notice of Transfer Kit)	
Has the appropriate "KIT" been provided to employee/surviving spouse? <input type="checkbox"/> No <input type="checkbox"/> Yes, Date _____	
Last Date of Service with Agency	Date of Last Regular Paycheck
Last Month Insurance Premium(s) will be paid by your agency/or this employee. (last month on employer billing) (Month & Year) :	Projected Accumulated hours of sick leave to date of separation:
Last retirement transmittal of deduction (Month & Year):	Last retirement transmittal due: (Month, 8 th , & Year):

Authorized Agent Training

NDPERS Payroll Conference 2009

Michele Forest

NDPERS

Authorized Agent Training

- Training segments for each plan
NDPERS sponsors
- Customized based on employer
participation in specific plans

NDPERS

Authorized Agent Training

- Training requests
 - Submit a Meeting Request & Registration Form, SFN 53176, to our office.

Programs Under NDPERS

- Retirement Plans
 - Defined Benefit Hybrid Retirement Plan
 - North Dakota Judges Retirement System
 - North Dakota Highway Patrol Retirement System
 - ND Air National Guard Security Police and Firefighters Retirement System
 - Law Enforcement Retirement System
 - Defined Contribution Retirement Plan
 - Deferred Compensation Plan

Programs Under NDPERS

- Group Insurance Programs:
 - Group Health Plan
 - Group Life Plan
 - Dental Plan
 - Vision Plan
 - Long Term Care Plan

Programs Under NDPERS

- Other Benefit Programs:
 - Employee Assistance Program (EAP)
 - State of ND FlexComp Plan
 - Retiree Health Credit Program

Notifications to Employers

- Quarterly PERSonnel Updates
Employer Newsletter
- Sent through email
- Importance of updating NDPERS in writing if either email or mailing address changes

Contact Information

NDPERS

(800) 803-7377

(701) 328-3900

ndpers-info@nd.gov (email)

www.nd.gov/ndpers (web address)

Employer Reporting

NDPERS Payroll Conference 2009

Jim Smrcka

For Your Reference

- REFERENCE WWW.ND.GOV/NDPERS
- Go to: Employer Services
- Go to: Program Administration
- Go to: Employer Guide
- Go to: Defined Benefit Retirement Plan
- Go to: Starting at Page 44

RETIREMENT - RALEIGH MOORE



701-328-3914

GROUP INSURANCE - MATT ANDERSON



701-328-3907

DEFERRED COMPENSATION - JEFF SEIFERT



701-328-3956

- WHAT ARE NOT REPORTABLE WAGES?

■ COMMON REPORTING PROBLEMS

Incorrect – Amount entered on the wrong line



ND PUBLIC EMPLOYEES RETIREMENT SYSTEM
 TRANSMITTAL OF DEDUCTION
 SFN 51414

NDPERS
 PO BOX 1657
 BISMARCK, ND 58502-1657

4

06/09/09 1
 DATE PAGE

PAYROLL
 DUE IN PERS. OFFICE
 BY

SOMEWHERE
 EMPLOYERS NAME
 (A) (B)

EE4
 NO.

NAME	SOCIAL SECURITY	CURRENT MONTH GROSS SALARY	MISC PAY	PLAN
Jim Smrcka	111-11-1111	3,100.00		
TOTALS		3,100.00		

On Correct Line

- (1) TOTAL EMPLOYEE PORTION PAID BY EMPLOYEE (AFTER TAXES) 4.0000 % = \$ _____
- (2) TOTAL EMPLOYEE PORTION PAID BY EMPLOYEE (TAX DEFERRED) 0.0000 % = \$ _____
- (3) TOTAL EMPLOYEE PORTION PAID BY EMPLOYER (TAX DEFERRED) 0.0000 % = \$ 282.72
- (4) TOTAL EMPLOYER PORTION PAID BY EMPLOYER 5.1200 % = \$ _____

TOTAL REMITTANCE AMOUNT = \$ 282.72

SIGNATURE OF PREPARER

- CHANGES IN EMPLOYER
PAYMENT PLAN
- STARTING AT PAGE 36
- FORM SFN 52799

Incorrect Transmittal



ND PUBLIC EMPLOYEES RETIREMENT SYSTEM
TRANSMITTAL OF DEDUCTION
SFN 51414

NDPEERS
PO BOX 1657
BISMARCK, ND 58502-1657

4

06/09/09 1
DATE PAGE

PAYROLL
DUE IN PERS. OFFICE
BY

SOMEWHERE
EMPLOYERS NAME

EE1
NO.

NAME	SOCIAL SECURITY	CURRENT MONTH GROSS SALARY	MISC PAY	PLAN
Jim Smrcka	111-11-1111	3,100.00	4,000.00	
TOTALS		3,100.00	4,000.00	

In Correct ↗

(1) TOTAL EMPLOYEE PORTION PAID BY EMPLOYEE (AFTER TAXES) 0.0000 % = \$ _____

(2) TOTAL EMPLOYEE PORTION PAID BY EMPLOYEE (TAX DEFERRED) 0.0000 % = \$ _____

(3) TOTAL EMPLOYEE PORTION PAID BY EMPLOYER (TAX DEFERRED) 4.0000 % = \$ 284.00

(4) TOTAL EMPLOYER PORTION PAID BY EMPLOYER 5.1200 % = \$ 363.52

TOTAL REMITTANCE AMOUNT = \$ 647.52

SIGNATURE OF PREPARER _____

Correct Transmittal – Regular wage plus Misc pay



ND PUBLIC EMPLOYEES RETIREMENT SYSTEM
 TRANSMITTAL OF DEDUCTION
 SFN 51414

NDPERS
 PO BOX 1657
 BISMARCK, ND 58502-1657

4

06/09/09 1
 DATE PAGE

PAYROLL
 DUE IN PERS. OFFICE
 BY

SOMEWHERE
 EMPLOYERS NAME
 EE1 NO.

NAME	SOCIAL SECURITY	(A)	(B)	PLAN
		CURRENT MONTH GROSS SALARY	MISC PAY	
Jim Smrcka	111-11-1111	7,100.00	4,000.00	
TOTALS		7,100.00	4,000.00	

*Regular wage
 plus Misc.
 pay*

- (1) TOTAL EMPLOYEE PORTION PAID BY EMPLOYEE (AFTER TAXES) 0.0000 % = \$ _____
 - (2) TOTAL EMPLOYEE PORTION PAID BY EMPLOYEE (TAX DEFERRED) 0.0000 % = \$ _____
 - (3) TOTAL EMPLOYEE PORTION PAID BY EMPLOYER (TAX DEFERRED) 4.0000 % = \$ 284.00
 - (4) TOTAL EMPLOYER PORTION PAID BY EMPLOYER 5.1200 % = \$ 363.52
- 647.52

TOTAL REMITTANCE AMOUNT = \$

SIGNATURE OF PREPARER

Upcoming Events



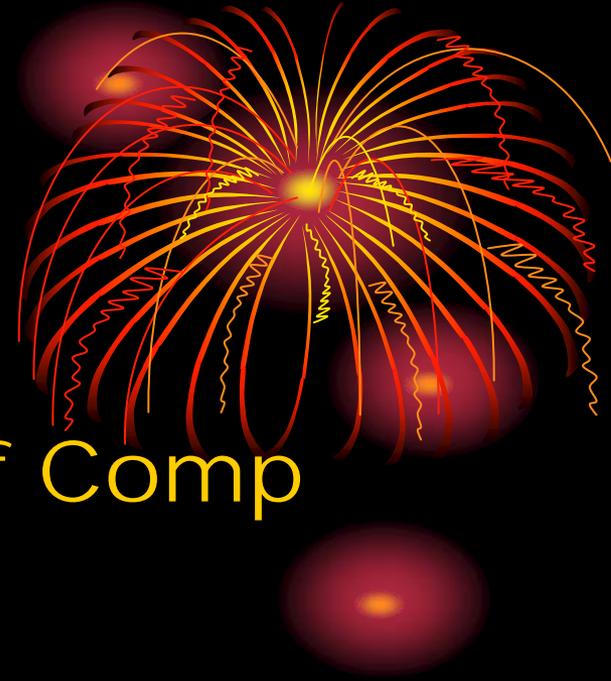
July 2009

- New health rates and plan design take effect
- Retiree health credit increase
- New EAP
- Begin planning process for legislation

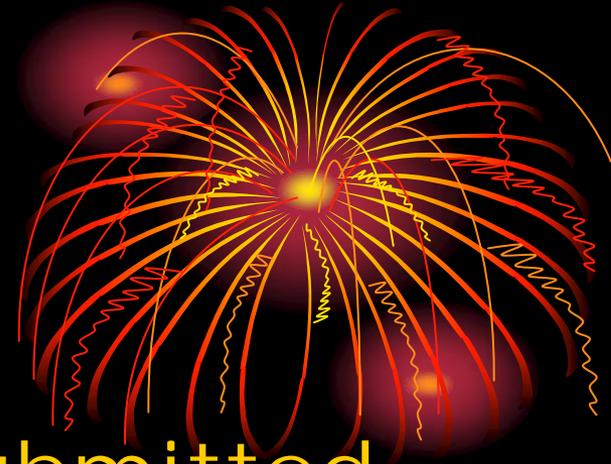


Fall 2009

- Develop RFP for DC/Def Comp Bid
- Wellness Conference
- Med Rx premiums submitted to Board
- PREP
- Fidelity Meetings



Winter 2009-2010



- Proposed legislation submitted to PERS Board
- DC/Def Comp RFP Issued
- New Medicare Rx premiums take effect
- New Dental/Vision rates

Spring 2010



- DC/Def Comp provider selected
- Health and Vision RFP developed
- Fidelity meetings
- Legislation to submitted to Employee Benefits Committee
- PREP

Summer 2010



- Health RFP issued and reviewed
- Vision RFP issued and reviewed
- FAS salary change effective

Fall 2010

- Health/vision plans selected
- PREP
- Fidelity meetings
- Wellness forum



2009 NDPERS PAYROLL CONFERENCE



Out to lunch

Lunch 12:00 - 1:15

On your own

Dakota Plan PPO/Basic Plan Design Changes

NDPERS Payroll Conference 2009

Onalee Sellheim - BCBSND

Cost Sharing Amounts

	PPO Plan	Basic Plan
Deductibles:		
Per Person	\$400	\$400
Per Family	\$1200	\$1200
Coinsurance:		
Per Person	\$750	\$1250
Per Family	\$1500	\$2500

*Coinsurance applies on all covered services except
Physician Office Visits 80/20 75/25

Copayments

PPO Plan

Basic Plan

Office Visit Copayment \$25 \$30

Emergency Copayment \$50 \$50

PT, OT and ST \$20 \$25

Chiropractic

Therapy and Manipulations \$20 \$25

Out of Pocket Maximums (Deductible and coinsurance)

	PPO Plan	Basic Plan
Per Person	\$1150	\$1650
Per Family	\$2700	\$3700

*This does not include any Copayments you will have.

Well Child Care

*To Member's 6th Birthday:

	PPO Plan	Basic Plan
Office Visit Copayment	\$25	\$30

*Then 100% of Allowed Charge. Deductible amount waived.

Benefits are available as follows:

- 7 visits for Members from birth to 12 months;
- 3 visits for Members from 13 months through 24 months;
- 1 visit per Benefit Period for Members 25 months through 72 months.

Preventive Screening Services

*Members age 6 and older:

	PPO Plan	Basic Plan
Office Visit Copayment :	\$25	\$30

*Then 100% of Allowed Charge subject to a Maximum Benefit Allowance of \$200 per Member per Benefit Period. Deductible Amount is waived.

*Benefits include:

- One routine physical examination per Member per Benefit Period.
- Routine diagnostic screenings.
- Routine screening procedures for cancer.

*Benefits for Mammography Screening, Routine Pap Smear, PSA, Fecal Occult Blood Testing and Immunizations do not apply to the \$200 Maximum Benefit Allowance.

Immunizations

*Other than Well Child Care:

PPO Plan

Basic Plan

100% of Allowed Charge

100% of Allowed Charge

Deductible Amount is waived. Deductible Amount is waived

*Covered immunizations are those that have been published as policy by the CDC. Certain age restrictions may apply.

Other Benefit Changes

- *Benefits are now available for Routine Circumcisions subject to applicable Cost Sharing Amounts.
- *Benefits have been added to allow 1 visit per Member per Benefit Period for treatment of obesity provided by a Licensed Registered Dietician.
- *Two new Wellness programs – HCC (Health Club Credit) and MHC (My HealthCenter).
- *Two Copayment Amounts per Prescription Order or refill for a 35 – 100 day supply.

Questions???

