

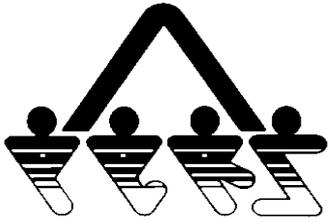


WELCOME

**2013 NDPERS
PAYROLL
CONFERENCE**

For Your Information

- Conference is being viewed via webcast for those unable to attend at the Bismarck Civic Center
- Please turn off cell phones
- Beverages and snacks are located in the meeting room. Please help yourself to coffee and water anytime.
- If you have a question, please use the paper provided and pass to a staff member at the end of the aisles.
- Lunch is on your own from 11:30 to 12:40



Legislative Wrap-up

Sparb Collins

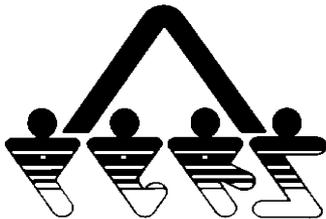
NDPERS

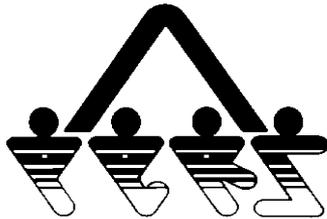


North Dakota Public Employees Retirement System

Legislation and Other Actions

- **Retirement** (HB 1452 & HB 1058)
- **Health Insurance** (HB 1059)