NDPERS Dakota Retiree Plan

NDPERS Payroll Conference 2009

Kathy Allen

General Information

- New Dakota Retiree Plan - mirrors Supplemental Plan F benefit design with no variations (not a Qualified Supplemental Plan F product)

- Medicare Retirees must have BOTH Part A & B (same policy we have today)

- Benefit structure varies significantly from the current plan
 - Follows Medicare and Plan F guidelines for benefits
 - If service/treatment is not covered by Medicare, it will not be covered by the Dakota Retiree Plan
 - Medicare makes changes to benefits at the beginning of each CY
 - 01/01/10 changes will be incorporated
 - Does not automatically coordinate benefits
 - Member responsible to re-file claims for coordination
 - Overall benefit design is richer than current plan and there are some services that are more limited

Benefit Design

■ Areas with Richer Benefits

Deductible/Coinsurance

- Proposed plan eliminates current deductible & coinsurance

Lifetime Maximum

- No Lifetime max
 - current plan = \$2 million

Cardiac Rehab

- 18 visits for Cardiac Rehab
 - current plan = 12

Benefit Design

■ Areas with limited benefits

Chiropractic

- New Plan - pays 20% of the Medicare-approved amount, and the Part B deductible applies.
 - Current Plan - Office visits/manipulations paid at 80%/75%, deductible waived
Therapy paid at 80%/75%, deductible applies

Skilled Nursing Facility

- New Plan - No benefits are available beyond the 100 days eligible under Medicare
 - Current Plan - Allows after 100 days if medically appropriate, subject to deductible/coinsurance & lifetime max.

Medicare Providers

- Providers not participating with Medicare may not be covered
- Provider may Accept Assignment

96% of ND providers are PAR with Medicare

- 4,545 total providers in ND
- 4,353 providers PAR / 192 non-PAR

85% of ND chiropractors are PAR with Medicare

- 287 total Chiropractors in ND
- 245 Chiropractors PAR / 42 non-PAR

New Programs

- Two new wellness programs will be available to retirees and eligible spouses beginning July 1:
 - Health Club Credit – Can earn up to a \$20 credit monthly for visiting a participating health club a minimum of 12 days a month.
 - MyHealth Center - Can earn points in this online program to apply toward incentive prizes. Includes personal coaching, QuitNet tobacco cessation program, and customized plans for fitness and nutrition.
- Will receive a wellness packet with the new health ID cards that will include:
 - Letter explaining both programs and the enrollment process.
 - Health Club Credit Schedule and list of FAQs.
 - Login-Know Your Numbers card.



Group Insurance

NDPERS Payroll Conference 2009

Srinivas Goluguri

COBRA Coverage

- Cobra is only for members and dependents that participated in group insurance as an active employee.
- If the retiring or terminating member is under age 65 and is currently on the NDPERS health insurance, the member goes into the COBRA rate for 18 months.
- If the member is disabled, they get COBRA coverage for up to 29 months.
- Upon death, surviving spouse and other dependents on the plan at the time of death get COBRA coverage for 36 months.

End of COBRA Coverage

- After COBRA coverage ends and if the member is receiving a check from PERS or another eligible plan, the member will be moved over into the non Medicare rates.
- If during the COBRA period a member turns 65 the member will be moved into the Dakota Retiree Plan and the premium will be adjusted.

Non Medicare Eligible

- If the retiring member is under 65 and is drawing a pension from PERS or another eligible plan but is not currently on the NDPERS health insurance, the member goes into the Dakota Plan. (Non Medicare – non COBRA rates).

Medicare Eligible

- If a retiring member is over 65 years old and is drawing a pension check from NDPERS or another eligible plan, they will be in the Dakota Retiree Plan.
- If either the member or the spouse is under 65 and the other one is over 65, they will go into the Dakota Retiree Plan on the Medicare + others rate.

Timeline

Member retires at age 60 and member is on NDPERS health as an active employee

Dakota Cobra Rate

Member is 61.5

Dakota Non Medicare rate

Member turns 65

Dakota Retiree Rate

Member retires at age 60 and member is NOT on NDPERS health as active employee

Dakota Non Medicare Rate

Member turns 65

Dakota Retiree Rate

Member Retires at Age 64

Dakota Cobra or Dakota Retiree rate

Member turns 65

Dakota Retiree Rate

Retiring member is over age 65

Dakota Retiree Rate

Employee Assistance Program

NDPERS Payroll Conference 2009

Bryan Reinhardt

Employee Assistance Program

- **State Agencies**
- **2007-2009 Biennium**
- **\$1.42 per FTE Budgeted**

Employee Assistance Program

- Request For Proposal Issued March.
- Request For Proposal Due April 17.
- Qualified Vendor List Sent to Agencies in May.
- Vendor Selection June.
- NDPERS Payroll Conference June 9.
- Final Vendor Selection June 15
(July 1 Effective Date).

Employee Assistance Program

Vendor List:

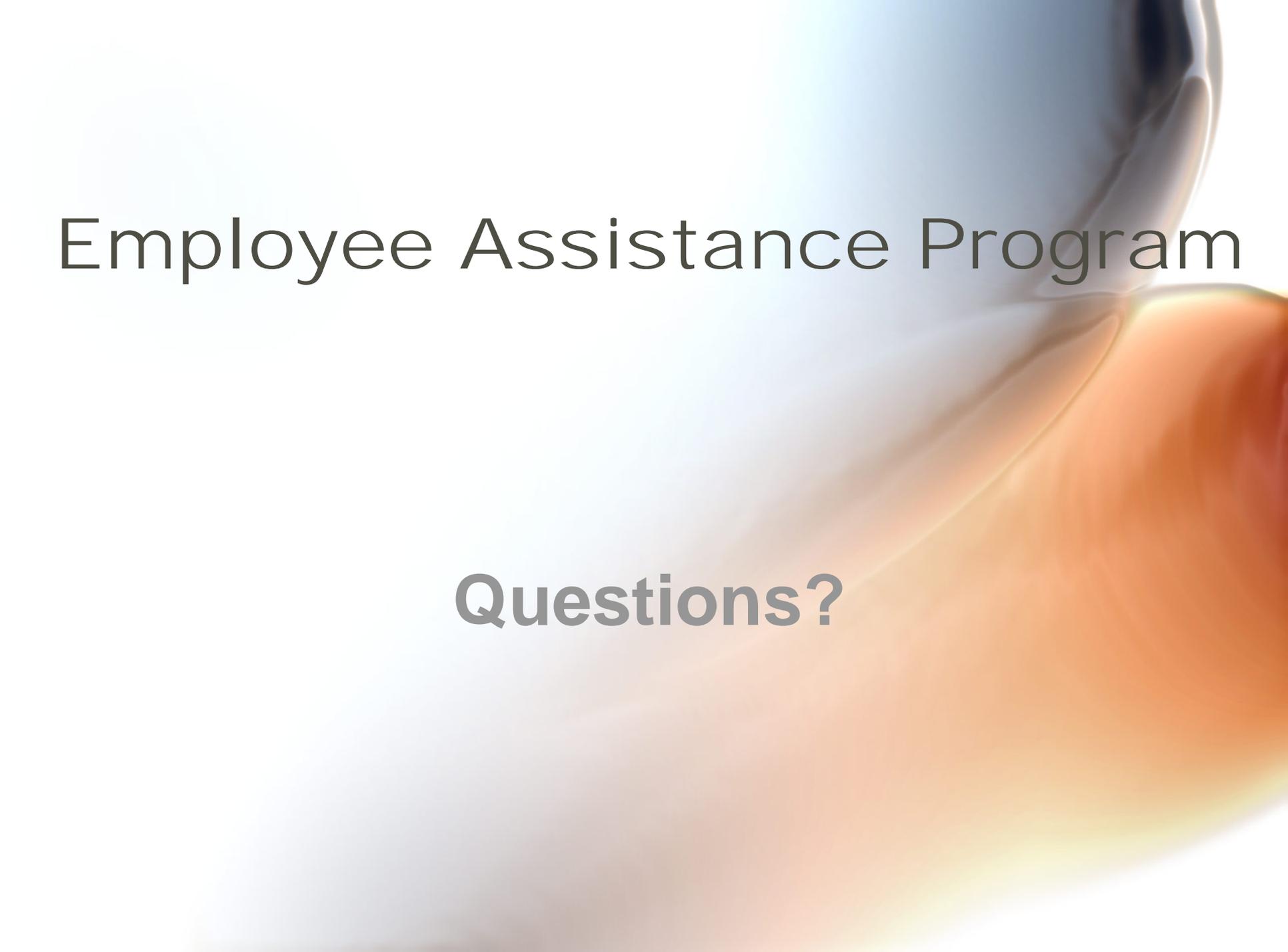
- **Deer Oaks EAP**
- **Medcenter One EAP**
- **St. Alexius EAP**
- **The Village EAP**

Employee Assistance Program

Selection Resources:

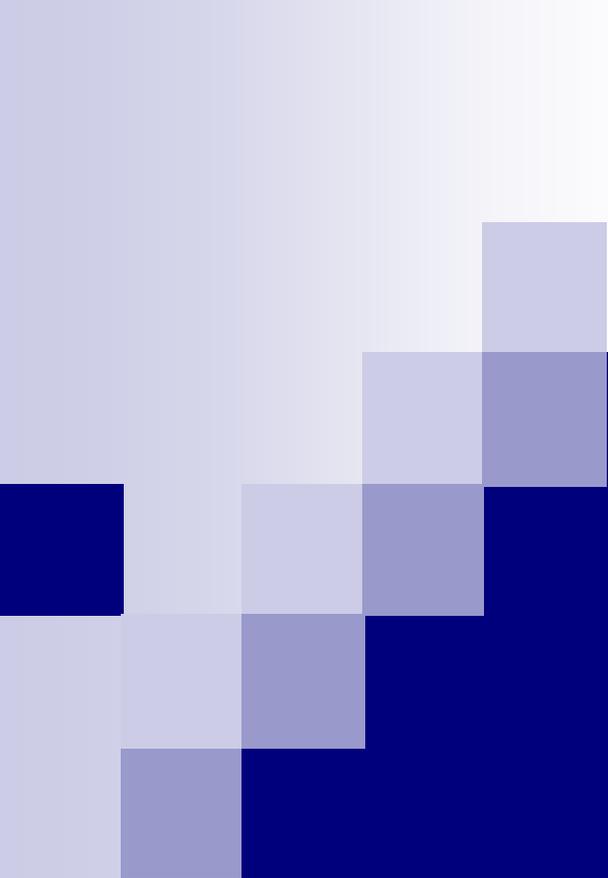
NDPERS Web Site –

www.nd.gov/ndpers/active-members



Employee Assistance Program

Questions?



Wellness Program Update

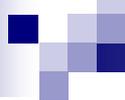
NDPERS Payroll Conference 2009

Rebecca Fricke

Wellness Program Update

- Wellness Renewal
- New Wellness Initiatives
- Participant Incentives for Program Participation
- Comprehensive Program
- Contacts





2009 Plan Year Renewal

- 2009-2010 Plan Year

- 185 of 281 total employers

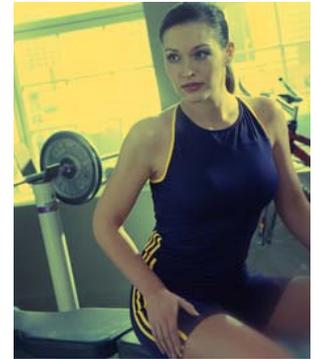
- 94 State Agencies, University Systems & District Health Units
 - 35 Counties
 - 22 Schools
 - 16 Cities
 - 18 Political Subdivisions

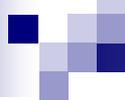
- Receive 1% Premium Discount

- 97% of covered employees work for employers offering worksite wellness

New Wellness Initiatives

- BCBS is here to discuss:
 - Fitness Club Reimbursement
 - MyHealthCenter online employee tools
 - Train-the-trainer sessions



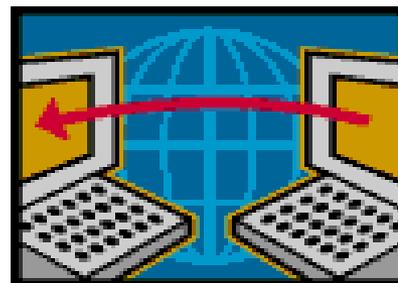


Employee Incentives for Program Participation

- BCBS will be providing an overview of the reporting template to be used by coordinators
- Submission of template is **OPTIONAL**
 - If the coordinator does not prepare and submit information, the employees will not receive the points on BCBS website associated with the employer based wellness program
 - Employees can still participate and track points for their own efforts (outside of employer based program)

Employee Incentives for Program Participation

- Annual file upload will occur to BCBS that includes all wellness employers
 - Plan year July 1, 2009 to June 30, 2010
 - Tentatively planned for October 2010
 - Points for this plan year will be redeemable to members in April 2011



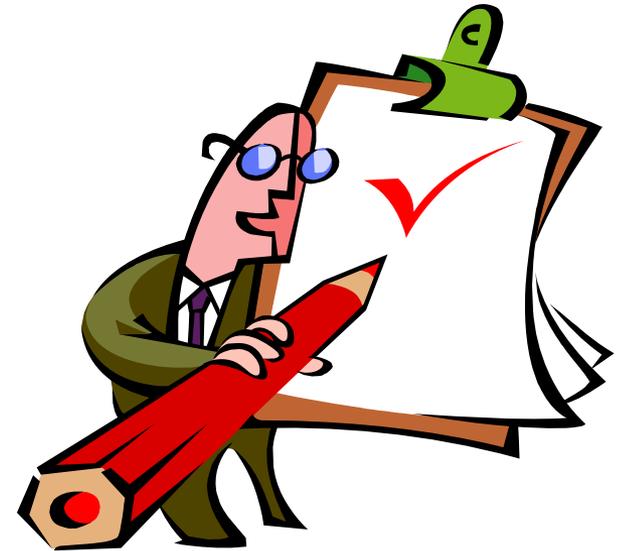
Employee Incentives for Program Participation