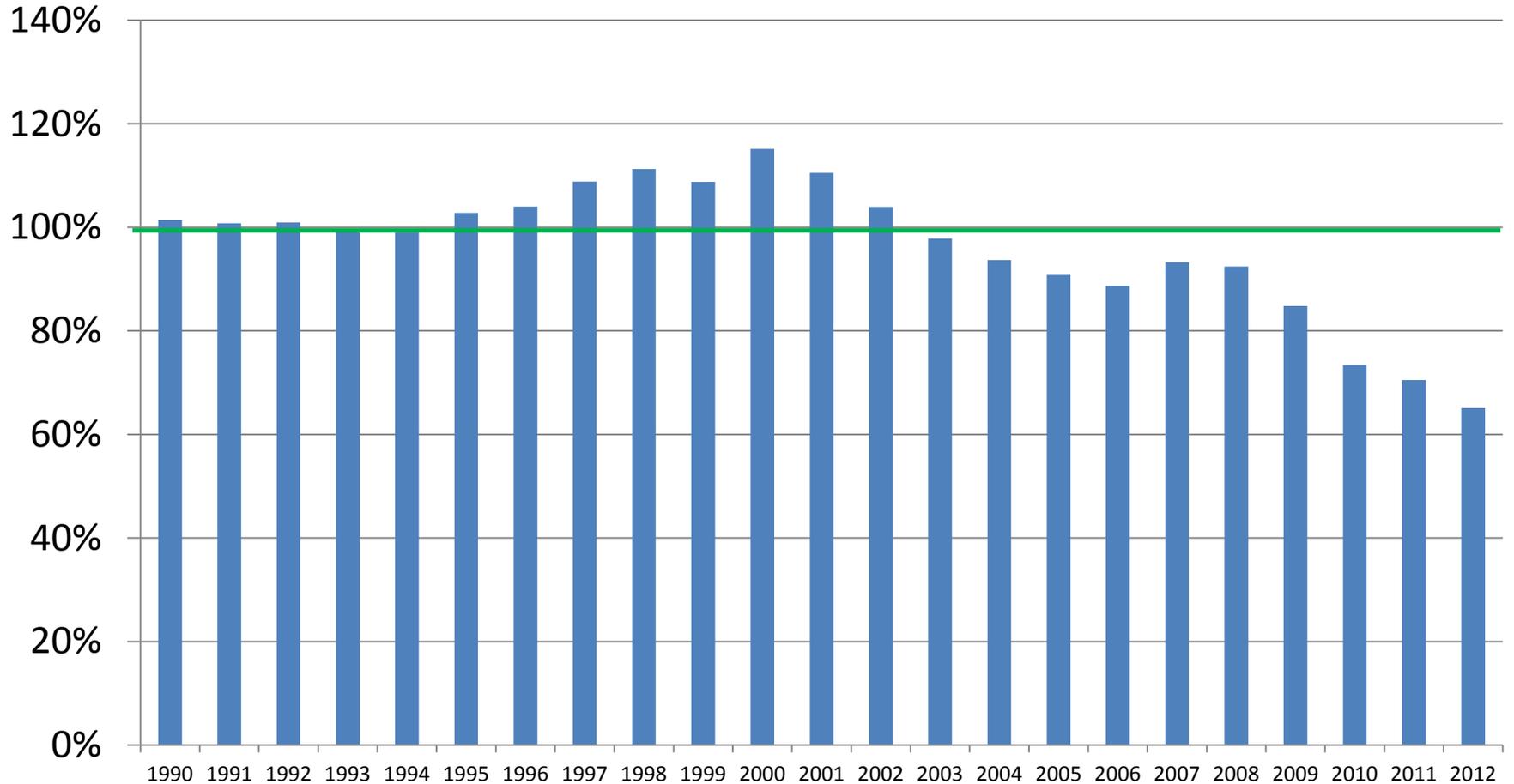


RETIREMENT



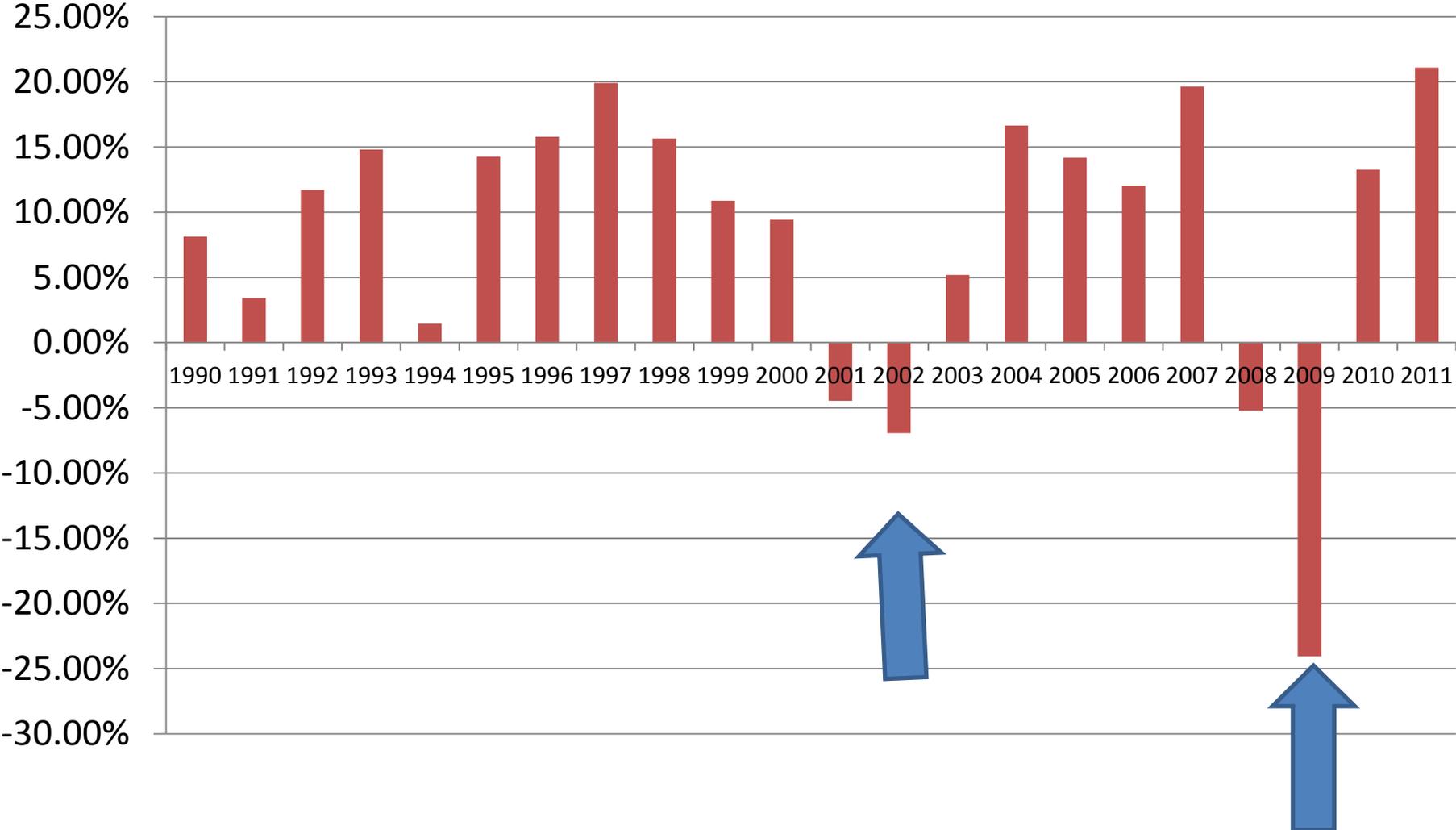
NDPERS Funded Ratio

Actuarial Value



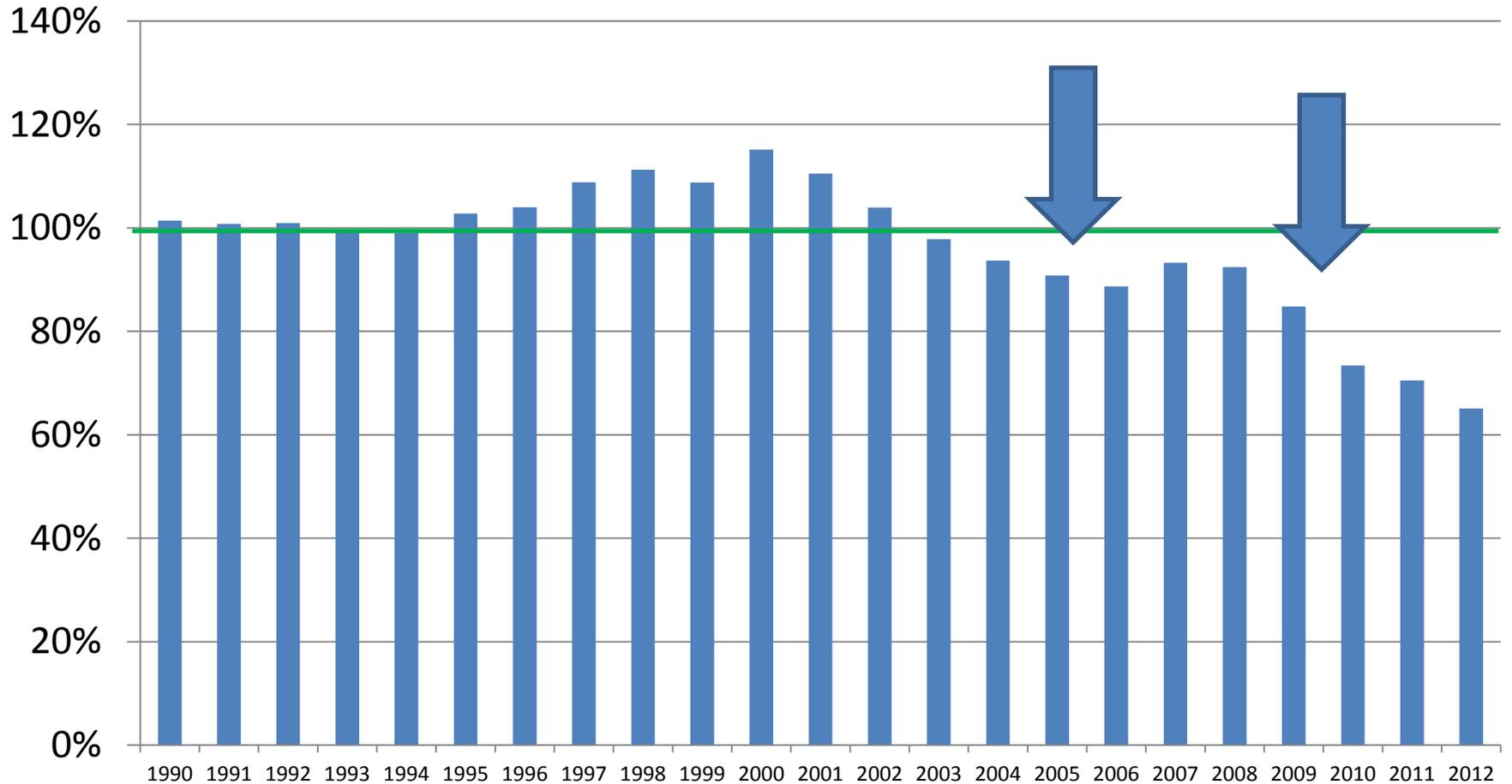
NDPERS Main System Investment Returns

Market



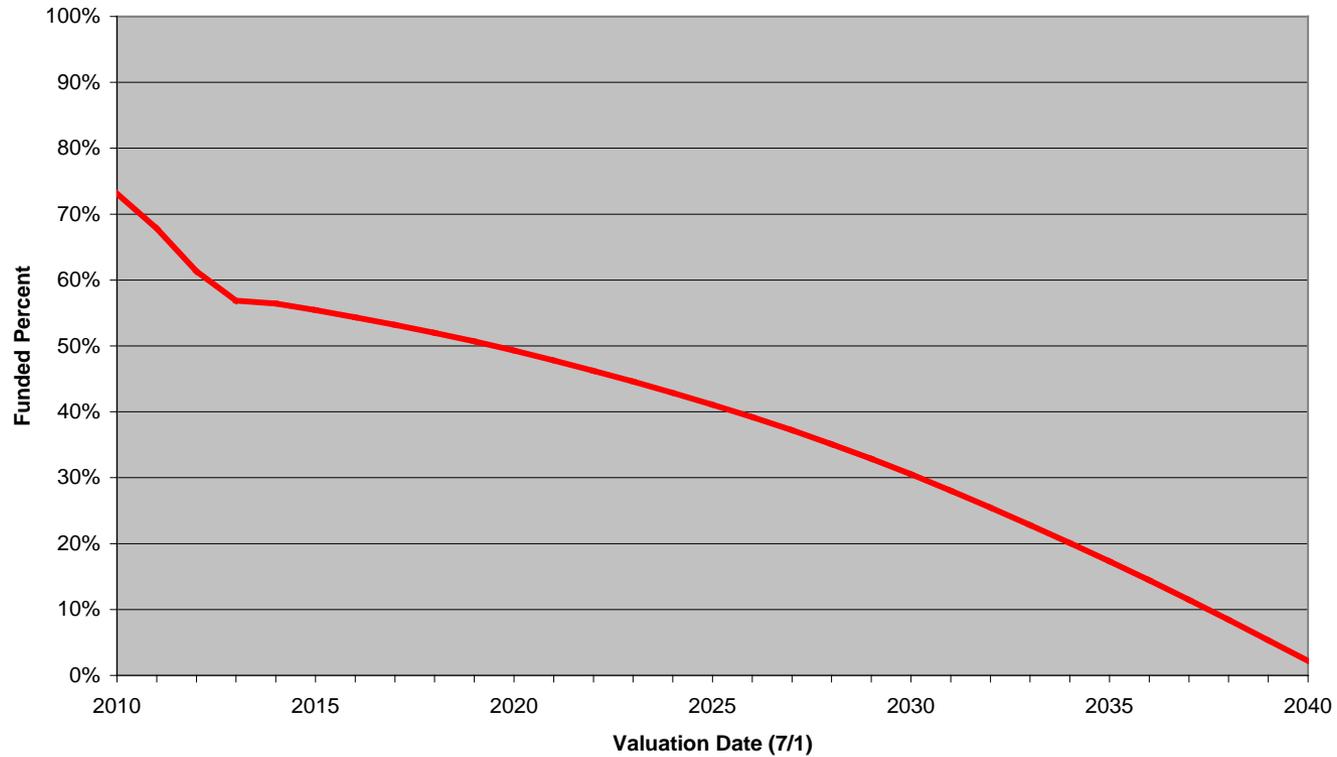
NDPERS Funded Ratio

Actuarial Value

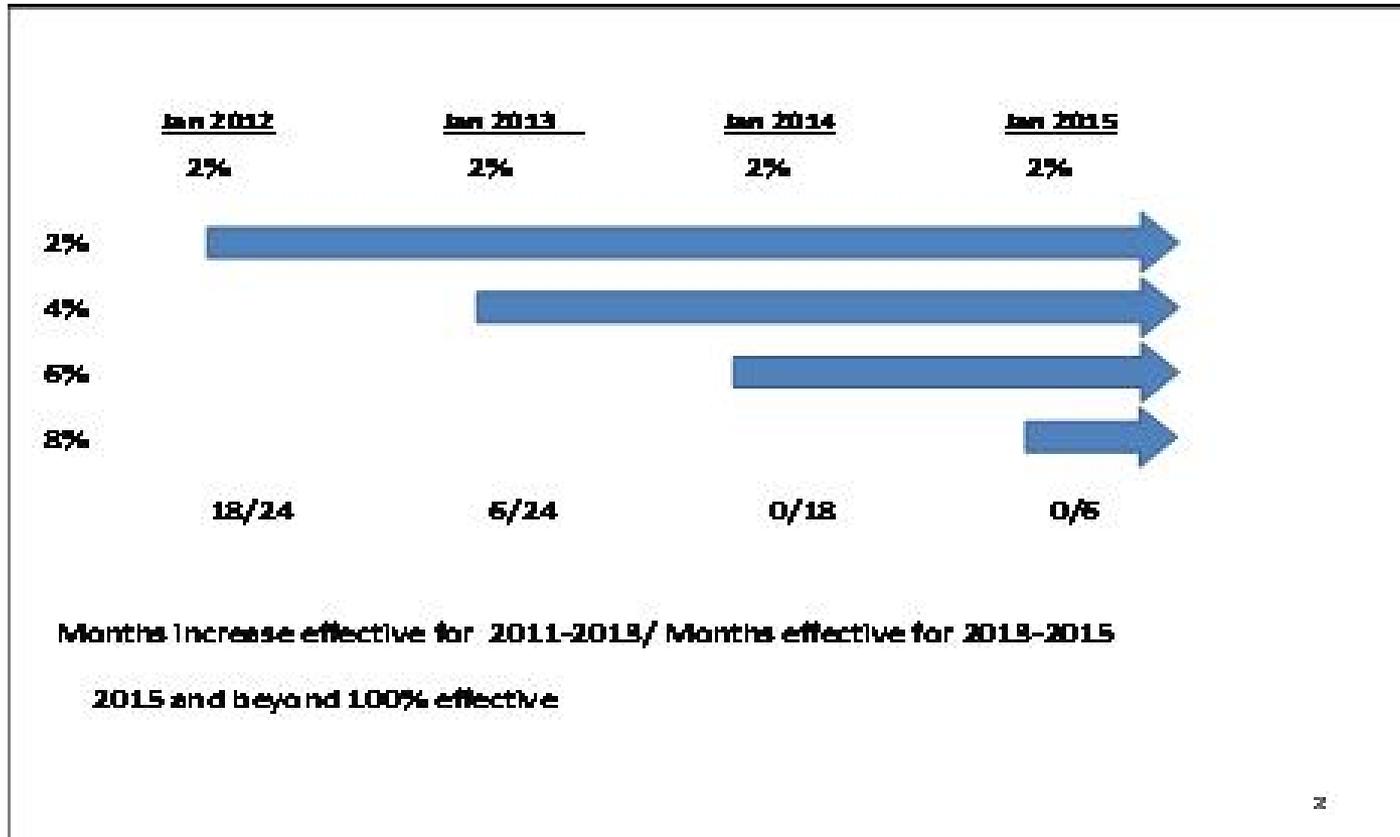


The Challenge

**PERS (Main System)
Projected Funded Ratio Under Current Plan
(Actuarial Value of Assets to Actuarial Accrued Liability)
Based on July 1, 2010 Data**



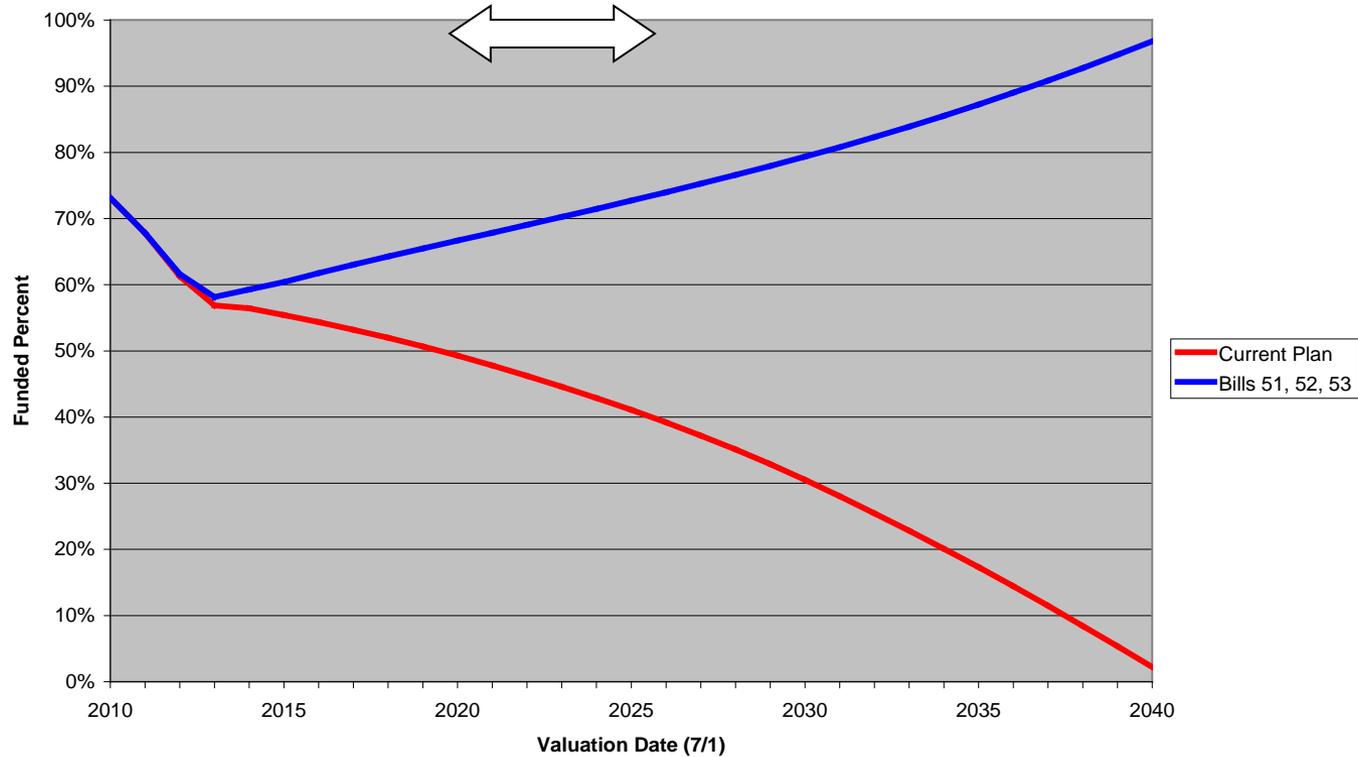
2011 Session Recovery Plan



SHARED RECOVERY PLAN

2011 Session Recovery Plan

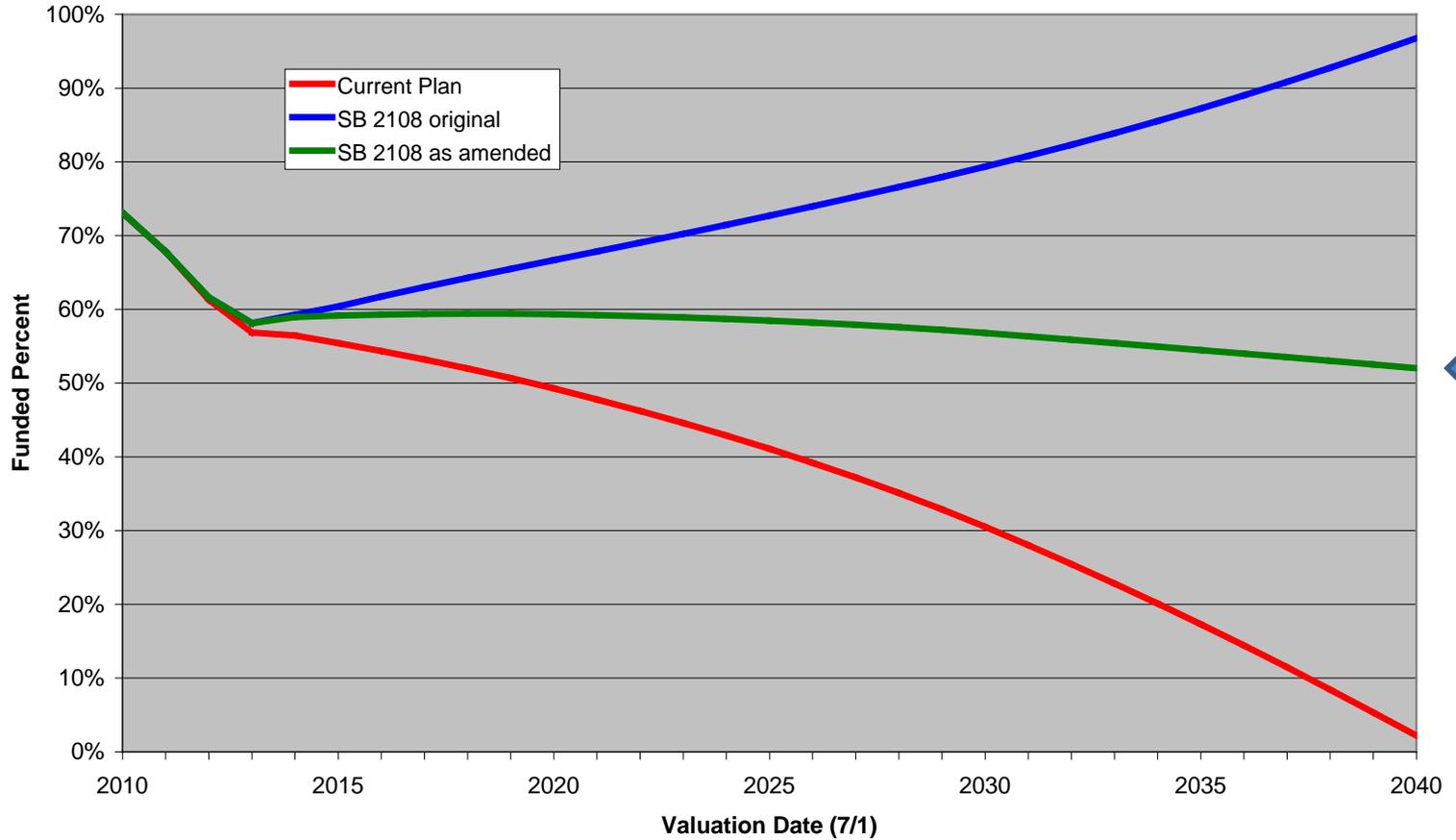
PERS (Main System)
Comparison of Funded Ratio
(Actuarial Value of Assets to Actuarial Accrued Liability)
Based on July 1, 2010 Data



Recovery Goals

- Stop the downward trend
- Stabilize the plan
- Get the plan back on track to 100% funded status

**PERS (Main System)
Comparison of Funded Ratio
(Actuarial Value of Assets to Actuarial Accrued Liability)
Based on July 1, 2010 Data**



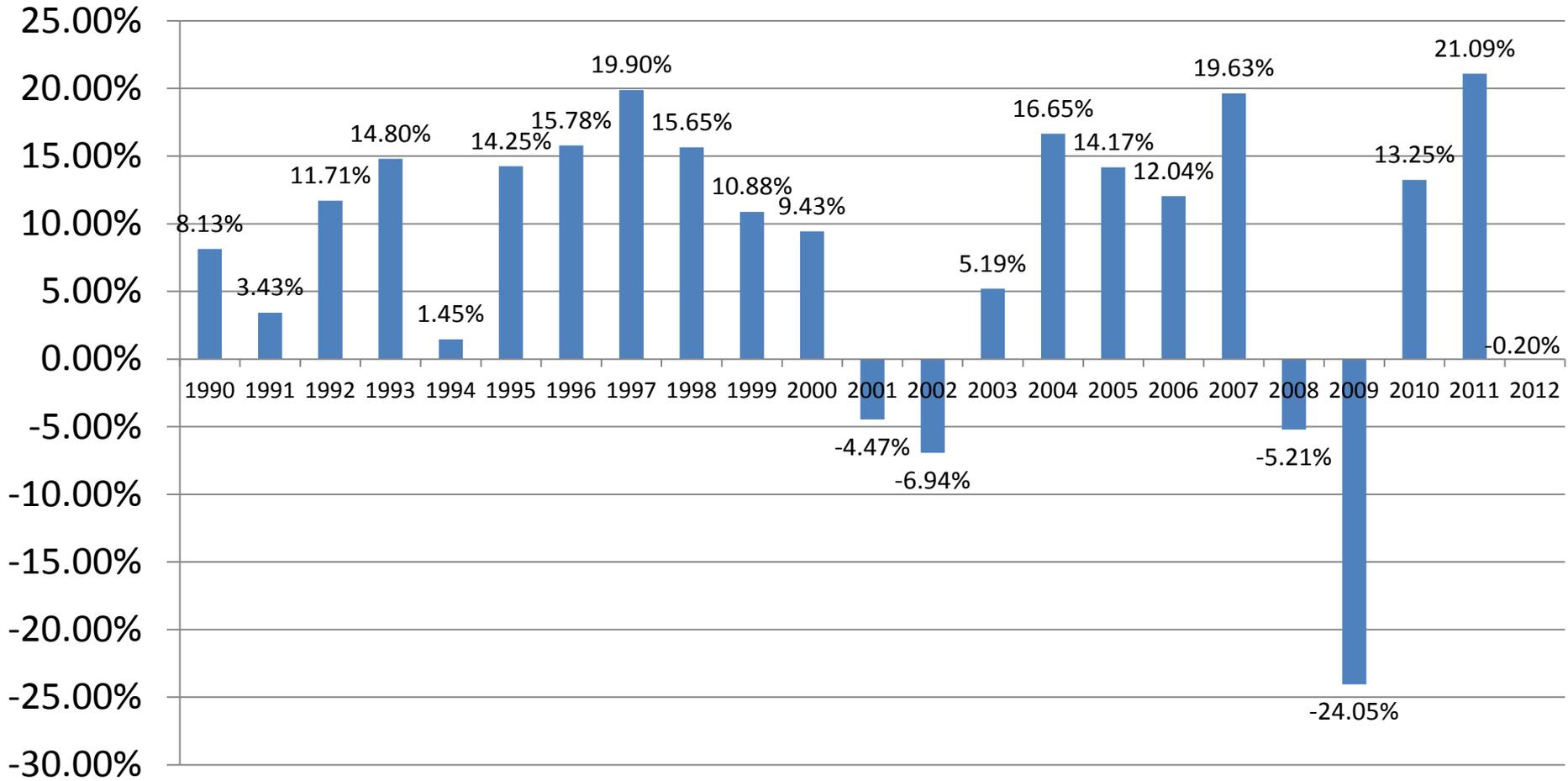
Recovery Goals

- Stop the downward trend
- Stabilize the plan
- *Get the plan back on track to 100% funded status*