- Points awarded for participation in employer program if reporting template submitted, member completes release form and completes HRA on site:

1 Point Program = 250 points

2 Point Program = 500 points

4 Point Program = 1000 points



Employee Incentives for Program Participation

Example 1 – Utilizing 1 Point Programs

- Wellness related topic presentation = 250 pts

1 Point Program = 1 day activity



Employee Incentives for Program Participation

Example: Utilizing 2 Point Programs

- BCBS Walking Works Program = 500 pts
 - Online activities
 - Fitness Plan = 400 points
 - Reporting on fitness plan = up to 125 points per week
- Fruits & Veggies Program = 500 pts
 - Online activities
 - Nutrition plan = 400 points
 - Reporting on nutrition plan = up to 125 points per week

2 Point Programs = Multi-day programs



Employee Incentives for Program Participation



Example: Utilizing 4 Point Comprehensive Program

- Comprehensive Program may include taking HRA, developing nutrition plan, developing exercise plan, monitoring progress, attending wellness related presentations, walking challenges, etc. = 1000 pts
 - Online Activities
 - Initial Enrollment = 1200 points
 - HRA = 1200 points
 - Fitness, nutrition or stress management plans = 400 points
 - Reporting = up to 125 points per week



4 Point Program = See definition



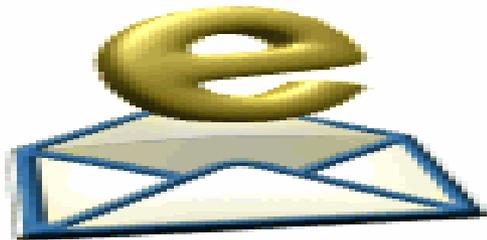
Comprehensive Programs

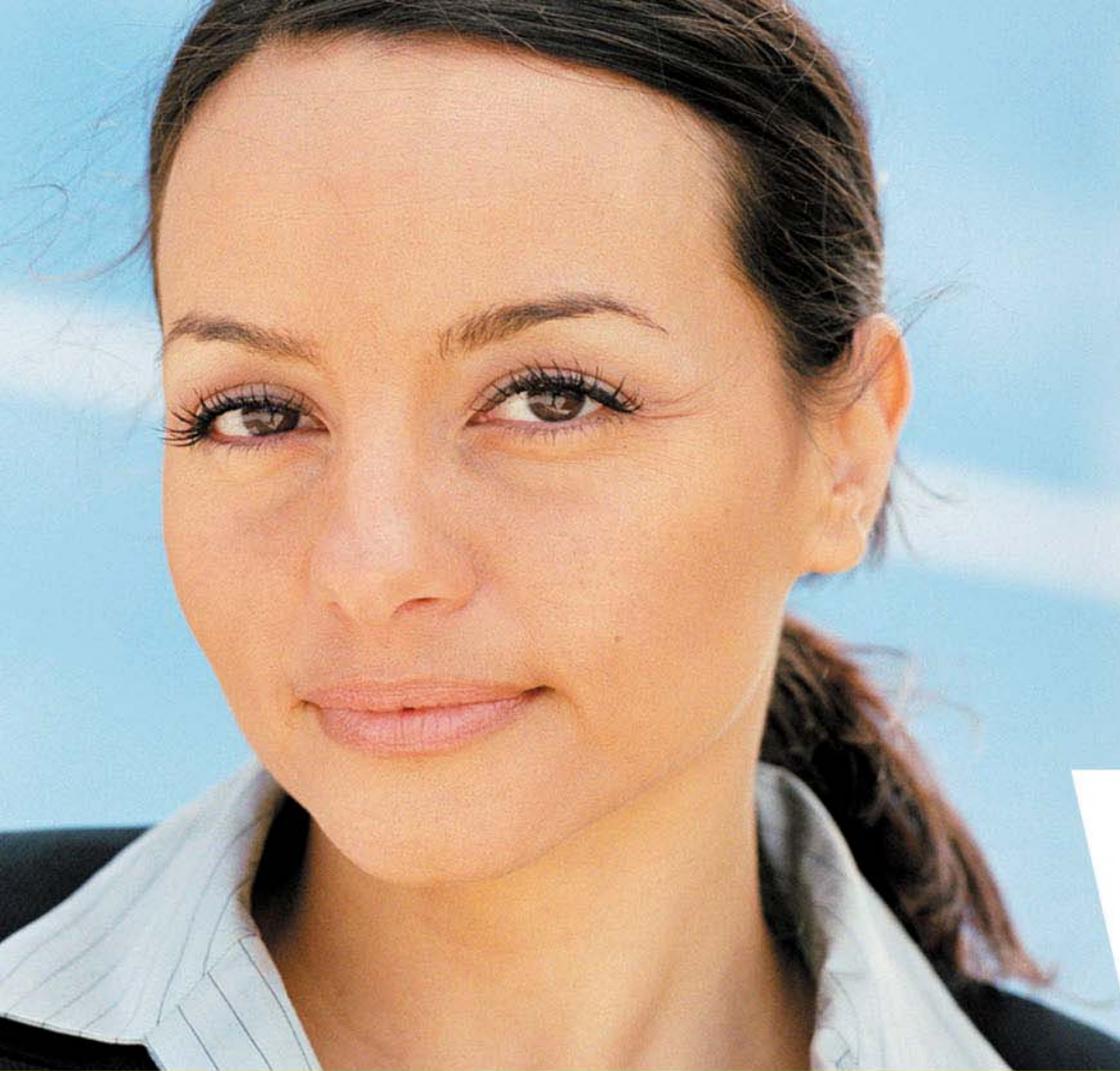
- Requires that wellness be a part of the organization's culture
- Wellness committee formed and represent a mix of management and employees that develops:
 - Mission and goals for the organization related to wellness
 - Specific initiatives to accomplish these goals should be determined
 - Initiatives should include:
 - Wellness related activities conducted at least monthly throughout the wellness plan year
 - Awareness meetings, displays in common staff area or some other form of "kick-off" notification to inform employees and get their involvement
 - Educational material distributions in various formats (i.e. posters, emails, flyers, newsletter articles, etc) throughout the promotion
 - Follow-up at the end of the promotion (i.e. survey, meeting, etc)
 - Dependent upon type of program, staff should be asked to track their progress over a pre-determined period of time (i.e. 4 week walking challenges, 4 week fruit & vegetable challenge)

Program Contacts

Employer Based Wellness Program (1% Premium Discount): Rebecca Fricke at rfricke@nd.gov or (701) 328-3978

Wellness Benefit Funding Program (funding assistance): Kathy Allen at kallen@nd.gov or (701) 328-3918





BE Well

Workplace Wellness Programs

Health = Wealth

Mike Carlson

Director of Corporate Wellness

Noridian/Blue Cross Blue Shield of North Dakota

Mission Statement:

To improve and enhance health, fitness and quality of life for employees and their families

Vision Statement:

We will reduce our risk factors; become efficient health care consumers and healthy models for our publics

Better, lower-cost health care through Health Management

- Keep the healthy healthy; manage the sick
 - Lower cost health care
 - Employer
 - Higher productivity
 - Longer employment
 - Less absenteeism
 - Insurance Providers
 - Reduced cost through lower-risk participants
 - Better health care
 - Better health care for those who get sick
 - Focused on non-preventable illness
 - Fewer sick employees overall



Impact on the workplace

- Sick workers cost businesses \$15 billion annually
 - In insurance premiums, absenteeism; Centers for Disease Control and Prevention

- 1% decrease in absenteeism=1% profit increase
 - Doherty, Kathleen. 1989. Is worksite wellness good business? Business & Health, February

- “70% of health care costs stem from preventable chronic illness”
 - Cullen, Lisa Takeuchi. 2007. The Company Doctor. Time, June 25

- Somatic complaints (stress-related ailments) = $\frac{1}{4}$ of all primary care visits in the country
 - Wellness Councils of America

What is a Healthy Employee Worth?

- Focus on medical costs alone marginalizes health as an HR issue rather than a business issue and leads to a mindset of reducing costs rather than investing in solutions

Secret of Sickness

- Medical Costs
 - Poor Health
 - Symptomology
 - Clinical Outcomes
 - **Reduction in Functionality**
 - Increase in Expensive Care

Secret of Sickness - Truth

- Research indicates that individuals with multiple risk factors are absent more, injured more, and return to work more slowly than individuals with fewer risk factors.
- Keep Your Healthy Healthy
- Provide Options for your At-Risk Employees

US Healthcare Market- Why Inflation Will Continue

- Inelastic Demand and expectations
 - Baby Boomers growth
 - Increased life expectancy
- New Technologies
 - Bio Tech pipelines
- Incentives are not aligned with stakeholder
 - Paid for sickness
 - Short term vs. long term tension
- Increase volume of chronic conditions
 - Population with Diabetes will increase by 100%
- Poor patient adherence
 - Patients do not follow their doctors recommendations

Solutions to Meet the Challenges

- Give up and ask for the Government to intervene
 - State pilots
- Allow things to continue as they are
 - Unsustainable inflation impacting ability to compete in a global market
- Act on what you can do-Line of sight
 - Implement a population health intervention
- Rethink the value proposition focused on improving employee engagement and productivity
 - Viewed by CEO's as the key focus for business



What is a Healthy Employee?

- Health at Any Size
- Highly Functional
- Increase in Work Satisfaction
- Increase in Life Satisfaction

Definition of Health/Wellness

- Absence of Disease
- Presence of Wellness (lowering of disease risk)
- Enhanced Functionality (Human Capital)

Barriers to the Path to Productivity



Essentials to the Path to Productivity



Program Design

- Phase 1
- Assess the Situation
 - How much does your company currently spend on health care?
 - How many working hours are lost to sick days?
 - What health problems are common in your workplace?
 - Are your employees physically active?
 - What percentage of your employees use tobacco?
 - Are there healthy dining options?

Program Design

- Phase 2
- Planning
 - Get support from management
 - Draft a mission statement
 - Set long-range goals and objectives

Program Design

- Phase 3
- Design
 - Use behaviorally sophisticated programming
 - Maximize technology capabilities
 - Use strong incentives
 - Well-Balanced programming
 - Well-paced programming

Program Design

- Phase 4
- Evaluation
 - Data
 - Data
 - Data



NDWellnessCenter.com

Questions?

BE
Well





New Wellness Programs

- Health Club Credit
- My Health Center

Why Focus on Wellness?

- Like you, we are concerned about the rising costs of health care.
- Research proves that wellness programs work and can ultimately reduce health care costs.
- We believe everyone has personal responsibility for their health.

Up to \$250!!!

- **There are several ways to earn your \$250.**
 - **Health Club Credit Program**
 - Earn up to \$20/month for exercising 12 days a month.
 - **MyHealthCenter**
 - Earn points and redeem for prizes!!
 - **Combination of the two programs**

BE
Well

Health Club Credit



Who is eligible?

- Subscriber
- Subscriber's enrolled spouse
- Must be at least 18 and older
- Exercise at least 12 days per month

What can participants earn?

- Up to \$20 per month

How do I start?

- Take welcome letter & BCBSND ID card to participating health club
- Complete enrollment form
- Complete Authorization for Release of Information & Health Risk Assessment online at NDWellnessCenter.com

How and when will I be credited?

- Health club account is credited
- 2 months after meeting requirements

Monthly requirement met (12 days per month*)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Eligibility verified And submitted	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Credit posted to member's fitness Center account	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb

What if my clubs fees are less than \$20 per month?

- Your credit will reflect the amount you pay per month

Why does the health center need my BCBSND ID number?

- The health center needs a unique number, so your workouts get credited to you.

I belong to a health center with multiple locations. Can I work out at any location and still have it count toward my 12 days per month requirement?

- Only workouts that take place in the location where you first enroll will count toward your monthly credit.

What if I transfer my health center membership or cease to be a BCBSND member?

- You need to be a current member of the health center and BCBSND when the credit is applied—which is two months after you complete your workouts. So if you terminate your health center membership or your BCBSND eligibility status changes before the credit has been applied, you will give up that credit.

Am I eligible even if I am already a member of a participating health center?

- Yes. Just complete an enrollment form at the health club so your health club can ensure that you receive your credit. Be sure to provide your member welcome letter that signals your eligibility for the program.

When is the best time to sign up?

- As early in the month as possible.

If I miss one or two workouts one month, can I make them up the next month and still get reimbursement for the month I did not meet the requirement?

- No. The program only provides credits for months where you work out 12 days during that particular month.

How will I receive reimbursement?

- If your membership dues are deducted from your banking account, the health club can send the credit to your banking account.
- If you pay your membership dues in advance for the entire year, your credits will accrue and will be applied on next year's balance.

Which health clubs participate?

- Visit www.nihca.org



Health Club Credit

New Page 1 - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <http://www.nihca.org/locator.htm> Go Links

NIHCA.org

National Independent Health Club Association

Home	Current Program	Benefits	Membership	Join
----------------------	---------------------------------	--------------------------	----------------------------	----------------------

[Ontario Fitness Centers](#)

<http://www.nihca.org/states/missouri.htm> Internet

Click on the state in which you reside.