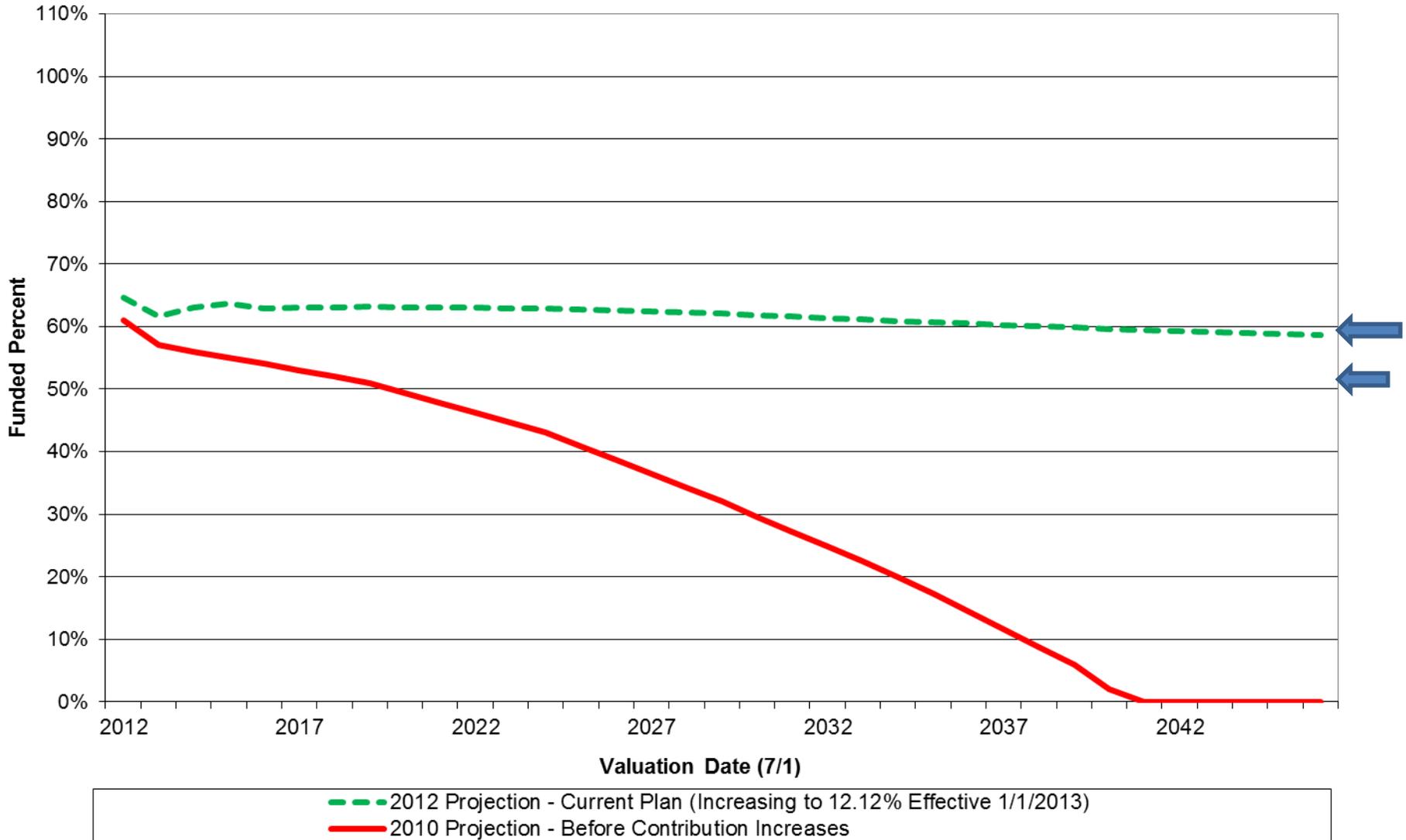
NDPERS Main System Investment Returns



Market

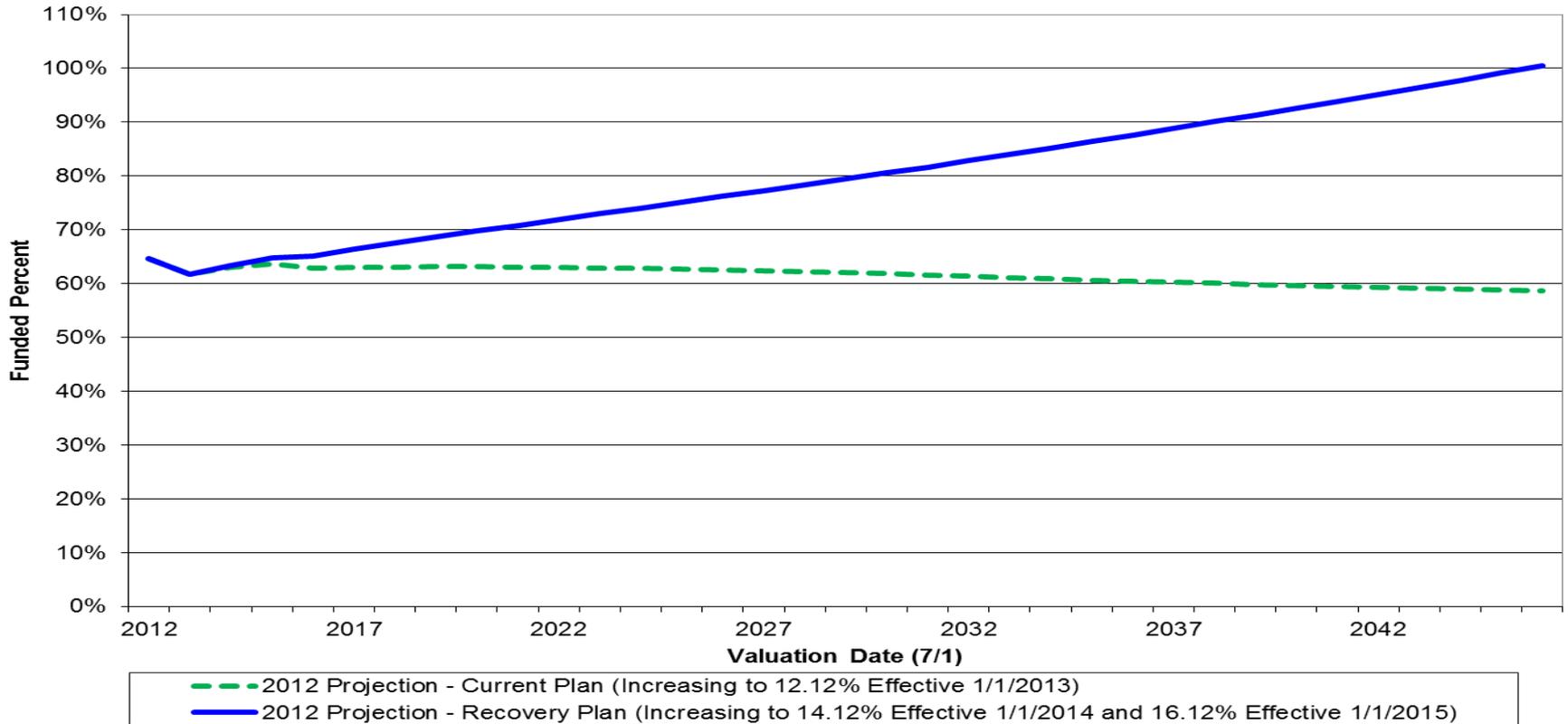


PERS (Main System)
Projected Funded Ratio Under Current Plan
(Actuarial Value of Assets to Actuarial Accrued Liability)



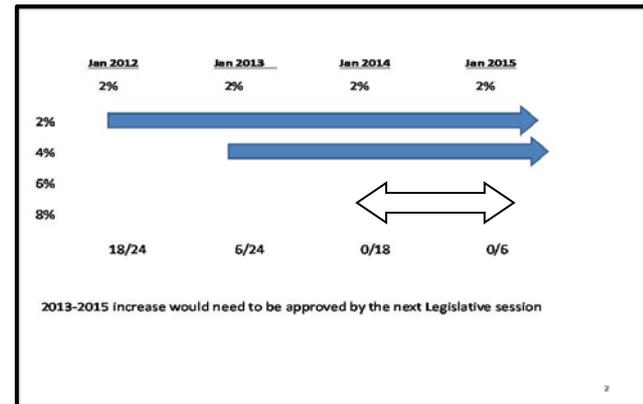
2013 Session Recovery Plan (last half)

**PERS (Main System)
Projected Funded Ratio Under Current Plan
(Actuarial Value of Assets to Actuarial Accrued Liability)**



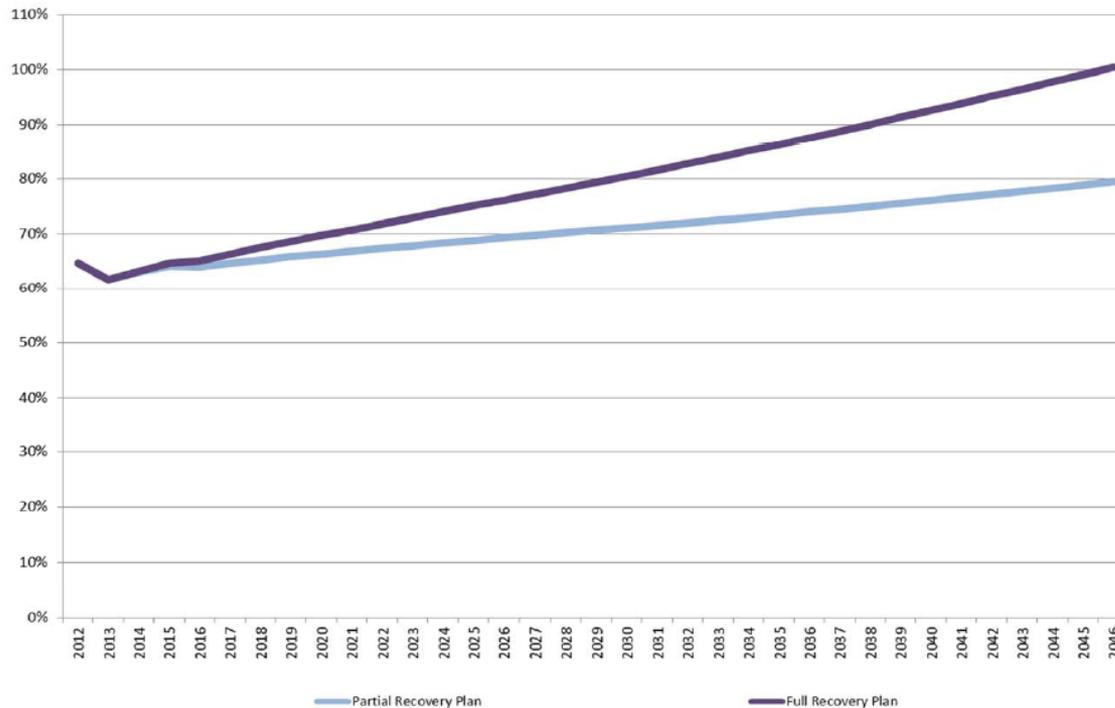
Recovery Plan

- *Last two years still needed*
- *Recommended by:*
 - *Legislative Employee Benefits Committee*
 - *In the Executive Recommendation*
- *Submitted as SB 2059*
 - *Passed the Senate*
 - *Defeated in the House*
- *Provisions put in HB 1452*
 - *Passed the Senate*
 - *Not concurred by the House*
- *Conference Committee*
 - *Amended to provide third year of recovery but not the fourth year*



2013 Session Recovery Plan (last half)

Projected Funded Ratios Under HB 1452 with Partial Recovery Plan (1% Increases on 1/2013 and 1/2014) and Full Recovery Plan (2% Increases on 1/2013 and 1/2014)
Main System (AVA Basis)

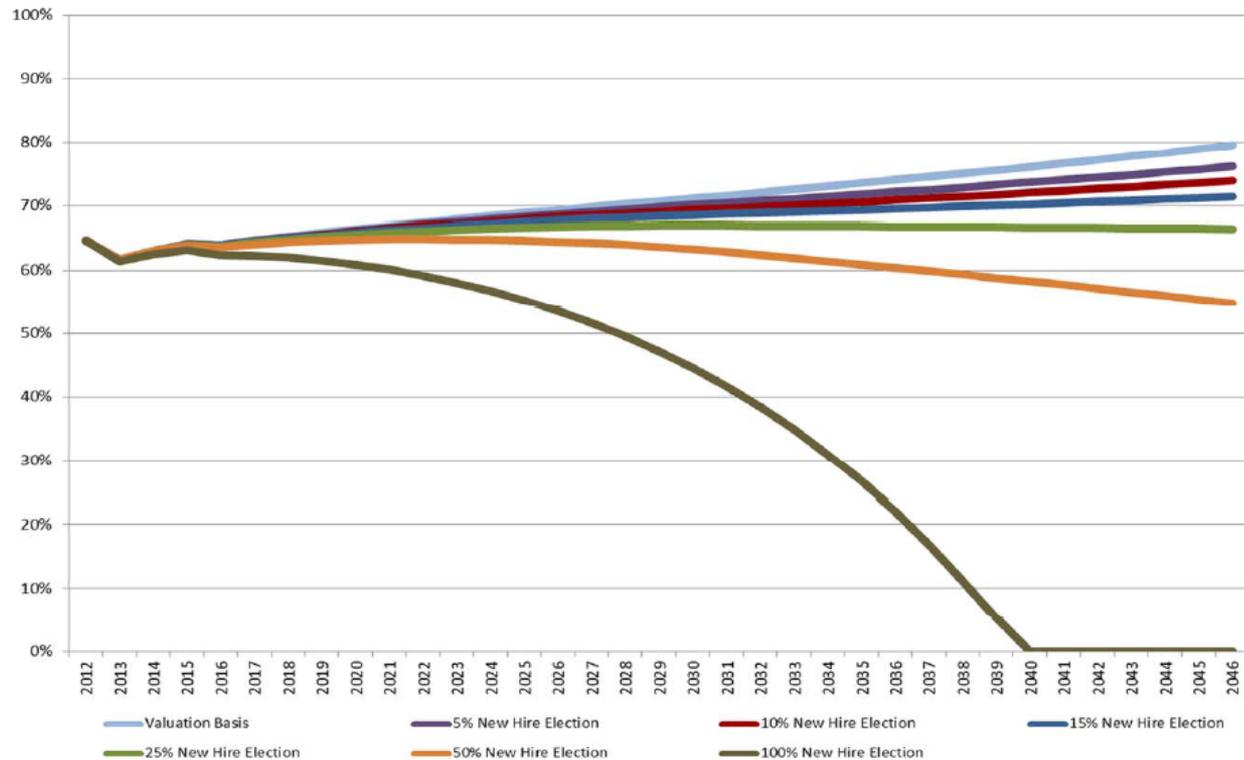


2014 increase approved not 2015

2013 Session Recovery Plan

Also a DC Option for State Employees

Projected Funded Ratios Under HB 1452 with Partial Recovery Plan
 New Hires May Elect to Participate in DC Plan (with No PERS DB Contribution)
 Main System (AVA Basis) – 1% Increases on 1/2013 and 1/2014



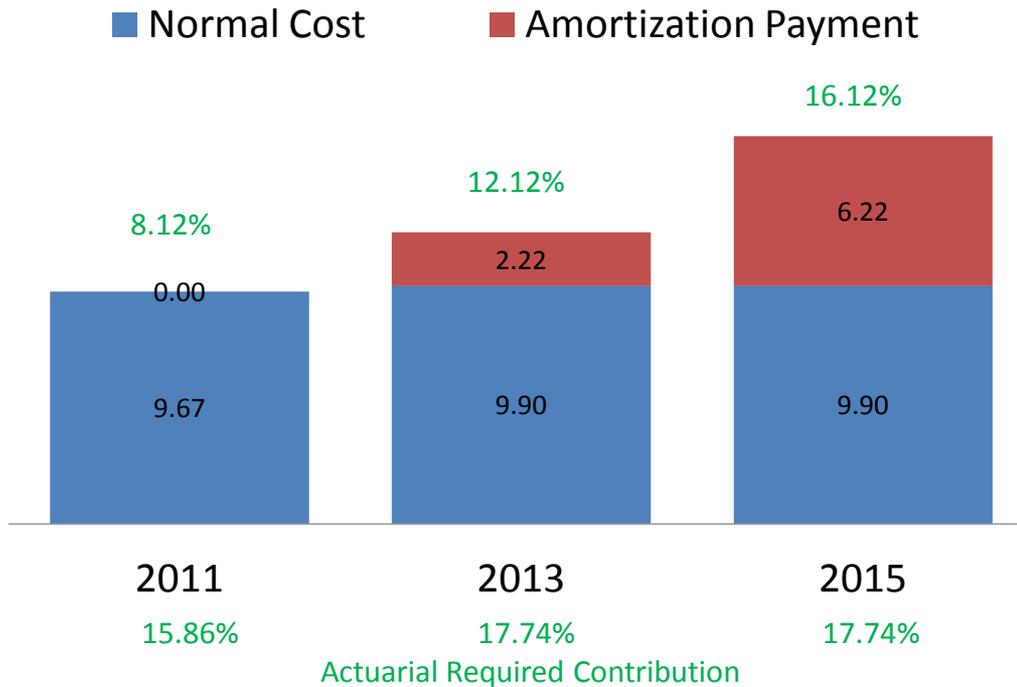
Above assumes DC option is permanent, as passed it is only until the middle of 2017; consequently, cost would be closer to blue. If permanent, then additional cost would be as shown above.

Recovery Goals

- *Stop the downward trend*
- *Stabilize the plan*
- *Get the plan back on track to 100% funded status?*

2013 Session Recovery Plan also a Defined Contribution Option for State Employees

NDPERS Main System Contributions



Defined Contribution Option

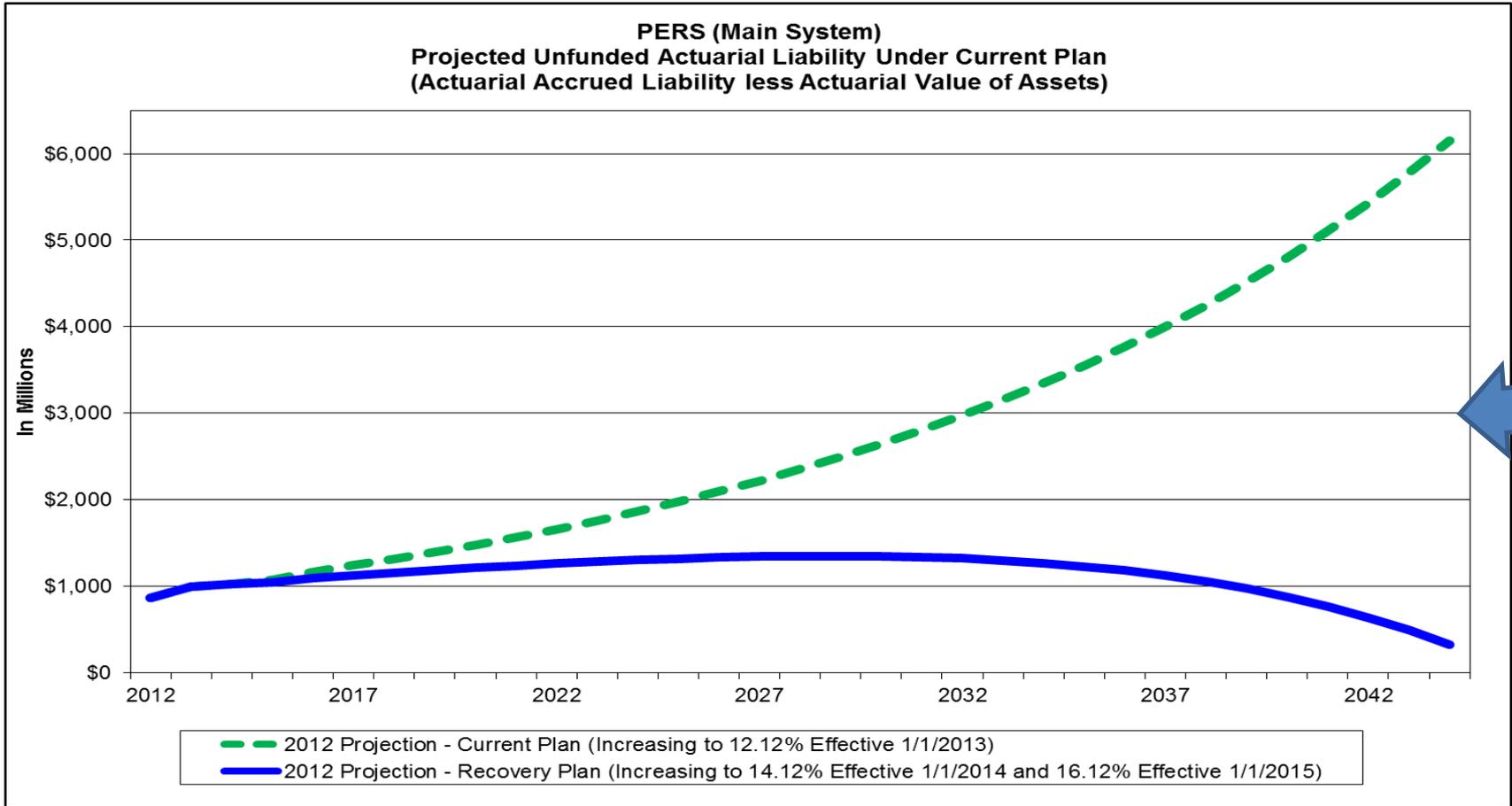
- Temp option until July of 2017
- Decision will need to be made to keep and if so how:
 - Option
 - Mandatory
 - How to pay for
- Existing defined contribution members also want an option to elect back to Main PERS Plan

Study Resolution HB 1452

SECTION 16. LEGISLATIVE MANAGEMENT STUDY - NORTH DAKOTA RETIREMENT PLANS.

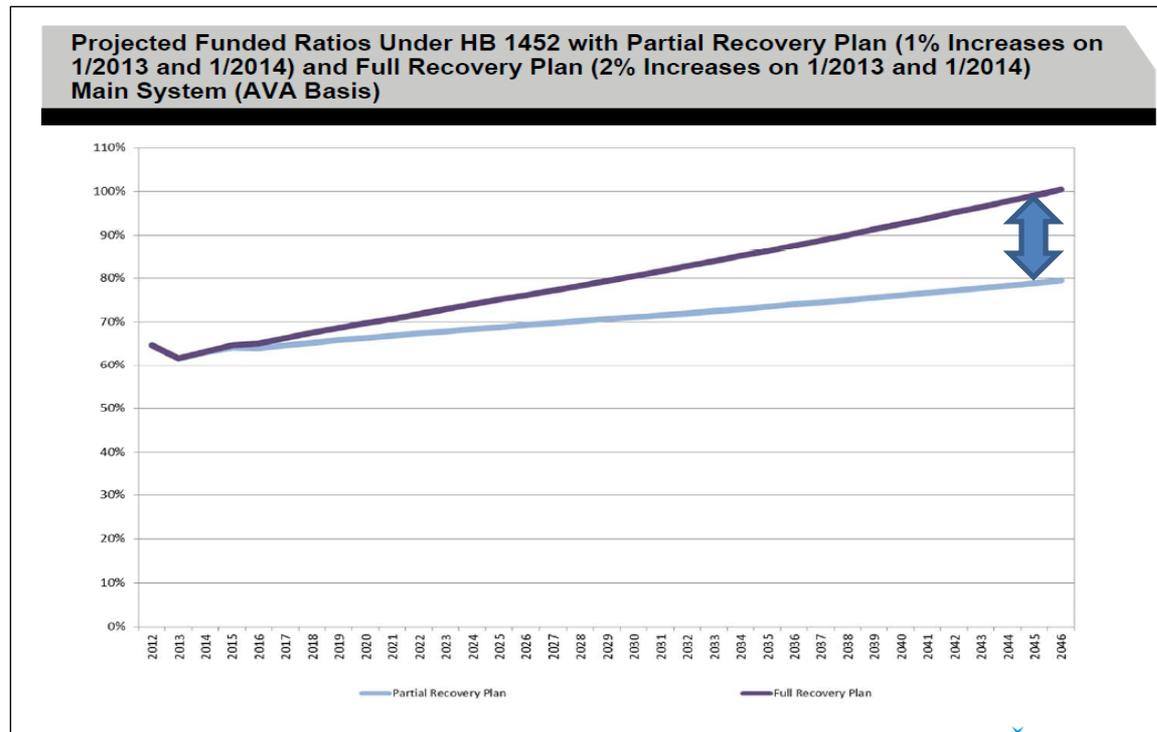
During the 2013-14 interim, the legislative management shall consider studying the feasibility and desirability of existing and possible state retirement plans. The study must include an analysis of both a defined benefit plan and a defined contribution plan with considerations and possible consequences for transitioning to a state defined contribution plan. The study may not be conducted by the employee benefits programs committee. The legislative management shall report its findings and recommendations, together with any legislation needed to implement the recommendations, to the sixty-fourth legislative assembly.

Going Forward



Going Forward

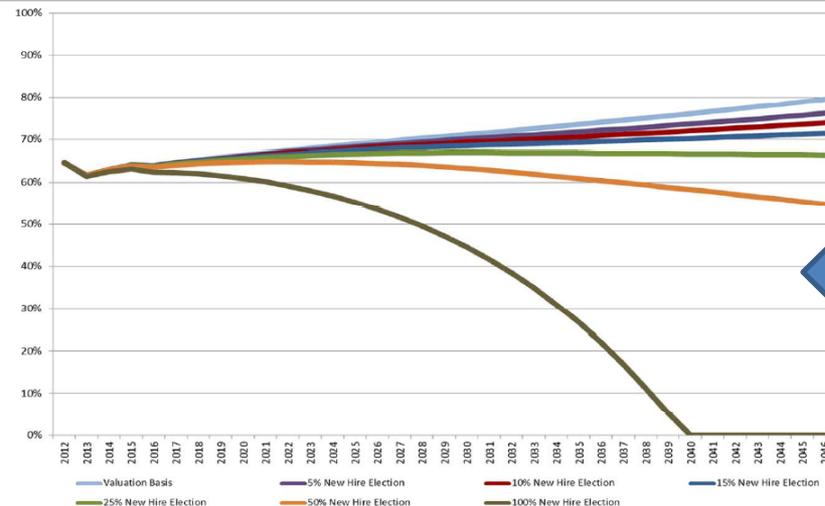
- Additional contribution increases will likely be needed in the future



Going Forward

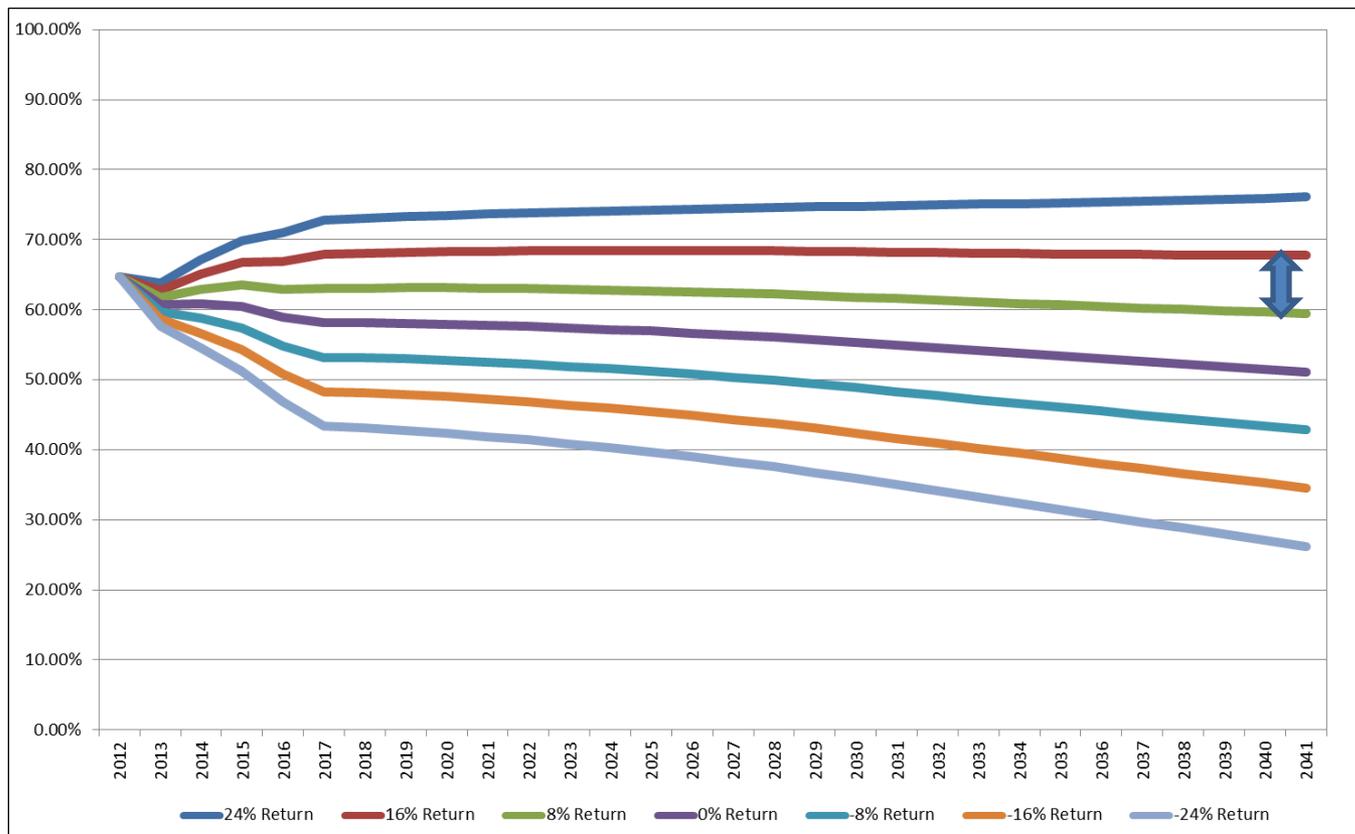
- Additional contribution increases will be needed in the future
- DC plan costs will need to be added if continued