Participating clubs - North Dakota - Microsoft Internet Explorer

Address: http://www.nihca.org/states/northdakota.htm



National Independent Health Club Association

Home | Current Program | Benefits | File Processing | Membership | Join

North Dakota Active Members

Alphabetical by city

Anytime Fitness - Bismarck	141 Ivy Ave.	Bismarck	ND	58504
Anytime Fitness - Bismarck	2945 N 11th St	Bismarck	ND	58503
Capital Racquet and Fitness Center	3200 N 10th St	Bismarck	ND	58501
Curves - Bismarck	545 S. 7th St.	Bismarck	ND	58504
Gold's Gym - Bismarck	517 S. 5th St.	Bismarck	ND	58504
Healthways	1033 Basin Ave	Bismarck	ND	58504
Missouri Valley Family YMCA	1608 N. Washington	Bismarck	ND	58501
Optimum Fitness - Bismarck	408 E. Bowen Ave.	Bismarck	ND	58504
Snap Fitness - Bismarck	809 W Interstate Ave Suite E	Bismarck	ND	58503
St. Alexius Human Performance Center	310 N 9th St	Bismarck	ND	58501
Tan Express	101 E. Front Ave	Bismarck	ND	58504

Done | Start | Walking Works_2008.ppt... | ND Wellness.ppt [Compa... | Participating clubs - N... | 81% | 2:34 PM

Questions??



Welcome to the North Dakota Wellness Center - Blue Cross Blue Shield North Dakota Wellness Prog - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail New Tab

Address <http://www.ndwellnesscenter.com/> Go Links

NDWellnessCenter.com

Tips & Resources Wellness Programs MyHealthCenter Health Club Credit Program Contact Us For Employers



IT PAYS TO Stay Well.

We believe that helping all North Dakotans improve and maintain good health will help hold down rising health care costs. Find out how healthy you are with our [Free Health Risk Assessment](#).

New to MyHealthCenter?

Take a moment to create an account, and you'll be able to:

- [Earn credit for visiting your health club](#)
- [Earn points and redeem for rewards](#)

Create MyHealthCenter Account

Wellness members.

Login to MyHealthCenter

Username Login

[Forgot Password?](#) | [Not a Member?](#)

Done Internet

Start Microsoft PowerPoint - [...] Inbox - Microsoft Outlook Welcome to the North... 100% 8:45 AM

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Stop

Address: <https://myhealthcenter.ndwellnesscenter.com/Registration/> Go Links

My HealthCenter

Let's Get Started!

Now help us find your membership.

* First Name:

* Last Name:

* Date of Birth:
(mm/dd/yyyy)

* Health Plan Id:

* Indicates a required field.

[continue >](#)

why engage?

The program has given me all the tools that I never had before. I can't imagine going through a week without exercise in my life. That's impact!

Done Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Registration/Default.aspx> Go Links

my healthCenter

[Terms](#) [Contact](#) [Phone](#) [Profile](#) [Username](#)

Instruction to Members:

By checking the box below, I authorize Blue Cross BlueShield of North Dakota (BCBSND) to disclose my health plan eligibility information to wellness vendors to be used for enrollment in and/or for reimbursement for wellness programs. If I am insured under an employer group health plan, I also authorize BCBSND to disclose my wellness program participation information to my employer.

I understand that this authorization is voluntary. My refusal to authorize disclosure of information to wellness vendors will have no effect on my enrollment in BCBSND health plans.

I understand that if the recipient of this information is not a health care provider or health plan covered by federal privacy regulations, this information may be re-disclosed and no longer protected by these federal regulations. BCBSND is subject to federal privacy regulations and will not re-disclose this information except as allowed by law.

I understand that I have the right to revoke or end this authorization at any time. I understand that in order to revoke this authorization I must do so in writing to BCBSND. I understand that my revocation of this authorization will not affect any action that has been taken, or any information that has already been used or disclosed, based upon this authorization before BCBSND actually received my revocation.

This authorization will remain in effect until 12/31/2008.

I have had full opportunity to read and consider the contents of this authorization.

I understand that, by checking this box, I am authorizing the use and/or disclosure of information as described above.

Done

Start Wellness Rewards and I... My Health Center - Mi... 100% 8:40 AM

Contact Information Page

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Stop

Address: <https://myhealthcenter.ndwellnesscenter.com/Registration/Default.aspx> Go Links

My HealthCenter

Terms **Contact** Phone Profile Username

To help you along your way to better health, we need to know how to reach you. So please provide your contact information with your personal e-mail address.

Your E-mail Address

*Email:

*Re-enter Email:

Your Mailing Address

*Address 1:

Address 2:

*City:

*State/Province:

*ZIP/Postal Code:

*Indicates a required field.

 BlueCross BlueShield of North Dakota

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Done Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Stop

Address <https://myhealthcenter.ndwellnesscenter.com/Registration/Default.aspx> Go Links

My HealthCenter

Terms Contact Phone **Profile** Username

Your Profile

You're almost ready to go. We just need you to provide the following information so we can custom tailor an action plan just for you. All the information you provide and everything you choose to do at My Health Center is completely confidential, so please feel free to share—the more you do the more we can help.

*Gender: Male Female

Race:

Education:

*Indicates a required field.

[continue >](#)

 BlueCross BlueShield of North Dakota

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Done Internet

Create A Username

The screenshot shows a Microsoft Internet Explorer browser window with the title "My Health Center - Microsoft Internet Explorer". The address bar contains the URL "https://myhealthcenter.ndwellnesscenter.com/Registration/Default.aspx". The page content includes the "My HealthCenter" logo, a navigation menu with "Username" selected, and a form titled "Username" with instructions and a text input field. The footer features the BlueCross BlueShield of North Dakota logo and copyright information.

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address <https://myhealthcenter.ndwellnesscenter.com/Registration/Default.aspx> Go Links

My HealthCenter

Terms Contact Phone Profile **Username**

Username

Choose the username you will use to sign in to My Health Center. Keep in mind, My Health Center uses community features where your username will be visible to others. Your username **CANNOT** be changed.

*Username: (Must be at least 4 characters long)

[continue >](#)

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Done Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Home Mail Print Mail Stop

Address <https://myhealthcenter.ndwellnesscenter.com/Registration/Default.aspx> Go Links

My HealthCenter

Terms Contact Phone Profile **Username**

Password

Choose a unique password.

* Password: (Password must be at least 5 characters long)

* Re-enter Password:

Secret Question & Answer

A secret question & answer is required whenever you contact customer service to reset your password or for help on other system level issues.

* Secret Question:

* Secret Answer:

* Indicates a required field.

[continue >](#)

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Done Internet

Congratulations Screen

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

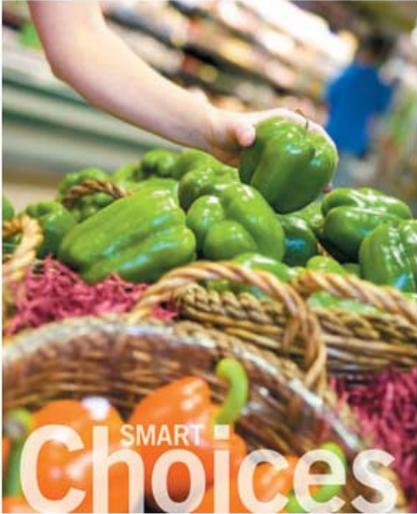
Address <https://myhealthcenter.ndwellnesscenter.com/Registration/Default.aspx> Go Links

Logout

My HealthCenter

Congratulations!

You've completed registration.



SMART Choices

Welcome to your personalized health improvement plan. My Health Center can guide you on your way to better health based on the goals you set for yourself, such as losing weight, eating healthier, quitting smoking, reducing stress, or just feeling better.

[Assess My Health](#)
Start by completing the wellness questionnaire, and My Health Center will recommend the best goals and plans for you.

▶ [Click here to begin your Health Assessment](#)

BlueCross BlueShield of North Dakota

Done Internet

Click here to begin your Health Assessment

My Plan – Getting Started

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Goals/Default.aspx> Go Links

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- Change Goals
- Assess My Health
- Screenings
- My Family

Quick Links

- 26 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Let's Get Started!

Our expert system will guide you through the goal-setting process and create a tailored plan to fit your needs. You can start by completing a health assessment questionnaire to identify areas for improvement, or you can skip right to setting up your goals.

Your Health

Because health concerns can be inter-related, we encourage you to start here by assessing your health. This comprehensive approach ensures you're able to find the source of a health concern - and not just treat its symptoms.

[Start Here](#)

Your Goals

If you have already decided what it will take to improve your health, you can start here by choosing your goals.

[Choose Goals](#)

Click on the "Start Here" to begin your Health Assessment

Information Needed:

- Height, weight, waist size
- Blood Pressure Levels (systolic/diastolic)
- Cholesterol Level (HDL/LDL)
- Blood Sugar

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Goals/Default.aspx> Go Links

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- Change Goals
- Assess My Health
- Screenings
- My Family

Quick Links

- 20 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Choose Your Goals

We recommend starting out with 2 to 4 practical goals, but you're free to change them at anytime.

Goals For Areas In Which You Are Doing Well

- Lose Weight

Optional Goals

- Stop Smoking
- Eat Better
- Manage a Health Condition
- Prevent Heart Disease
- Maintain Health
- Lower My Blood Pressure
- Lower My Cholesterol
- Exercise More
- Lower My Stress

CONTINUE

Helpful Tips

Your Risk Factors

You don't have any Risk Factors that you need to work on.

Choose the goals that you want to focus on.

Select Your Plans & Tools

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Goals/Default.aspx>

My Plans Community Resources Coaching My Account

My Plans

- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family

Quick Links

- 26 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Select Your Plans & Tools

We recommend the following action plans to help you achieve your goals.

Exercise Habits

- Get Fit Exercise Plan
- Get Fit Exercise Plan (Weight Loss)
- Track My Exercise

Nutrition Habits

- Eat Fit Nutrition Plan
- Eat Fit Nutrition Plan (Weight Loss)
- Track My Nutrition

Stress

- Track My Stress with the Live Fit Life Skills Plan
- Track My Stress

Smoking

- QuitNet
- Track My Smoking

Health Conditions

- My Health Condition Links

Body Weight

- Track My Weight

Blood Pressure

- Track My Blood Pressure

Helpful Tips

Your Goals

- Stop Smoking
- Eat Better
- Manage a Health Condition
- Prevent Heart Disease
- Maintain Health
- Lower My Blood Pressure
- Lower My Cholesterol
- Exercise More
- Lower My Stress
- Lose Weight

Done Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Desktop Search

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Default.aspx> Go Links

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Manage My Conditions
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family

Quick Links

- 25 Online
- 1 Messages
- 1200 Points
- Fitness Centers

My Goals

- Stop Smoking
- Eat Better
- Manage a Health Condition
- Prevent Heart Disease
- Maintain Health
- Lower My Blood Pressure
- Lower My Cholesterol
- Exercise More
- Lower My Stress
- Lose Weight

My Exercise Plan [Edit](#)

- Get Fit Exercise Plan (Weight Loss)
- Find a Fitness Center

My Nutrition Plan [Edit](#)

- Eat Fit Nutrition Plan (Weight Loss)
- Easy, Healthy Recipes

Helpful Tips

Healthy Snack Ideas

In today's world, we gravitate toward convenience when we're hungry, not always considering our healthier options. That's why it's important to plan ahead and make snack time count toward good nutrition. Make a healthy snack ingredient list and bring it with you to the grocery store. Once you've stocked up on easy-to-prepare, healthy foods, it's more likely you'll make healthier snack decisions. Stash a granola bar or dried fruit and nut mix in your bag or your car for snacking emergencies. Not only will these nutritious foods satisfy your hunger, they'll keep you energized and able to perform at your best!



Get FIT: Customized fitness plan

- Virtual exercise demonstrations
- Calculates amount of calories burned
- Accommodates individuals of all skill levels

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Exercise.aspx?ExercisePlanId=1> Go Links

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Manage My Conditions
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family

Quick Links

- 27 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Let's Get Started!

Get Fit: Build a Plan

Building a customized Get Fit plan is quick and virtually effortless. Simply select a fitness plan from the list below and take the next step towards achieving your health and wellness goal!

Choose a Plan

- ▶ First Time Fitness
- ▶ General Fitness
- ▶ Do-it-Yourself
- ▶ Body Zone
- ▶ Athletic Training

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Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <https://bcbsnd.myhealthways.com/Portal/ePHIT/Exercise.aspx?ExercisePlanId=1> Go Links

- ▶ Screenings
- ▶ My Family
- ▶ NIHCA

Quick Links

- 51 Online
- 1 Messages
- 6460 Points

CHOOSE A PLAN

First Time Fitness

- ▶ [Beginning Flexibility](#)
- ▶ [Beginning Strength](#)
- ▶ [Beginning Aerobic](#)
- ▶ [Beginning Combined](#)
- ▶ [Be Active](#)



General Fitness

- ▶ [Weight Loss](#)
- ▶ [Shape & Tone](#)



Do-It-Yourself

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Exercise.aspx?ExercisePlanId=1

Welcome ammzell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- Exercise Plan
- Nutrition Plan
- Stress Plan
- QuitNet Plan
- Health Tracker
- Change Goals
- Assess My Health
- Screenings
- My Family
- NIHCA

Quick Links

- 45 Online
- 0 Messages
- 3925 Points

Let's Get Started!