Projected Funded Ratios Under HB 1452 with Partial Recovery Plan
New Hires May Elect to Participate in DC Plan (with No PERS DB Contribution)
Main System (AVA Basis) – 1% Increases on 1/2013 and 1/2014

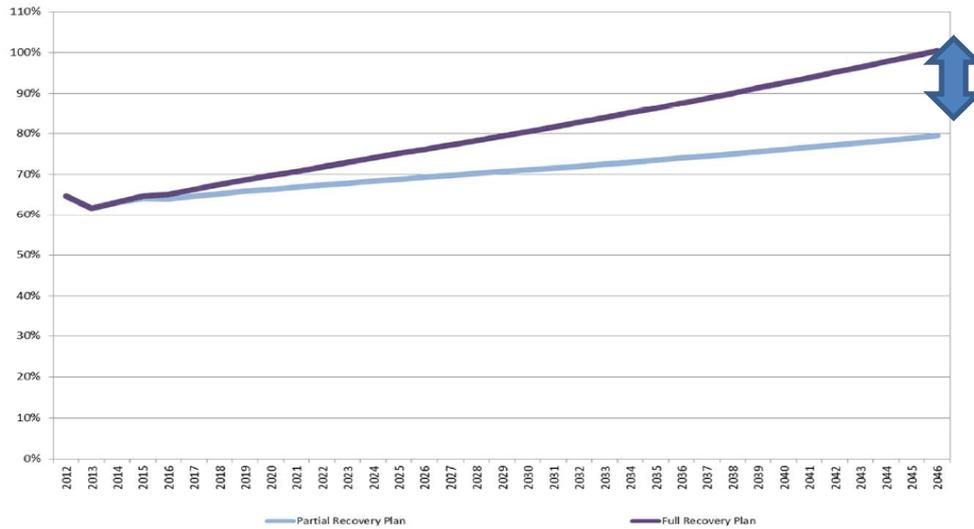


Going Forward

- Watch returns to determine if they help offset the need for additional contributions

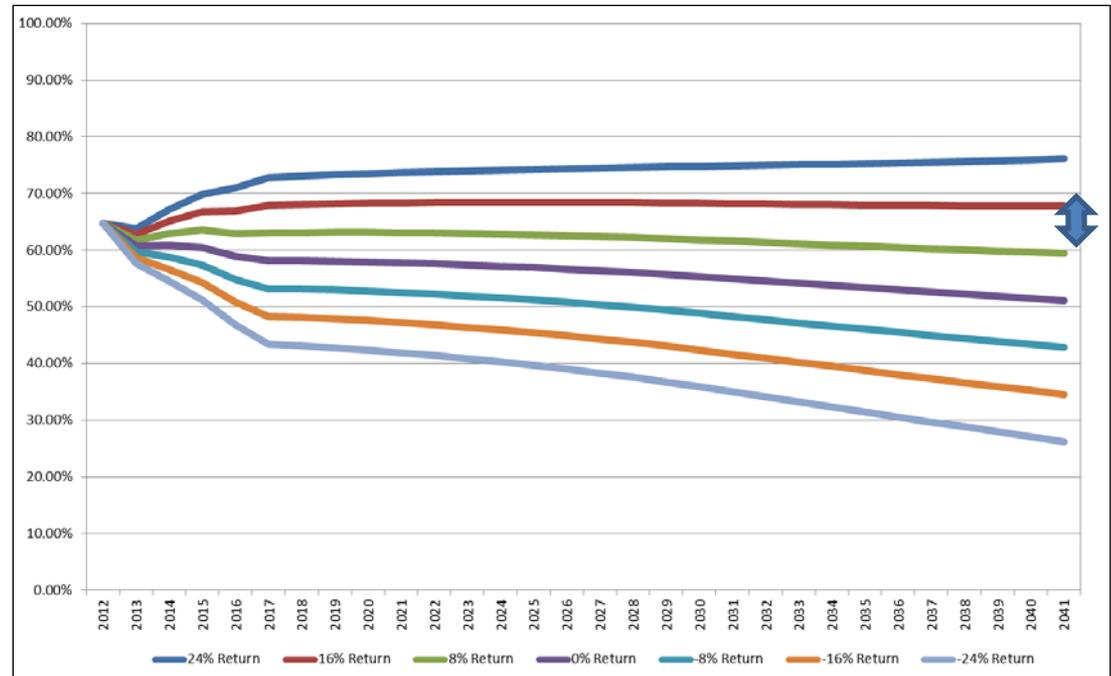


**Projected Funded Ratios Under HB 1452 with Partial Recovery Plan (1% Increases on 1/2013 and 1/2014) and Full Recovery Plan (2% Increases on 1/2013 and 1/2014)
Main System (AVA Basis)**



20% funded status gap

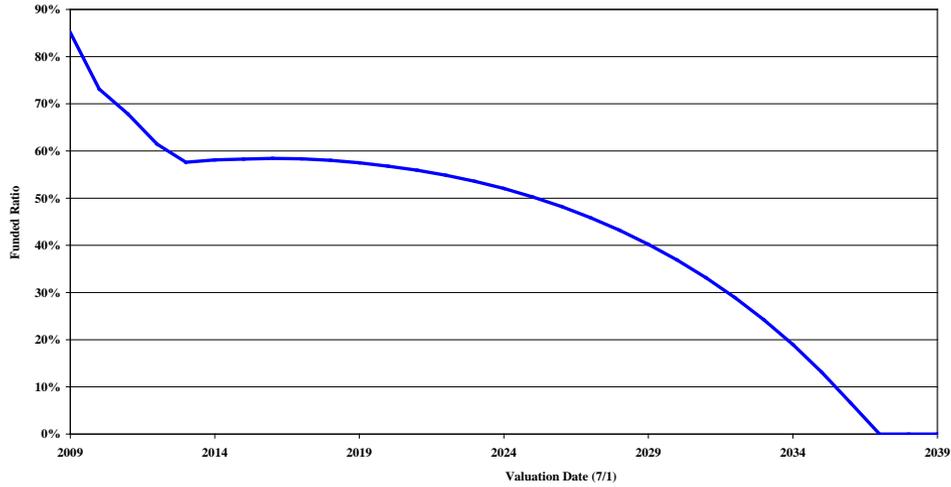
Returns could close this gap



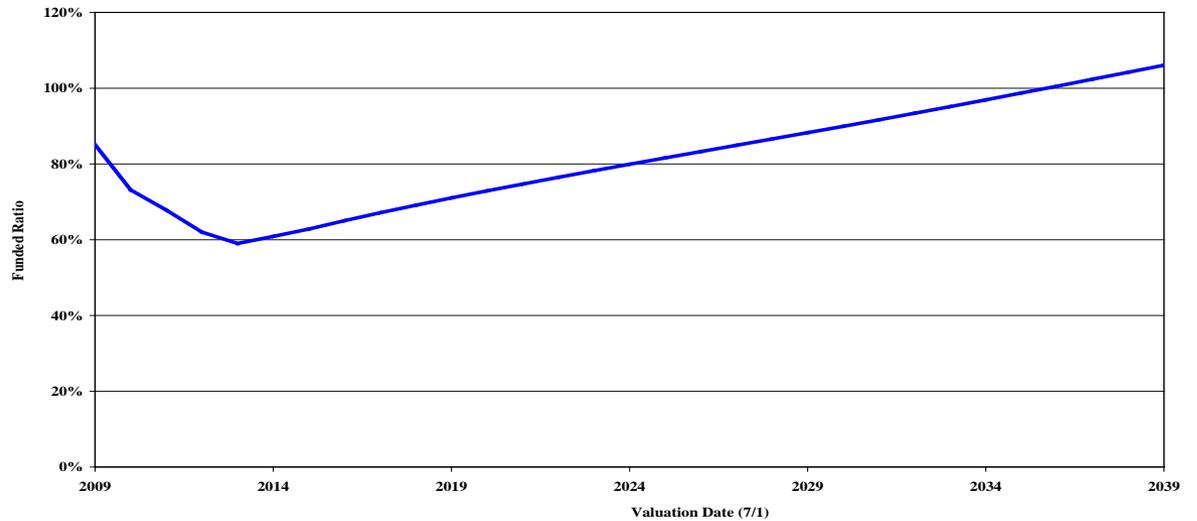
Going Forward

- Last year of recovery plan may still be needed
 - year 4 (1% employer & 1% employee)
- DC plan costs will need to be added if continued
- Effect on political subdivisions will need to be considered and adjustments made if needed

North Dakota Main System State Employees
Projected Funded Ratio Under HB 1228 and SB 2108 (as Originally Proposed)
Actuarial Value of Assets to the Actuarial Accrued Liability
Based on July 1, 2010 Data and 8% Market Return Thereafter
Contribution Rates Increased by 2% Per Year from 1/1/2012 to 1/1/2015



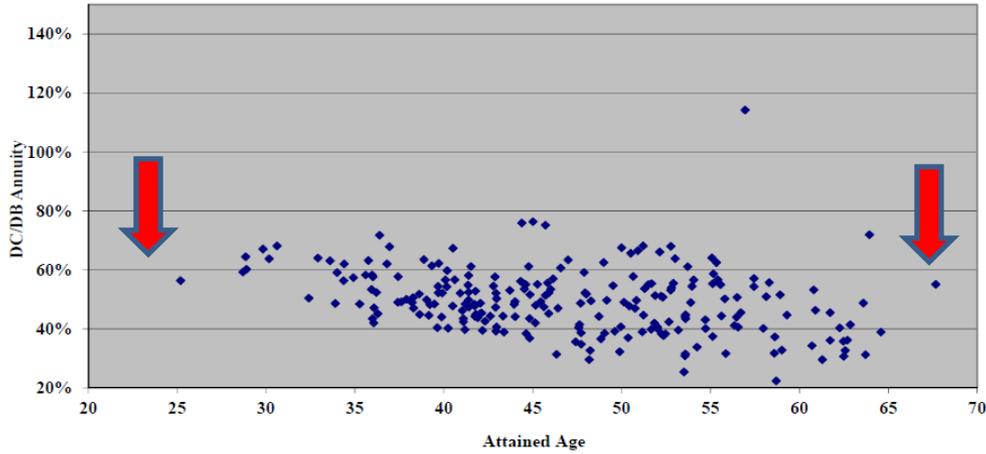
North Dakota Main System Political Subdivision Employees
Projected Funded Ratio Under HB 1228 and SB 2108 (as Originally Proposed)
Actuarial Value of Assets to the Actuarial Accrued Liability
Based on July 1, 2010 Data and 8% Market Return Thereafter
Contribution Rates Increased by 2% Per Year from 1/1/2012 to 1/1/2015



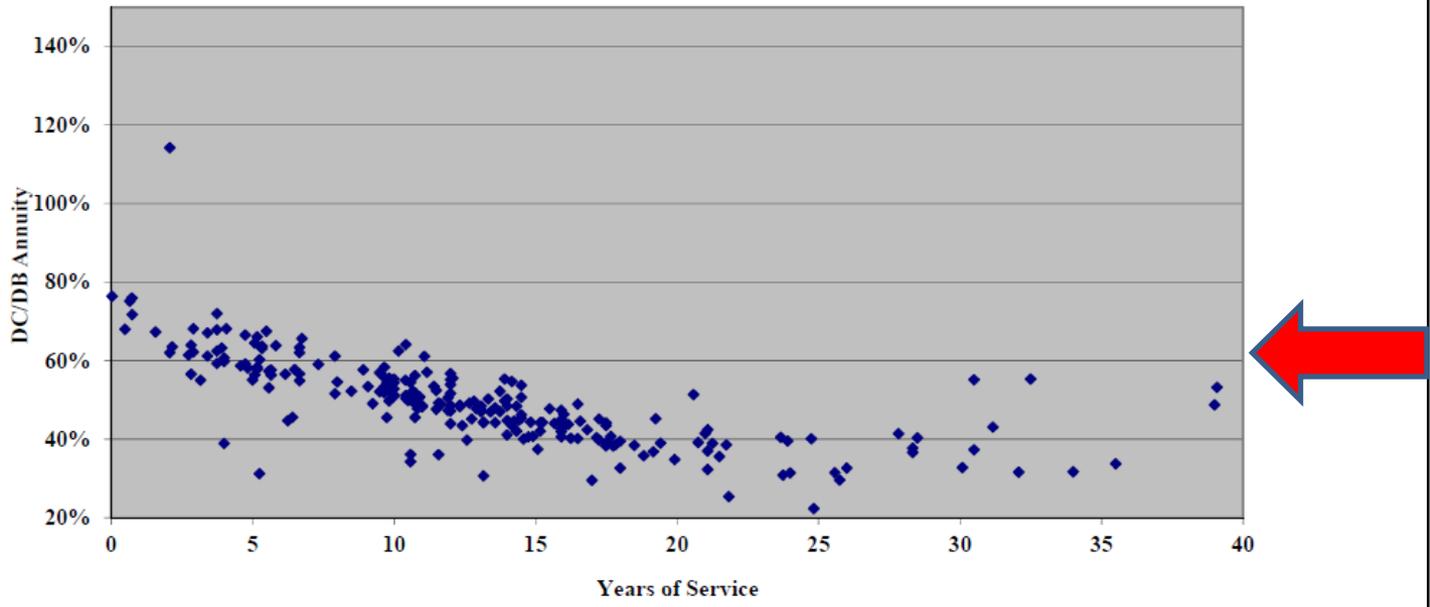
Going Forward

- Last year of recovery plan may still be needed – year 4 (1% employer & 1% employee)
- DC plan costs will need to be added if continued
- Effect on political subdivisions will need to be considered and adjustments made if needed
- Should DC members get the opportunity to elect back to the DB plan

Exhibit III
Ratio of Projected DC Account (Converted to an Annuity) to DB Benefit
by Attained Age as of June 30, 2011
With Current Statutory Contribution Rates



Ratio of DC to DB	Future Contribution Rate		
	Current Plan 12.12% effective <u>1/1/2013</u>	Increase to 16.12% effective <u>7/1/2013</u>	Increase to 20.00% effective <u>7/1/2013</u>
Less than 50%	127	73	54
50% - 75%	104	130	117
75% - 100%	3	31	54
100% and Over	<u>3</u>	<u>3</u>	<u>12</u>
Total	237	237	237

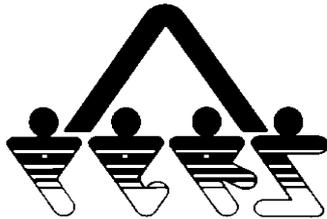


PERS PreMedicare Coverage - HB 1058

- PreMedicare Retiree can stay on the PERS plan

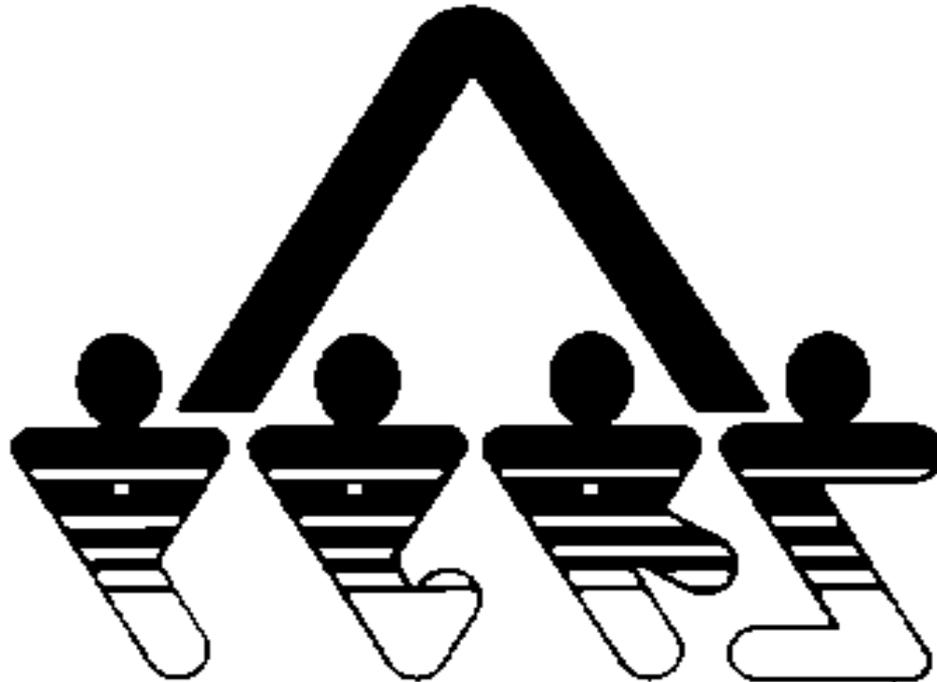
- COBRA @ 102% of premium
- Thereafter at 150% for single, 2 to 2.5 times the single rate for family coverage

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



HEALTH INSURANCE





PERS Health Insurance Plan

2013-2015 Rates and Plan design

2013-15 Premiums

BCBS Premium

Sanford Premium

12.98%

25.49%

2013-15 Premiums

BCBS Premium

PERS BUYDOWN

+12.98%

-2.26

Final Premium for 2015-2017

+10.72%

About 5.5% per year

\$95 per month toward increasing health insurance premiums, a 2.4 percent increase.



SECTION 39. LEGISLATIVE MANAGEMENT STUDY - STATE EMPLOYEE HEALTH INSURANCE PREMIUMS. The legislative management shall consider studying, during the 2013-14 interim, the feasibility and desirability of establishing a maximum state contribution to the cost of state employee health insurance premiums. The legislative management shall report its findings and recommendations, together with any legislation required to implement the recommendations, to the sixty-fourth legislative assembly.

PERS Health Plan – Plan Design

Considerations:

Plan Design

PPO/Basic

HDHP/HSA

- Plan Design
 - Grandfathered Status
 - Benefits
 - Wellness
 - Birth Control



AFFORDABLE CARE ACT (ACA)

Upcoming Compliance Provisions

Significance of “Full-Time Employee” Status

- Employer Shared Responsibility rules apply only to “Applicable Large Employers”
 - Employed an average of at least 50 “Full-Time Employees” for more than 120 days during the preceding calendar year
 - “Full-Time Equivalent” employees counted for this purpose only
 - Special rule for seasonal employees
- Employer Shared Responsibility penalties apply only with respect to “Full-Time Employees”
 - Potential \$2,000 penalty per FTE if coverage not offered to FTEs and their dependents
 - Potential \$3,000 penalty for each FTE who opts out of the employer’s coverage if it isn’t “affordable” or doesn’t meet a “minimum value” threshold
 - Note: Penalties are “potential” because they are imposed only if a FTE obtains coverage in a State Health Insurance Exchange and qualifies for a Premium Tax Credit or Cost-Sharing Subsidy

Definition of “Full-Time Employee”

- The Employer Shared Responsibility rules only apply with respect to “Full-Time Employees”
 - “The term ‘full-time employee’ means, with respect to any month, an employee who is employed on average at least 30 hours of service per week.” IRC § 4980H(c)(4)(A).
- Because of the potential penalties associated with not offering coverage to “Full-Time Employees”, this definition raises many concerns
 - Can part-time employees become full-time employees from time to time, just because they work too many hours in a given month?
 - What about new employees, if the employer isn’t sure how much they will work?
 - Are there any special rules for temporary and seasonal employees?

IRS Guidance

- December 2012 proposed regulations provide safe harbors employers will be allowed to use to determine which employees are “full-time employees”
 - Ongoing employees
 - New employees reasonably expected to work full-time
 - New variable hour and seasonal employees
- Separate proposed regulations provide guidance on the 90-day waiting period limitation, and how that rule is coordinated with the safe harbors described in the December 2012 proposed regulations
- Employers can rely on the proposed regulations until final regulations are issued.

SB 2060

- Made administrative changes
 - IRS requirements
 - Benefit Options
 - Deferred compensation revenue
 - Defined contribution plan survivor process

PERSLink Member Self Service

NDPERS Payroll Conference 2013

Sharmain Dschaak

Background

- Business System Replacement Project
 - One objective was to provide web-based self service functionality to our members
 - On-line access to view and update benefit information
- PERSLink Member Self Service (MSS)
 - Retired members (January 2012)
 - Active members

PERSLink Member Self Service (MSS)

- In September 2012 MSS was launched to a select group of employers as a pilot program
- Rolling out PERSLink MSS to select employer groups each month through September 2013

Deployment Schedule

- April - District Health Units and Other Political Subdivisions beginning with NDPERS Organization Id "500"
- May - School Districts
- June - Cities
- July - Higher Education - Universities
- August - State Agencies
- September - Counties

Announcement

- Primary Authorized Agent will receive an e-mail with instructions & information to forward to employees
- You will also be sent e-mails periodically to share with your employees reminding them of the tools available on MSS

Biggest Change for Employers

- The biggest change for employers is that paper enrollment forms will no longer be used
- You will be notified of benefit enrollments on the Benefit Enrollment Report in ESS so you can update your payroll system

Guides & Video Tutorials

- There are Instructional Guides and On-Line Video Tutorials available for you as the authorized agent and for your employees on the NDPERS website

Member Self Service Features

- On-line benefit enrollment
- View and update personal demographic information:
 - Name, address, contact information
 - View designated beneficiaries
 - View and update dependent information
- View benefit plan information
- Retirement benefit and service purchase calculators

Member Self Service Wizards

- Plan enrollment wizards
 - Built based upon current benefit plan enrollment forms
 - Electronic signature
 - Available if plan is offered by employer
 - Based on employment details establish by employer through ESS

Member Self Service Wizards

- Once electronic application approved, a message will be posted to both MSS & ESS message centers

The Benefit Enrollment Process

- Review Employer Self Service
 - Setup Member Data Record
 - Message on Dashboard
 - Welcome Correspondence for New Hire
 - Benefit Enrollment Report
- Review Member Self Service
 - Demonstrate Features & an Enrollment

PeopleSoft Payroll System

- Person and employment data from PeopleSoft to PERSLink
 - Goal is to have this in place for State agencies by August 2013
 - Expand to include ND University System
- Benefit enrollments from PERSLink to PeopleSoft
 - Development is in progress for State agencies

Panel of Pilot Employers

- Each will speak on their experience with MSS
 - New Hire Process
 - Annual Enrollment Process
 - Benefit Enrollment Report
 - Overall usability

2013 NDPERS PAYROLL CONFERENCE



BREAK 10:15 to 10:35

REFRESHMENTS AVAILABLE IN
THE MEETING ROOM



PERSLink Employer Self Service (ESS)

NDPERS Payroll Conference 2013

Sharon Schiermeister, Jim Smrcka and Matt Anderson

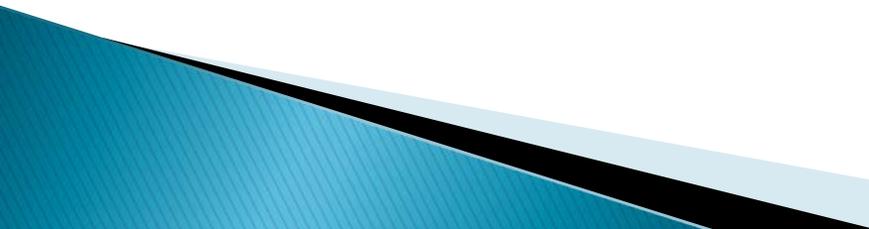
NDPERS Accounting Staff

	Program	Email	Phone
Matt Anderson	Retirement	manderso@nd.gov	328-3914
Ann Miller	Retirement	annmiller@nd.gov	328-3917
Cathy Carlson	Insurance	cathycarlson@nd.gov	328-3907
Jeff Seifert	Deferred Comp	jseifert@nd.gov	328-3956

New Rates

- ▶ Health Insurance premiums – effective 7/1/2013
- ▶ Retirement contributions – effective for reporting month of January 2014
 - Additional 1% for employee (.5% for NG & LE)
 - Additional 1% for employer (.5% for NG & LE)
 - Payment of employee contribution
 - NDPERS will assume it will be paid the same as the 1/1/2013 increase
 - Use SFN 52799 Employer Payment Election to make a change

Using Employer Self Service

- New Hires / Terminations
 - Benefit Enrollment Reports
 - Agency Statements
 - Remittance Reports
 - Comments field
 - Export to Excel button
 - Insurance mismatch reports
 - Reload button
- 

Wrap Up

- Questions
- Suggestions



On-site Services From TIAA-CREF

The North Dakota Public Employees Retirement System
457 Deferred Compensation Companion Plan



Today's Agenda

- **We want to help you answer the following questions:**
- What Is the 457 Deferred Compensation Plan?
- What is the NDPERS Companion Plan?
- What are the advantages of participation?
- What are the on-site services provided by TIAA-CREF's Financial Consultants?