« Prev Day | April 09, 2008 | Next Day »

Get Fit Plan

Standard Weight Loss

Report Activity

Warm Up

Light cardio activity for 5 - 10 minutes

Cardiovascular

(modify)

Activity	Time	Target Heart Zone	Speed
Elliptical Trainer	20 min	123 - 136	Slow to Medium

Flexibility

(modify)

Activity	Repetitions	Hold Time
Chest: Straight arm behind back	3 stretches	5 sec
Groin: Straddle	3 stretches	5 sec

My Tools

- Modify Plan
- Add Optional Activities
- View Weekly Plan
- View Virtual Exercises
- Create New Plan

My Workout Calendar

April 2008

S	M	T	W	T	F	S
		01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Indicates Today
 Indicates Selected Date

start | Inbox - Microso... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | Internet | 11:20 AM

Virtual Trainer

- How to properly execute exercise
- Cardio, strength and flexibility exercises
- Motivation, support and encouragement



Virtual Exercises

Flexibility Exercise

- [Shoulder: Straight-arm behind back](#)
- [Arms straight up overhead](#)
- [Hips: Forward Lunge](#)
- [Sides: Side bend](#)
- [Quadriceps: Side quad](#)
- [Quadriceps: Kneeling quad](#)
- [Hamstring: Sitting toe touch](#)
- [Hamstring: Semi straddle](#)
- [Groin: Straddle](#)
- [Groin: Butterfly](#)
- [Calf: Step stretch](#)
- [Neck: Side to side](#)
- [Neck: Forward and backward](#)
- [Shoulder: Seated lean back](#)
- [Chest: Straight-arm behind back](#)
- [Chest: Wall corner lean](#)
- [Triceps: Overhead reach-back](#)

Speed Exercise

Resistance Chest

Resistance Upper Back

Resistance Sholders

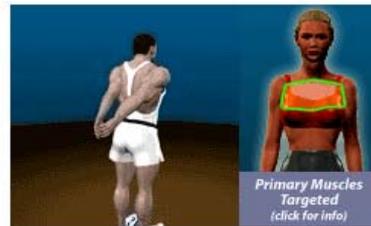
Resistance Biceps

Resistance Triceps

Resistance Forearms

FLEXIBILITY EXERCISES

Chest: Straight-arm behind back



Notes

Technique

Precautions

Spotting

Tips & Notes:

Hold each stretch at least 5 to 25 seconds; follow your Get Fit Daily Plan recommendations. As you become more flexible you will gradually be able to increase the stretch time. Don't stretch to the point of pain. During the stretch, try to feel your muscle fibers lengthen.

[QuickTime Movies](#) | [100K Movie](#) | [400K Movie](#) | [Printer Friendly](#)



My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Exercise.aspx?ExercisePlanId=1>

Welcome ammizell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- Exercise Plan
- Nutrition Plan
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- QuitNet Plan
- Health Tracker
- Change Goals
- Assess My Health
- Screenings
- My Family
- NIHCA

Quick Links

- 45 Online
- 0 Messages
- 3925 Points

Let's Get Started!

Return To Plan Wednesday, April 09, 2008 Submit Week

Thursday Friday Saturday Sunday Monday Tuesday Wednesday

Submit Day Reset

Cardiovascular

Activity	Time	Target Heart Zone	Speed
<input checked="" type="checkbox"/> Elliptical Trainer	20 / 20 min	123 - 136	Slow to Medium

Flexibility

Activity	Repetitions	Hold Time
<input checked="" type="checkbox"/> Chest: Straight-arm behind back	3 / 3	5 / 5
<input checked="" type="checkbox"/> Groin: Straddle	3 / 3	5 / 5
<input checked="" type="checkbox"/> Hamstring: Semi straddle	3 / 3	5 / 5
<input checked="" type="checkbox"/> Shoulder: Seated lean back	3 / 3	5 / 5

Recreational Activities

Return To Plan Submit Day

My Tools

- Modify Plan
- Add Optional Activities
- View Weekly Plan
- View Virtual Exercises
- Create New Plan

My Workout Calendar

April 2008

S	M	T	W	T	F	S
		01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Indicates Today
 Indicates Selected Date

Done Internet

start | Inbox - Micro... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | 11:24 AM

Eat FIT: Personalized nutrition plan

- Recommends/tracks calories and food servings
- Suggests meals or allows members to create their own
- Presents daily menus and shopping lists

Welcome hfrd2* Logout FAQs Help Home

My HealthCenter

IMPORTANT UPDATE: Scheduled site maintenance May 15-18. Click here for more information.

[My Plans](#) [Community](#) [Resources](#) [Coaching](#) [My Account](#)

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ Health Tracker
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family
- ▶ NIHCA

Quick Links

- 56 Online
- 0 Messages
- 960 Points

Let's Get Started!

According to your personal profile, the nutrition program you have chosen is not optimal for your health. To avoid potential risks, please select another.

For more information and to find out how to become eligible please [click here](#).

Great work!

Begin building your personalized nutrition plan by first answering the following questions. This information will help us design the program that is right for you!

I would rate my daily activity level as:

- Sedentary – Little or no exercise, desk job.
- Lightly Active - Light exercise or sports 1-3 days a week.
- Moderately Active - Moderate exercise or sports 3-5 days a week.
- Very Active - Hard exercise or sports 6-7 days a week.
- Hard daily exercise or sports with a physical job or training twice a day (i.e. marathon, contest, etc.)

[Return](#) [Submit](#)

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If you need assistance, please contact 1-866-300-6949.

Done Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/EPHIT/Nutrition.aspx?NutritionPlanId=1> Go Links

- ▶ Health Tracker
- ▶ Manage My Conditions
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family

Quick Links

- 26 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Eat Fit Plan

Lose Weight

[Report Activity](#)

Daily Menu

Morning Grab & Go [edit](#)

Servings:	Food Item:	Calories:
1/8 c	nuts, soybean, roasted	101
1/2 cup	juice, orange, 100%	55
1	Nutri-Grain, cereal bar, soft granola	140
1/2 c	yogurt, fruit, fat free & light	67
1/2	bagel, plain, small	97
		Total Calories 460

Afternoon Subway Sandwich [edit](#)

Servings:	Food Item:	Calories:
1/8 c	dry fruit	54
1/2 c	carrots, baby	26
3 in	Subway, ham deli sandwich	145
1/2 cup	yogurt, fruit, low fat	125
1 Tbsp	nuts, almonds, dry roasted	50
		Total Calories 400

Evening Spaghetti & Cheesy Meatballs [edit](#)

Servings:	Food Item:	Calories:

Daily Nutritional Servings

Grains	<div style="width: 45%;"></div> 4.5	6.25
Fruits	<div style="width: 30%;"></div> 2.5	3.25
Vegs.	<div style="width: 35%;"></div> 3.25	3.5
Dairy	<div style="width: 25%;"></div> 2.5	2.75
Meats/Beans	<div style="width: 30%;"></div> 3.0	3.5
Fats/Oils	<div style="width: 55%;"></div> 5.75	3.5
Sugars	<div style="width: 15%;"></div> 1.75	3.25
Water	<div style="width: 25%;"></div> 2.5	4

Planned
 Recommended

Calories

Daily Intake

0 Consumed
1300 Recommended

Percentages

Carbs 63%
Protein 18%
Fats 19%

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Nutrition.aspx?NutritionPlanId=1>

Welcome ammizell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family
- ▶ NIHCA

Quick Links

- 43 Online
- 0 Messages
- 3925 Points

Let's Get Started!

Create Favorites [Return](#)

Favorite Foods [Add New Favorite Food](#) Morning

Food Item	Calories	
egg roll	66	▶ Edit ▶ Delete

Favorite Meals [Add New Favorite Meal](#) Morning

Meal Title	Calories	
Weekday Break	250	▶ Edit ▶ Delete

start | Inbox - Microso... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | 11:26 AM

Create a Shopping List

The screenshot shows a Microsoft Internet Explorer browser window displaying the 'My Health Center' website. The address bar shows the URL: <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Nutrition.aspx?NutritionPlanId=1>. The page header includes 'Welcome ammzell', 'Logout', 'FAQs', 'Help', and 'Home'. The main navigation menu contains 'My Plans', 'Community', 'Resources', 'Coaching', and 'My Account'. On the left sidebar, under 'My Plans', there are links for 'Exercise Plan', 'Nutrition Plan', 'Stress Plan', 'QuitNet Plan', 'Health Tracker', 'Change Goals', 'Assess My Health', 'Screenings', 'My Family', and 'NIHCA'. Below this is a 'Quick Links' box with '43 Online', '0 Messages', and '3925 Points'. The main content area is titled 'Let's Get Started!' and features a 'Shopping List' section. Under 'Shopping List', there is a 'Calendar' section with the question 'Which day(s) do you want a shopping list built for?'. Below the question is a 'Select Days' section with a grid of days from Sunday to Saturday. The days 9, 10, 11, 13, 14, and 15 are selected with checkmarks. At the bottom of the calendar grid are 'Return' and 'Continue' buttons. The Windows taskbar at the bottom shows the Start button, several open applications (Inbox, Microsoft PowerPoint, Welcome to th..., Document1 - Mi..., My Health Cent...), and the system tray with the time 11:27 AM.

My Health Center

My Plans Community Resources Coaching My Account

Let's Get Started!

Shopping List

Calendar
Which day(s) do you want a shopping list built for?

Select Days

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31	1	2	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
6 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	9 <input checked="" type="checkbox"/>	10 <input checked="" type="checkbox"/>	11 <input checked="" type="checkbox"/>	12 <input checked="" type="checkbox"/>
13 <input checked="" type="checkbox"/>	14 <input checked="" type="checkbox"/>	15 <input checked="" type="checkbox"/>	16	17	18	19

Return Continue

Create a Shopping List

The screenshot shows a Microsoft Internet Explorer browser window displaying a web application for a health center. The browser's address bar shows the URL: <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Nutrition.aspx?NutritionPlanId=1>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar contains icons for Back, Forward, Stop, Home, Search, Favorites, Refresh, Print, and a red alert icon. The main content area is titled "Groceries" and displays "My shopping list for:" for the period from Thursday 4/10/2008 to Monday 4/14/2008. The list is organized into three categories: Seafood, Beverages, and Eggs & Dairy. A "Return" button is located at the top left of the list, and a "Print" button is at the top right. On the left side of the browser window, there is a sidebar with navigation links: Stress Plan, QuitNet Plan, Health Tracker, Change Goals, Assess My Health, Screenings, My Family, and NIHCA. Below these links is a "Quick Links" section with three items: 43 Online, 0 Messages, and 3925 Points. The Windows taskbar at the bottom shows the Start button and several open applications: Inbox - Microsoft..., Microsoft Power..., Welcome to th..., Document1 - Mi..., and My Health Cent... The system tray on the right shows the Internet icon and the time 11:28 AM.

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Nutrition.aspx?NutritionPlanId=1> Go Links

Stress Plan
QuitNet Plan
Health Tracker
Change Goals
Assess My Health
Screenings
My Family
NIHCA

Quick Links
43 Online
0 Messages
3925 Points

Groceries

My shopping list for:
Today 4/9/2008 - Thursday 4/10/2008 - Friday 4/11/2008 - Saturday 4/12/2008 - Sunday 4/13/2008 - Monday 4/14/2008 - Tuesday 4/15/2008

[Return](#) [Print](#)

Seafood

- halibut
- shrimp

Beverages

- cola, diet
- juice, orange, 100%
- juice, orange-peach-mango, 100%, Dole®
- milk, soy, non fat
- V8, 100%, low sodium

Eggs & Dairy

- cheese, cheddar
- cheese, cheddar, shredded
- cheese, cheddar, low fat
- cheese, cottage, 2%
- cheese, mozzarella, part skim
- Dannon, yogurt
- Dannon, yogurt

Done Internet

start Inbox - Microso... Microsoft Powe... Welcome to th... Document1 - Mi... My Health Cent... 11:28 AM

Live FIT: Self-improvement plan

- Instills a positive sense of life balance
- Helps effectively deal with life's challenges
- Provides stress and anxiety management

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Stress.aspx>

Welcome amzell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family
- ▶ NIHCA

Quick Links

- 44 Online
- 0 Messages
- 3925 Points

Let's Get Started!

Live Fit Assessment:

Start building your personal, 6-week Live Fit plan by choosing the area of your life that you feel most compelled to work on. If you would like help in determining which plan is right for you, take the Live Fit Assessment, a brief questionnaire that analyzes your strengths and weaknesses in relation to Self, Community, Values and Others.

How well are you treating your SELF?	Never	A Little	Some	A Lot	Very Much
1. Are you an optimistic person ?	<input type="radio"/>				
2. Do you pursue interests outside of work ?	<input type="radio"/>				
3. Have you had success in managing your money ?	<input type="radio"/>				
4. How often do you experience joy in your life?	<input type="radio"/>				
5. Can you relax away your bodily tensions ?	<input type="radio"/>				

How are your connections with your Community?	Never	A Little	Some	A Lot	Very Much
1. Are you a good neighbor ?	<input type="radio"/>				

Done

Internet

start | Inbox - Microso... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | 11:31 AM

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/Stress.aspx>

Welcome ammzell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family
- ▶ NIHCA

Quick Links

- 44 Online
- 0 Messages
- 3325 Points

Let's Get Started!

Live Fit: Build a Plan

You have completed the Live Fit Assessment. Your scores can be found by expanding the various plan categories below

Choose a Plan

- ▶ Self
- ▶ Community
- ▶ Values
- ▶ Others

BlueCross BlueShield of North Dakota

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Healthways is an independent company assisting in the administration of BCBSND's health and wellness programs. For additional wellness program information, please visit www.ndwellnesscenter.com

Done Internet

start | Inbox - Microso... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | 11:33 AM

Choose a Plan

Self	Community	Values	Others
Optimism	Service	Open Minded	Listening
Financial	Nature	Faith	Best Friends
Relaxation	The Arts	Forgiveness	Honesty
New Interests	Proud Citizen	Generosity	Networking
Joy	Good Neighbor	Exploring Ideas	Family

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Stop

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/MyPlans/?id=4514664c-5ff6-4f8c-9745-163fbb8b0aaa> Go Links

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- Exercise Plan
- Nutrition Plan
- Stress Plan
- QuitNet Plan
- Health Tracker
- Manage My Conditions
- Change Goals
- Assess My Health
- Screenings
- My Family

Quick Links

- 19 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Let's Get Started!

Go to my Live Fit Life Skills Plan

	Previous	Week of March 2, 2008	
	Sun Mar 2	Today 3 Mar	
Rate the amount of stress you felt each day. (1 = very little, 10 = unbearable).	Rate <input type="text"/>	Rate <input type="text"/>	
Check the days you handled stressful situations well.	<input type="checkbox"/>	<input type="checkbox"/>	

Save History

BlueCross BlueShield of North Dakota

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 Healthways is an independent company assisting in the administration of ACASND's health and wellness programs. www.bcbnsnd.com

Internet

QuitNet

- Tobacco cessation Internet support program
- Evidence-based treatment methods
- 24/7 support from others trying to quit
- Access to cessation counselors

QuitNet Registration

- Visit www.NDWellnessCenter.com
- Log on to MyHealthCenter
- Click on QuitNet

Welcome ammizell! - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: https://secure.quitnet.com/qn_welcome.jhtml?Login=18890750

QUITNET

DON'T QUIT ALONE

Welcome back, ammizell!

MY QUIT COMMUNITY RESOURCES EXPERT SUPPORT QUIT MED SUPPORT SHOP

Q Mail Buddies

MY QUIT

- Quit Date Wizard
- Profile
- Calendar
- Journal
- Certificates
- Order Manager

STATS

Who's online right now?

999 People
278 Members
7700 Anniversaries today

Help
Site Map
Privacy Policy
Acceptable Use Policy
About QuitNet
Logout

My Quit

My Stats:
No **Quit Date** set. Use the [Quit Date Wizard](#) to set one!
[Email me daily stats](#)

Visits to QuitNet: 25
Forum Messages Posted: 0

Q-Features you haven't used yet:

- [Quit Date Wizard](#)
- [My Profile](#)
- [Buddies](#)
- [Forums](#)
- [Q-Clubs](#)
- [Chat](#)
- [Q-Mail](#)
- [My Quitting Guide](#)
- [Why do you smoke?](#)
- [How addicted are you?](#)

[Email Support](#)

Upgrade Membership Now!

- Expert Counselors
- Journal, FAQs, Q-mail upgrade...
- [& more!](#)

TESTIMONIALS *I did it!*

hulk43204 says:



"Just one won't hurt" - don't believe it! Just one is enough to send you plummeting back to the bottom of the mountain that you have worked so hard to climb.
[read more](#)

MY QUITTING GUIDE

- [Health Risks of Smoking](#)
- [The Big Three Health Benefits Of Quitting](#)
- [Reasons For Quitting](#)
- [Stress, Weight Gain](#)

start | Inbox - Mi... | Microsoft ... | Welcome t... | Document... | My Health ... | Welcome a... | 12:11 PM

e-Tracker

- Track your goals and objectives daily, weekly and monthly
- Track weight, body fat and BMI
- Personal progress in graph format

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/MyPlans/Default.aspx?id=aad9b259-1748-4e70-a6dc-d66a790edd3d>

Welcome ammzell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family
- ▶ NIHCA

Quick Links

- 35 Online
- 0 Messages
- 3925 Points

Let's Get Started!

Body Weight

Print

30 Days Weight

90 Days

Year View

Back

Report Date	Weight (lbs)
Apr 02	200
Apr 03	210
Apr 04	220
Apr 05	230
Apr 06	240
Apr 07	250
Apr 08	250

Waist Size

39 in

Done

start | Inbox - Micro... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | Internet | 12:13 PM

Choose/Change Goals

The screenshot shows a Microsoft Internet Explorer browser window displaying the 'My Health Center' website. The address bar shows the URL: <https://myhealthcenter.ndwellnesscenter.com/Portal/Goals/Default.aspx>. The page content includes a navigation menu with 'My Plans', 'Community', 'Resources', 'Coaching', and 'My Account'. The main section is titled 'Choose Your Goals' and contains the following text: 'We recommend starting out with 2 to 4 practical goals, but you're free to change them at anytime.' Below this, there are two sections: 'Goals Supporting Your HIGH RISKS' and 'Optional Goals'. The 'Goals Supporting Your HIGH RISKS' section has a checked checkbox for 'Lose Weight'. The 'Optional Goals' section has checked checkboxes for 'Stop Smoking', 'Eat Better', 'Exercise More', and 'Lower My Stress', and unchecked checkboxes for 'Manage a Health Condition', 'Prevent Heart Disease', 'Lower My Blood Pressure', and 'Lower My Cholesterol'. A 'CONTINUE' button is located at the bottom of the goal selection area. To the right, there is a 'Helpful Tips' section titled 'Your Risk Factors' with a list: 'Nutrition Habits Risk Level: High', 'Body Weight Risk Level: High', 'Exercise Habits Risk Level: High', and 'Risk Level: Medium'. On the left side, there is a 'My Plans' sidebar with a list of options: 'Exercise Plan', 'Nutrition Plan', 'Stress Plan', 'QuitNet Plan', 'Health Tracker', 'Change Goals', 'Assess My Health', 'Screenings', 'My Family', and 'NIHCA'. Below the sidebar is a 'Quick Links' box with '33 Online', '0 Messages', and '3925 Points'. The footer of the page features the BlueCross BlueShield of North Dakota logo. The Windows taskbar at the bottom shows the 'start' button, several open applications, and the system clock displaying '12:14 PM'.

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Goals/Default.aspx>

Welcome ammzell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family
- ▶ NIHCA

Quick Links

- 33 Online
- 0 Messages
- 3925 Points

Choose Your Goals

We recommend starting out with 2 to 4 practical goals, but you're free to change them at anytime.

Goals Supporting Your HIGH RISKS

- Lose Weight

Optional Goals

- Stop Smoking
- Eat Better
- Manage a Health Condition
- Prevent Heart Disease
- Lower My Blood Pressure
- Lower My Cholesterol
- Exercise More
- Lower My Stress

CONTINUE

Helpful Tips

Your Risk Factors

- Nutrition Habits Risk Level: High
- Body Weight Risk Level: High
- Exercise Habits Risk Level: High
- Risk Level: Medium

BlueCross BlueShield of North Dakota

start | Inbox - Microso... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | 12:14 PM

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Screenings/>

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Manage My Conditions
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family

Quick Links

- 19 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Preventive Screenings

There is plenty research and evidence to prove that people who participate in preventative health care have overall better general health and tend to live longer and happier lives. The easiest way to get started with preventative care is to make an appointment with your primary care physician for a complete physical. Timing of preventive care visits varies depending on your age, gender, and overall health. Below is a simple preventive care checklist for you that can be the starting point for preventive care in your life:

Screening	Frequency Notes
Breast Self Exam	Monthly
Cervical Cancer Pap Smear	Every 3 years after three normal screens
Eye Exam	Every 2-4 years
Flu	Annual
Hepatitis A	Series of 2 doses spread by at least 6 months one time
Hepatitis B	Series of 3 doses spread by at least 2 months each one time
High Blood Pressure	Annual
Tetanus	1 booster every 10 years

Helpful Tips

Sleep Tight, Every Night

If you are having difficulty sleeping, it's important to adjust your habits before bedtime and associate your bed and bedroom with sleeping only. Refrain from reading, studying or watching TV in bed. Teach yourself that bed equals sleep. To help you relax before bedtime, try some breathing exercises or meditation. Avoid consuming too much food, especially spicy and fatty foods, one to three hours before laying down as this can reduce the quality and length of your sleep. Lastly, eliminate caffeinated beverages later in the day and reduce alcohol intake to make for a restful evening!

Done Internet

Family FIT: Engage the whole family

- Teaches proper nutrition and physical activity through kid-friendly tools and trackers
- Promotes health practices through games, quizzes and activities
- Offers rewards and prizes for living a healthy lifestyle

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Mail Print

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/MyFamily.aspx> Go Links

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- ▶ Exercise Plan
- ▶ Nutrition Plan
- ▶ Stress Plan
- ▶ QuitNet Plan
- ▶ Health Tracker
- ▶ Manage My Conditions
- ▶ Change Goals
- ▶ Assess My Health
- ▶ Screenings
- ▶ My Family

Quick Links

- 18 Online
- 1 Messages
- 1200 Points
- Fitness Centers

Let's Get Started!

Activity Nutrition World Reward Fun Zone Manage

Welcome to Family Fit

Kids today are faced with difficult challenges, particularly regarding fitness and nutrition. Our Family Fit programs will help you educate and motivate your kids to be more active and learn healthier eating habits. We understand that your children are the most important lives you will ever affect and Family Fit can help.



Parents will enjoy using the Activity Calendars and Nutrition Navigator to help kids (ages 12 and under) develop strong habits of active living, good nutrition and behaviors that build lasting character.

[Add Kid](#)

Done Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address: https://myhealthcenter.ndwellnesscenter.com/Portal/ePHIT/MyFamily.aspx

Welcome ammzell Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Plans

- Exercise Plan
- Nutrition Plan
- Stress Plan
- QuitNet Plan
- Health Tracker
- Change Goals
- Assess My Health
- Screenings
- My Family
- NIHCA

Quick Links

- 32 Online
- 0 Messages
- 3925 Points

Let's Get Started!

Activity Nutrition World Reward Fun Zone Manage

David: Miles Traveled: 0 Trips around the world: 0 Next Stop: Panama Canal

START

FINISH

John: Miles Traveled: 0 Trips around the world: 0 Next Stop: Panama Canal

START

FINISH

Done

start | Inbox - Microso... | Microsoft Powe... | Welcome to th... | Document1 - Mi... | My Health Cent... | Internet | 12:16 PM

Kids Redemption Prizes

- 1 Stamp

- Water bottle
- Mini am/fm radio
- Catch – ball game



- 2 Stamps

- Tae Bo Kicks
- Foam Putty



- 3 Stamps

- Toys R Us – \$20 Gift card
- Basketball
- Cranium Conga Game
- Personal CD player



Tools And Resources



My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Community/>

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans **Community** Resources Coaching My Account

My Community

- ▶ Forums
- ▶ Settings
- ▶ How to Use

My Plans

Go to...

Quick Links

- 17 Online
- 1 Messages
- 1200 Points
- Fitness Centers

My Community

Browse support forums
Thousands of support messages are posted every day. To learn more about the person behind the posting, just click on their screen name.

How to use
Learn how to use the community forums to share ideas and learn from the success of others.

Change your account settings
Manage your privacy settings.

Helpful Tips

Member surveys show that members who visit this site and participate in community forums are more likely to take control of their health and achieve their goals. So, have fun and enjoy the camaraderie of associating with people who share similar goals.

Done Internet

The screenshot shows a Microsoft Internet Explorer browser window displaying the My Health Center website. The address bar shows the URL: <https://myhealthcenter.ndwellnesscenter.com/Portal/Community/Forums.aspx>. The page features a navigation menu with options: My Plans, Community, Resources, Coaching, and My Account. The main content area is titled "Healthy Living Forums" and lists three forum categories:

- Stronger Every Day**
Exercise & fitness
- I Am What I Eat**
Nutrition & weight management
- Simply Living**
Relaxation & stress reduction

The left sidebar includes a "My Community" section with links to Forums, Settings, and How to Use. Below it is a "My Plans" section with a dropdown menu. At the bottom of the sidebar, a "Quick Links" box displays: 36 Online, 0 Messages, and 3925 Points. The browser's taskbar at the bottom shows several open applications, including Microsoft Word, PowerPoint, and the My Health Center browser window. The system clock indicates the time is 12:21 PM.

The Clubhouse: Online health and wellness resource

- More than 1,000 recipes
- Health and wellness articles
- Read success stories and submit your own

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Resources/>

Welcome client40* Logout FAQs Help Home

My Plans Community **Resources** Coaching My Account

My Resources

- ▶ Articles
- ▶ Recipes
- ▶ Fitness Centers
- ▶ Alternative Health Recipes
- ▶ Alternative Health Library
- ▶ Alt. Health Perspectives
- ▶ Expert Alt. Opinions
- ▶ Healing Center
- ▶ Provider Lookup

My Plans

Go to...

Quick Links

- 19 Online
- 1 Messages
- 1200 Points
- Fitness Centers

My Resources

Find a fitness center near you
No matter your age or interest, we can help you find one!

[Explore articles](#)
Get answers to thousands of health-related questions that you can put to use in your daily life.

[Eat healthy tonight](#)
Browse our tasty collection of healthy recipes.

[Find a provider](#)
Find a qualified provider of alternative health-related services.

Helpful Tips

The resource center contains more than 1,000 healthy recipes and thousands of articles that can help you learn about more than 100 health conditions. Each recipe, article and health tip has been personally approved by our coaches, nutritionists and medical experts.

Done Internet

Online Personal Coaching

- 24-hour e-mail access to trainers, dieticians and psychologists
- e-mail response within 24 hours
- Motivation, support and encouragement

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/Coaching/> Go Links

Welcome client40* Logout FAQs Help Home

My HealthCenter

My Plans Community Resources **Coaching** My Account

My Coaching

- ▶ Ask A Question
- ▶ Q&A
- ▶ About Coaches

My Plans

Go to...

Quick Links

- 19 Online
- 1 Messages
- 1200 Points
- Fitness Centers

My Coaching

Personal coaching online
Just ask your question then read your coach's response anytime, at your convenience.
Our experts are real experts
Learn the qualifications of our many great health coaches.
Q & A
Browse our collection of frequently asked questions.

Helpful Tips

Your questions will be automatically directed to the coaching team member who specializes in your needs. Be sure to provide feedback on the quality of each answer so that our coaches will know if they are meeting your needs successfully.

Blue Cross Blue Shield of North Dakota

Done Internet

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Stop

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/MyAccount/> Go Links

Welcome demo Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching **My Account**

My Account

- ▶ Messages
- ▶ Points
- ▶ Account Setup

My Plans

Go to...

Quick Links

- 30 Online
- 1 Messages
- 1200 Points

Let's Get Started!

Check your message center
Read important messages from your coach and others.

Enjoy your success
Improve your health each day—and watch your points grow!

Keep your account current
Please let us know if you've moved. We don't want you to miss out on all the latest news and happenings.

Helpful Tips

To make your user experience easy, we have created a secure "single sign on" that allows you to move between the various programs with a single logon.

You have complete control over the personal information that you self report and keep up to date. We employ SSL (Secured Sockets Layer) on all pages ensuring that your data is collected securely. This allows you to feel safe as you interact with different areas of the site.

Done Internet



Keep Your Account Current

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail News RSS

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/MyAccount/EditProfile.aspx> Go Links

Welcome democ Logout FAQs Help Home

My HealthCenter

My Plans Community Resources Coaching My Account

My Account

- Messages
- Points
- Account Setup

My Plans

Go to...

Quick Links

- 29 Online
- 1 Messages
- 1200 Points

This is your system information and cannot be changed by you. Please contact Customer Service if you require any changes.

Profile

First Name:	Carl
Last Name:	Demo
Username:	democ
Gender:	Female
Date of Birth:	1/1/1970

BlueCross BlueShield of North Dakota

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Healthways is an independent company assisting in the administration of BCBNSD's health and wellness programs. www.bcbnsd.com

Done Internet

Check Your Messages

The screenshot shows a Microsoft Internet Explorer browser window displaying the 'My Health Center' website. The address bar shows the URL: <https://myhealthcenter.ndwellnesscenter.com/Portal/MyAccount/MessageCenter.aspx>. The page features a navigation menu with 'My Plans', 'Community', 'Resources', 'Coaching', and 'My Account'. On the left, there are sections for 'My Account' (Messages, Points, Account Setup) and 'My Plans' (Go to...). A 'Quick Links' box shows 30 Online, 1 Messages, and 1200 Points. The main content area is titled 'Let's Get Started!' and contains a message table:

Delete	Read	Date	From	Subject
<input type="checkbox"/>		2/25/2008	My Health Center	<u>You have been awarded 1200 points.</u>

Below the table are two buttons: 'Delete Checked Items' and 'Ask Customer Service A Question'. At the bottom, the BlueCross BlueShield of North Dakota logo is visible, along with copyright information: 'Terms of Use © 2006-2007 Healthways, Inc. Healthways is an independent company assisting in the administration of BCBND's health and wellness programs. www.bcbnd.com'.

My Health Center - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://myhealthcenter.ndwellnesscenter.com/Portal/MyAccount/Rewards.aspx>

My Plans Community Resources Coaching My Account

My Account

- ▶ Messages
- ▶ Points
- ▶ Account Setup

My Plans

Go to...

Quick Links

- 30 Online
- 1 Messages
- ★ 1200 Points

My Points

Activity Summary

How Do I Earn Points?

+ Points earned this week	1200
+ Lifetime points earned	1200

Click Points Icon to show point detail

*NIHCA benefits will appear 90 days after approval.

Qualify to win

Now you can become eligible for great prizes each quarter just for participating! Check back each quarter to find out what great prizes are available and how to become eligible to win.

First Quarter Contest (February 2 – April 30, 2008) 1 Winner

Eligibility Criteria: Participate and earn 1,000 points (during the contest period) to be automatically entered to win. Examples of 1,000+ point activities:

- "Program" Enrolment
- Complete Health Assessment
- Set up a fitness, nutrition and stress management plan (all 3)

4 Grand Prize Winners will receive the **Sony Cyber-Shot Digital Camera**.

- The slim little camera with the big widescreen. 8.1 megapixel, 3.0" touchscreen, 3X Optical Zoom, up to 15X Smart Zoom®, Face Detection, Smile Shutter Mode, SteadyShot® Image Stabilization.

Done Internet

When to redeem your points?

April

Adult Redemption Prizes

- Gift Cards
 - Target, Walmart, Scheels, Old Navy, Borders, Barnes & Noble, Blockbuster, Best Buy, Sports Authority, Amoco, Lowes, REI, Amazon.com. \$10 - \$250
- Duffel Bags
- Resistance Bands
- Food Dehydration Kits
- Yoga Mats/Blocks
- Heart Rate Monitors
- Weights
- Golf Bags

Questions??

Wellness Coordinators

- Follow NDPERS Employer Based Wellness Program as defined by Rebecca Fricke.
- Attend a web-ex training seminar with a BCBSND Member Education Consultant.
- Follow the training guidelines as outlined so your whole team can benefit from the wellness programs.

2009 Payroll Conference

June 9, 2009 @ 2:00pm with Heather Fried

Web Ex

- June 11, 2009 @ 10:00am with Milissa Van Eps
- June 16, 2009 @ 2:00pm with Milissa Van Eps
- June 18, 2009 @ 10:00am with Heather Fried



NDPERS Wellness Coordinator Training Manual

Dear Wellness Coordinator,

Congratulations! You have chosen to take on the task of being a wellness ambassador for your fellow employees. The new wellness programs, Health Club Credit and MyHealthCenter, will begin July 1st.

The following manual contains all the tools and instructions necessary to make this a successful wellness journey for you and your co-workers. Please print this manual and use it as a tool to guide you.

Good luck and THANK YOU for choosing to be healthy and bringing others along with you!

Yours in Good Health,
NDPERS & BCBSND



NDPERS Wellness Coordinator Training Manual

Index

- I. Contact Information
- II. Enrollment Process
 - *Health Club Credit*
 - *MyHealthCenter*
- III. Voucher Process
(extra points for NDPERS Wellness Programs participation)
- IV. Promotional Materials
 - *Member Welcome Packet*
 - *Posters*

Secured Email

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

From: Mizell, Anne [secureMailer.d-421476-57QlopAP@healthways.com] on behalf of Mizell, Anne [Anne.Mizell@healthways.com] Sent: Thu 4/30/2008 10:00 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: Sample secure email

Secure Message Delivery

Secure Mailbox - Complete Account Information - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address https://securemail.noridian.com/messenger/noridian/tw_purl/ProcessUserPurl.do?x=d-109902-gLYEMgna Go Links

Secure Mailbox ? HELP

COMPLETE ACCOUNT INFORMATION

To ensure security, the sender of this message requires all recipients to have a validated Messenger account. Please complete this one-time account setup to receive your message.

First Name:
Last Name:
* New Password:
* Re-Enter New Password:
Password Hint Phrase:

Continue

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... and may contain confidential and privileged information. Any unauthorized review, use, disclosure, or distribution of this e-mail and destroy/delete all copies of this e-mail message.

Vouchers

Event Code & Point Value
(to be completed by Wellness Coordinator)

<input type="checkbox"/> Program 1 (250 points)	<input checked="" type="checkbox"/> Program 2 (500 points)	<input type="checkbox"/> Program 4 (1000 points)
--	---	---

Event date:

		-			-				
M	M		D	D		C	C	Y	Y

Print Coordinator Name: JANE DOE

Agency Name: ND AGENCY NAME Group Number:

1	2				
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- Coordinator Name
- Agency Name
- Agency Number with roll

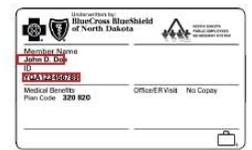
NDPERS Wellness Program Voucher

Last Name:

First Name:

Birth date: - -
M M D D C C Y Y

Benefit Plan Number
(found on BCBSND ID Card)



**Failure to complete form with information as it appears on your card may result in forfeited points.
 Please note: points will be credited to your account on the MyHealthCenter site.**

Event Code & Point Value (to be completed by Wellness Coordinator)

Program 1 (250 points) Program 2 (500 points) Program 4 (1000 points)

Event date: - -
M M D D C C Y Y

Print Coordinator Name: _____

Agency Name: _____ Group Number:

Member packets

Getting started

Follow these steps to start using the MyHealthCenter and Health Club Credit programs. You'll be on your way to earning points and credits.

1. Go to MyHealthCenter.NDWellnessCenter.com. Please note you may not be able to log in until 10 business days after you receive your BCBSND health plan ID card.
2. Click on the "Not a Member" button.
3. Enter first name, last name, and date of birth.
4. Create your user ID and password.
5. Read and accept the terms and conditions.
6. Complete the Health Club Credit enrollment form.

We have also enclosed information provided to you but not required, where screening, remember it!

IMPORTANT: You must complete the Health Assessments.

For more information:

To take part in the Health Club Credit program:

1. Check with facility to find a participating web site.
2. Present this letter to complete the enrollment.
3. After the participant earns the credit.
4. The health club will enclose the Health Club Credit program to your home.

Remember, members are eligible for one credit per month.

If your BCBSND coverage is not active, please contact Member Services before enrolling in the Health Club Credit program.

We encourage you to take advantage of this program as an eligible member to take full advantage of the program's exciting features.

Wishing you the best!

Chad Niles

Chad Niles
Senior Vice President
Blue Cross Blue Shield of North Dakota
Enclosures

Outlets as provided by Healthline independent companies assist

Blue Cross BlueShield of North Dakota

An independent licensee of the Blue Cross & Blue Shield Association



4510 13th Avenue South
Fargo, North Dakota 58121

Dear Member:

We are pleased to announce you are eligible for two new wellness programs from Blue Cross Blue Shield of North Dakota (BCBSND). These two wellness programs provide you the opportunity to earn up to \$250 in incentives. Spouses who are 18 or older and covered by your BCBSND health plan are also eligible to participate. These programs can help with your wellness pursuits. The following details will help you get started.

Stay healthy with MyHealthCenter

MyHealthCenter—an online health tool—can help you reach your personal health goals whether you want to lose weight, quit smoking, run a marathon or simply eat healthier.

Throughout your interaction on the MyHealthCenter web site, you will receive points redeemable for a variety of prizes. These points accrue as you take action steps and are only redeemable on MyHealthCenter in April of the following year. Points may not be redeemable if your eligibility status changes.

As a registered member of MyHealthCenter you'll receive a customized wellness plan. Based on your personal health profile, you'll receive recommendations on when to exercise, what to eat, how to overcome some of life's challenges such as tobacco use or stress, and even how to improve a current health condition. We hope these recommendations will improve your overall health and ultimately help you make more informed decisions.

Your participation in MyHealthCenter is completely voluntary, confidential and free. We hope you'll take advantage of its many features and make a commitment to a healthier you. Here's a sample of the program's exciting features.

- Health Assessment. Brief questionnaire taken annually helps define your current health status and identify your risk factors
- Get Fit. Customized exercise plan
- Eat Fit. Interactive meal-planning tools
- Live Fit. Life skills to help relieve stress and anxiety
- Family Fit. Interactive plans to engage kids in healthful behaviors
- QuitNet®. Online smoking cessation program
- Rewards. Earn valuable incentives and prizes for wellness program participation

Please contact a MyHealthCenter Customer Support Representative at 866-300-6949 for further questions.

Up to a \$20 Health Club Credit

BCBSND is also pleased to offer the Health Club Credit program. We have partnered with the National Independent Health Club Association (NIHCA), a non-profit organization that represents independently owned health centers across the nation, to administer this program.

Each eligible member can earn up to a \$20 health club credit when each member exercises at an NIHCA-affiliated health club 12 or more days out of the month.

Health Club Credit Schedule and FAQ

Qualifying employees can sign up for the fitness discount at any time. Credits follow the schedule below:

Monthly requirement met (12 workouts per month*)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Eligibility verified and submitted	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Credit posted to member's fitness center account	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb

Note: If there are any changes to your eligibility, please let your health club staff know. Also, contact BCBSND because it may affect your credit eligibility. If you cancel your health club membership or become ineligible, or if the health club discontinues participation in the program, you will forfeit any unapplied credits.

1. How and when will I be credited?

Please note the two-month lag between the month you complete your workouts and the month you see your credit. For example, if you work out 12 days in February, your participation will be validated in March and your account will be credited in April. If you miss a month, your future credits will follow this same schedule.

2. What if my club's monthly fees are less than \$20 per month?

If your monthly membership is less than \$20, your credit will reflect the amount you pay per month. For example, if your monthly membership fee is \$15 each month, you will be credited \$15 each month you work out 12 days.

3. Why does the health club need my Blue Cross Blue Shield of North Dakota (BCBSND) ID number?

The health club needs a unique number to ensure that your workouts are credited to you, so you can be credited as part of this program.

4. I have a family or a dual membership. How will the workout be counted?

Your workouts will be credited toward your unique number and your spouse's workouts will be credited toward their unique number. Individuals must work out 12 days per month to receive their credit (a maximum of two—subscriber and spouse ages 18 or older—can participate with a maximum credit of \$40 per household).

5. I belong to a health club with multiple locations. Can I work out at any location and still have it count toward my 12 days per month requirement?

Only workouts that take place in the location where you first enroll will count toward your monthly credit.

6. What if I transfer my health club membership or become ineligible?

You need to be a current member of the health club and eligible through the employer's program when the credit is applied which is two months after

the month you complete your workouts. So if you terminate your health club membership or become ineligible before the credit has been applied, you will give up that credit.

7. Am I eligible for this program even if I am already a member of a participating health club?

Yes. Just complete an enrollment form at the health club so your health club can ensure that you receive your credit. Be sure to provide your health club with your member "Welcome Letter" that signals your eligibility for program participation.

8. What date during the month is the best time to sign up?

It is best to sign up for the program as early in the month as possible so it is easier to accomplish 12 workouts. If you sign up late in the month, you will have fewer days to achieve 12 workouts for the month (a maximum of one workout per day is credited).

9. If I miss one or two workouts one month, can I make them up the next month and still get reimbursed for the month I did not meet the requirement?

No, the program only provides credits for months where you work out 12 days during the month.

10. How will I receive my reimbursement?

There are different options for this. Depending on your club's existing systems for payment, there are different possibilities. A monthly tracking report will be provided to BCBSND including all eligible club members, and in return, the credit funds will be distributed accordingly.

- If your membership dues are deducted from your bank account, the health club can send the credit to your bank account.
- If you pay your membership dues in advance for the entire year, your credits will accrue and be applied on next year's balance.

Member packets

My HealthCenter

User ID

Password

Member Health Information Services
24/7/365



**BlueCross
BlueShield
of North Dakota**

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Blue Cross & Blue Shield Association

420370-04

Know Your Numbers

When taking your Health Assessment, it's important to "Know Your Numbers." This information ensures your Health Assessment is accurate and reliable. If you do not know your numbers, you may still complete the Health Assessment. However, the integrity of the report will be compromised. You might also wish to check if screening services are covered under your current health plan coverage. You may be able to take advantage of these benefits during your next check-up.

Record your personal health information on the back of this card.

24/7/365 02FL009

My HealthCenter

DATE _____

CHOLESTEROL
- HDL (good) _____ LDL (bad) _____

BLOOD PRESSURE
Systolic (top number) _____ Diastolic (bottom number) _____

BLOOD SUGAR
(Fasting) _____

- HEIGHT _____ WEIGHT _____

Call your personal wellness assistant at 866-300-6949 if you need any help along the way.

Log on Today! NDWellnessCenter.com

My HealthCenter

- Go to NDWellnessCenter.com.
- Click on the "Not a Member" button.
- Enter first name, last name, date of birth and local ID number.
- Create your user ID and password. You may use this log-in card to record your personal log-in information.
- Read and accept the *Authorization for Release of Information*.
- Complete the Health Assessment on MyHealthCenter.

Call your personal wellness assistant at 866-300-6949 if you need any help along the way.

Log on Today! NDWellnessCenter.com

BE Well

Promotional Materials



Our company participates with BCBSND's MyHealthCenter and Health Club Credit Programs.

If you and your spouse participate in our group health plan through Blue Cross Blue Shield of North Dakota (BCBSND), you are both eligible to earn up to \$250 in incentives through these programs.

MyHealthCenter is an online health tool to help you reach your goals, whether you want to lose weight, quit smoking or simply eat healthier.

Health Club Credit offers up to a \$20 credit toward your monthly health club membership.

Learn more about these programs and additional wellness programs at NDWellnessCenter.com.



29312218

020715-09



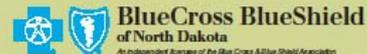
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29312218

020715-09

Contact Information

Heather Fried, Member Education Consultant
701-255-5567 or 1-866-392-4835
heather.fried@bcbsnd.com

Milissa VanEps, Member Education Consultant
701-795-5360 or 1-866-894-8528
milissa.van.eps@bcbsnd.com

Onalee Sellheim, NDPERS Benefits Consultant
701-282-1180 or 1-800-223-1704
onalee.sellheim@bcbsnd.com

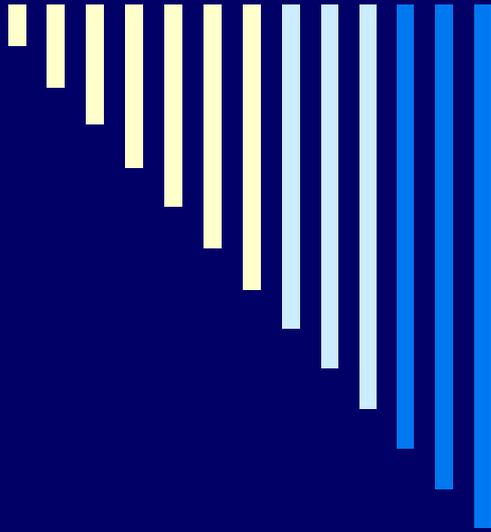
2009 NDPERS PAYROLL CONFERENCE



BREAK

REFRESHMENTS AVAILABLE

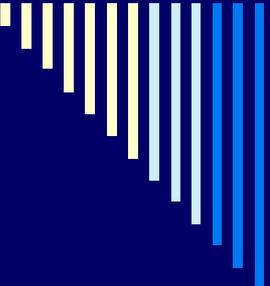




Flexcomp Update

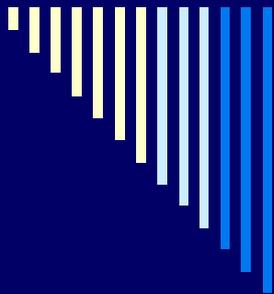
NDPERS Payroll Conference 2009

Sharon Ellsworth

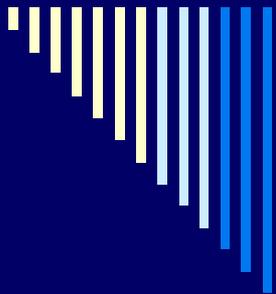


Dependent Care Reimbursement Account

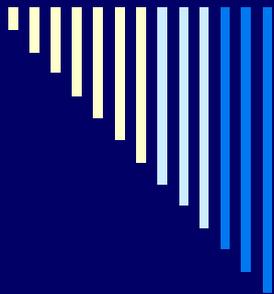
- Amend FlexComp Plan Document to allow Grace Period for Qualified Dependent Care Expenses effective January 1, 2009.
-



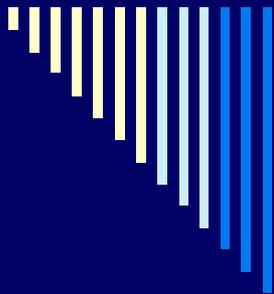
- Employees have the opportunity to be reimbursed for expenses received between January 1 and March 15 of the new plan year with unused contributions from the previous plan year.
- The new grace period provision reduces the possibility of forfeiting any unused balance.



- Employee must be a participant with Dependent Care Expense account coverage in effect on the last day of the Plan Year.



- Revise FlexComp Reimbursement Voucher SFN 16868.
- Employees must indicate on the voucher if they want expenses received during the “grace period” reimbursed first from any previous plan year account balance.



- More information about the new plan enhancement will be communicated throughout the summer and during the annual enrollment season. Watch for articles in the next issue of PERSonnel Updates and PERSperspective Newsletter.
- Questions?

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Rebecca Fricke and Barbara Dammen





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NDPERS Request for Proposal Experience Study Retiree Health Valuation (OPEB)



NDPERS Benefit Explanations

2008 Wellness Forum November 19th
[View the Agenda](#)
[View the Recorded Webcast](#)



NDPERS Administered FlexComp Plan Quick Reference Guide



www.nd.gov/ndpers



Pre-Retirement Education Program 2007



2009 Legislation



Next NDPERS Board Meeting: May 21, 2009

- [Proposed Board Meeting Schedule](#)
- [Board Meeting Minutes](#)

Suggestions regarding our web site? [Tell us!](#)

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Our Mission

Design, communicate and efficiently administer a viable employee benefits program within a framework of prudent risk-taking, applicable state and federal laws, and professional and ethical standards so as to provide an employee benefit package that is among the best available from public and private employers in the upper Midwest.

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2008 Comprehensive Annual Financial Report

The following links to the NDPERS Annual Report will open in a new window. Be sure to close each new window BEFORE selecting another link.



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Select a link from the list below that best describes the type of form or publication you need:

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[Annual Report Archive](#)

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- [Defined Contribution Retirement Plan, TFFR, & Job Service](#)
- [Deferred Compensation Plan](#)

Group Insurance Forms & Publications

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- [Group Life Insurance Plan](#)
- [Group Dental Insurance Plan](#)
- [Vision Insurance Plan](#)
- [Long-Term-Care Plan](#)
- NDPERS Health Coverage 07/01/2007 thru 06/30/2009 ([view the web presentation](#) - Flash® Player Required)

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- [Deferred Retirement Kit](#) (SFN 53724)
- [Disability Retirement Kit](#) (SFN 53726)
- [Notice of Transfer Kit](#) (SFN 53728)
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- [New Hire Kit](#) (SFN 54360)

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- [Defined Contribution Retirement Plan](#)
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- [Job Service Retirement Plan](#)

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Executive Director

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Retirees

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North Dakota Public Employees Retirement System Retirees

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Program Administration

North Dakota

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This section is designed to provide information to employer groups already enrolled in one of the NDPERS benefit plans.

Documents in this section may require Adobe Acrobat Reader® for viewing. The reader is available as a free download from [Adobe's web site](#). In addition, you may wish to consult the "[pdf help page](#)" for instructions on printing or saving an Adobe Acrobat (.pdf) document.



NDPERS Meeting Requests



NDPERS Employer-Based Worksite Wellness Program



View the Archived Webcast

- [Employer Guide](#)
- [Pre-retirement Education Program \(PREP\) Facilitator's Guide](#)
- [EPO-Only Employer Group Information](#)
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- [Group Retirement Plan Presentation](#)
- [Law Enforcement Retirement Plan Presentation](#)
- [NDPERS Health Coverage 07/01/2007 thru 06/30/2009 \(View the Web Presentation - Flash® Player Required\) \(Order the CD\)](#)
- [Forms](#)
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[State of ND Benefits Administration](#)

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- [Instructions for Installing the Benefit Estimate Calculator](#)

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Program Enrollment



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This section is designed to provide information to employer groups interested in offering an NDPERS benefit plan to their employees.

Documents in this section may require Adobe Acrobat Reader® for viewing. The reader is available as a free download from [Adobe's web site](#). In addition, you may wish to consult the "[pdf help page](#)" for instructions on printing or saving an Adobe Acrobat (.pdf) document.

If you are a governmental unit within the state of North Dakota, you may be eligible to offer the NDPERS benefit plans to your employees. If you are unsure if your employer group would qualify for participation in any of the NDPERS benefit programs, please view the [North Dakota Century Code Section 54-52-01](#) for a definition of "governmental unit". The plans that you may be able to join as a group include:

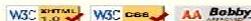
- [Defined Benefit Hybrid Retirement Plan](#)
- [Law Enforcement Retirement Plan](#)
- [Deferred Compensation Plan](#)
- [Group Health Insurance Plan](#)
- [EPO-Only Employer Group Information](#)
- [Group Life Insurance Plan](#)
- NDPERS Health Coverage 07/01/2007 thru 06/30/2009 ([view the web presentation](#) - **Flash® Player Required**)

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NDPERS Online Services



Logon Choices

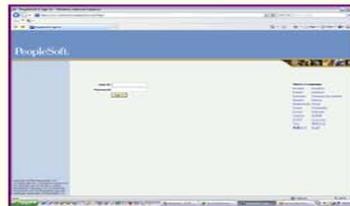
NOTE: For NDPERS retirement information, navigate to NDPERS Online Services by clicking the image below.

NDPERS Online Services



NOTE: To view FlexComp balance and other payroll/general benefit information, navigate to the PeopleSoft Portal by clicking the image below.

PeopleSoft Portal



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Let's Look

Questions submitted from the audience earlier today.



Questions?