What Is The 457 Deferred Compensation Plan?

A terrific Opportunity To Supplement Your Retirement Savings With Tax-Deferred Contributions!

Designed as an excellent compliment to the Defined Benefit Plan or 401(a) Defined Contribution Plan.

It is a voluntary, supplemental retirement plan for eligible employees of participating governmental agencies.



What Is The 457 Deferred Compensation Plan?

The program permits you to defer a portion of your salary on a pretax basis through convenient payroll deductions.

PAY YOURSELF FIRST!

You can't miss what you don't see.

You won't spend what you don't take home.

The amount deferred to your investment account and the income or gains on those investments are not taxable until you begin to withdraw money from the account, generally at retirement, at which time the withdrawals are taxed as ordinary income.



Contribution Limits

Contributions Limits:

The minimum contribution is \$25.00 per month.

The maximum regular annual contribution limit is:

2013: The lesser of 100% of compensation or \$17,500

(adjusted for cost-of-living in subsequent years).

You may change your contribution amount at any time or suspend contributions and start again at a later date.



Additional Contribution Options

Catch-Up Contributions

If you are close to retirement or over age 50, you may be able to contribute more than the regular contribution limit. There are two catch-up options available:

- **50+ Catch-Up**—Participants **age 50 or older** may contribute the maximum annual limit referenced above plus an additional \$5,500 in 2013 (**for a total of \$23,000 in 2013**, adjusted for cost-of-living in subsequent years). This election may be made using the NDPERS 457 Deferred Compensation Plan Enrollment/Change form SFN 3803.
- **3-Year Catch-Up**—Participants within 3 years of normal retirement date may contribute the regular maximum annual limit plus missed contributions from previous years up to \$35,000 in 2013 (adjusted for cost-of-living in subsequent years). You may apply for this option by completing the Catch-Up Worksheet/Certification, SFN 51501 and submitting it to the NDPERS office.



What is the NDPERS Companion Plan?

- An investment option under the plan that is set up as a trust under the NDPERS Board.
- The board selects and monitors the investments offered under the Companion Plan.
- The Plan has no annual account fees or sales loads.
- The Companion Plan investment portfolio includes Life Cycle funds, active and passively managed funds, as well as access to a self-directed brokerage account. Funds information is available on our web site at www.tiaa--cref.org/ndpers.
- **TIAA-CREF Financial Services is the record-keeper for the Companion Plan and provides both group and individual consulting services to participants at no additional cost.**
- Has a convenient “Expedited Enrollment” option.



What Are The Advantages Of Participating In A Deferred Compensation Plan?

- You supplement your retirement savings through tax-deferred contributions into an account in your name.
- You may select the investment provider(s) of your choice from the approved list.
- You are in control of your account and investment allocation.
- You may begin or suspend participation or increase or decrease your contributions at any time.
- You may be eligible for the Saver's Tax Credit



What Are The Advantages Of Participating In A Deferred Compensation Plan?

- You may transfer your account to another approved investment provider at any time.
- Upon termination, you have several options available for distribution of your account:
 - Lump sum
 - Periodic payment (annual, quarterly, monthly, etc.)
 - Defer to a later time
 - Rollover to another eligible plan
- Your funds may be used to purchase service in the defined benefit retirement plan.
- You can take advantage of the incentives offered through the Portability Enhancement Provision (PEP)



What Services Are Available Through TIAA-CREF's Financial Consultants?



- TIAA-CREF consultants are **available to visit any NDPERS locations** across the state.
- Visits can include **group educational presentations and/or individual meetings** to address questions and assist with financial planning.
- Services are available **at no additional cost** to any employer or employee throughout the NDPERS system.
- Best approach is to **contact us to schedule a visit** and establish which services are desired by your employees.



What Services Are Available Through TIAA-CREF's Financial Consultants?



- **Personalized Objective Advice – At No Additional Cost**
- Whether you need help with retirement income strategy, properly selecting or allocating your assets, or understanding the benefits of the Deferred Compensation Plan and the PEP program, we are prepared to offer you customizable solutions.
- Our approach helps ensure you are receiving the highest quality of support pertaining to your individual services.
- **This is a service that NDPERS has established for you and your employees – please invite us to help!**



What Services Are Available Through TIAA-CREF's Financial Consultants?



To schedule a visit from one of our Financial Consultants:

Contact:

Bill Thorne, Director – Field Consulting Group

Phone: 952-830-3105

Toll Free: 800-877-6602, ext. 453105

Email: wthorne@tiaa-cref.org



Questions and Answers



Important Information

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit www.tiaa-cref.org/ndpers for details.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or visit www.tiaa-cref.org/ndpers for a current prospectus that contains this and other information. Please read the prospectus carefully before investing.

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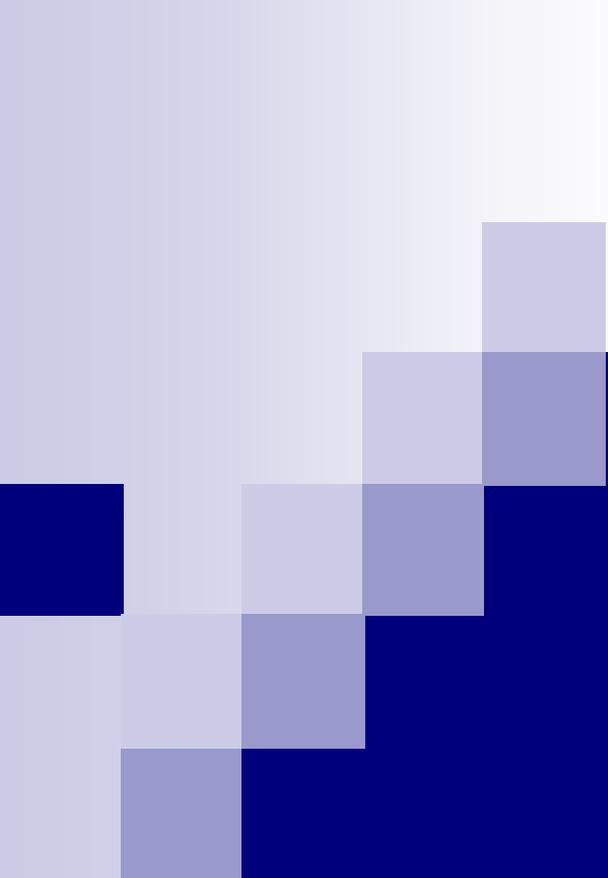
2013 NDPERS PAYROLL CONFERENCE



Out to lunch

Lunch

11:30 to 12:40



Wellness Program Update

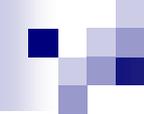
NDPERS Payroll Conference 2013

Rebecca Fricke

Wellness Program Update

- Wellness Renewal
- Introduction of BCBS/NDPERS Wellness Specialist
- Program Contacts





2013 Plan Year Renewal

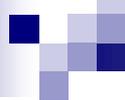
- 2013-2014 Plan Year

- 197 of 290 total employers

- 103 State Agencies, University Systems & District Health Units
 - 37 Counties
 - 18 Schools
 - 17 Cities
 - 22 Political Subdivisions

- Receive 1% Premium Discount

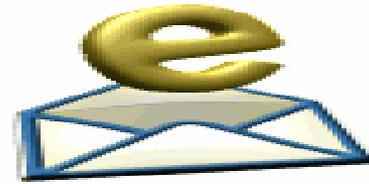
- 97% of covered employees work for employers offering worksite wellness



Introduction of Wellness Specialist

- Stacy Duncan, BCBS/NDPERS Wellness Specialist
 - Resource for Employers & Wellness Coordinators
 - Monthly Newsletter
 - Monthly Webcast/Teleconference Call
 - Summer Workshops Across State
 - HealthyBlue Issue Resolution

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
- Wellness Program Assistance (ideas for activities/general questions): Stacy Duncan at stacy.duncan@bcbsnd.com or (701) 277-2884

Questions ?



NDPERS Payroll Conference: Wellness

Presented by Stacy Duncan
NDPERS Wellness Consultant
June 12, 2013

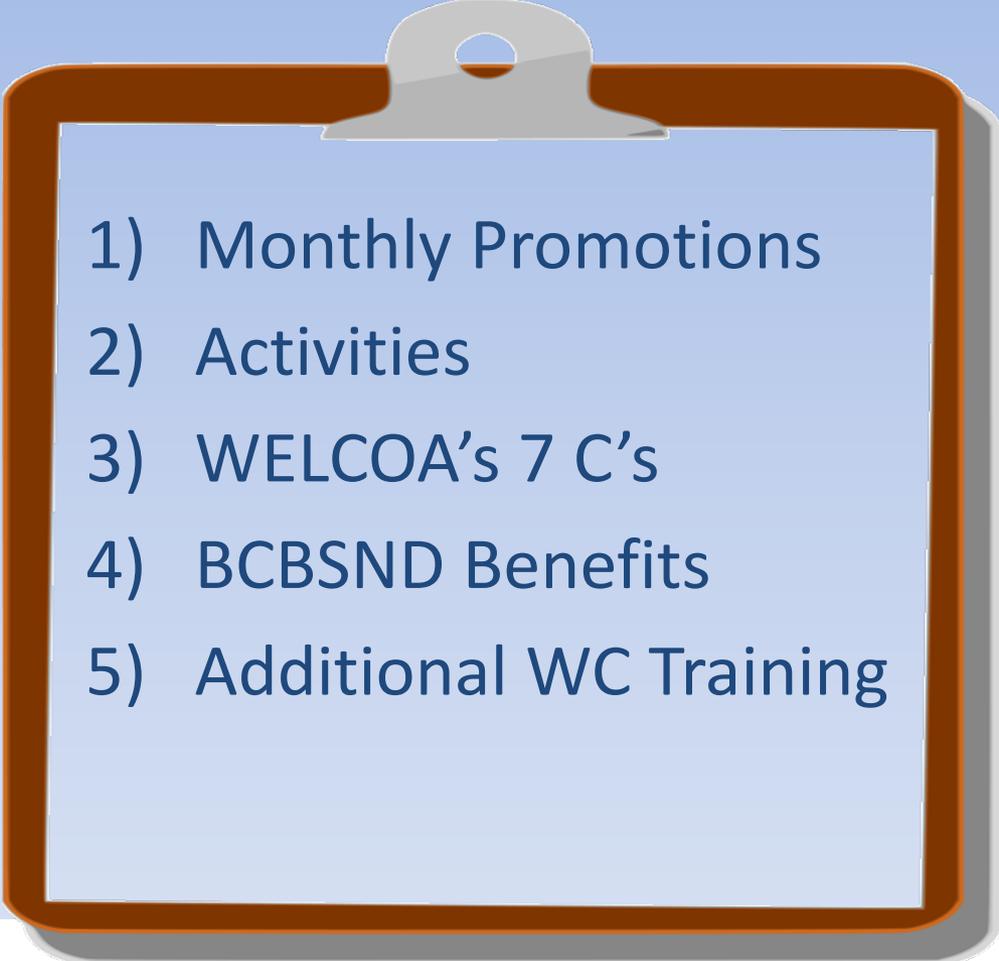
*“The greatest wealth
is health.” ~Virgil*



An independent licensee of the Blue Cross & Blue Shield Association

Noridian Mutual Insurance Company

Wellness Consultant Agenda

- 
- 1) Monthly Promotions
 - 2) Activities
 - 3) WELCOA's 7 C's
 - 4) BCBSND Benefits
 - 5) Additional WC Training

Monthly Promotions!



January

National Birth Defect Prevention



February

National Children's Dental Health



March

National Nutrition



April

Alcohol Awareness



May

Healthy Vision



June

Fireworks Safety (June 1 – July 4)



July

Juvenile Arthritis Awareness



August

Children's Eye Health & Safety



September

Prostate Cancer Awareness



October

National Physical Therapy



November

American Diabetes



December

Safe Toys & Gifts

<http://www.welcoa.org/observances/>

Activity Ideas



Take the Stairs Challenge

Don't let the cold weather stop you from being active...

Take the STAIRS CHALLENGE!

The 7 summits are the highest mountains on each of the 7 continents. Climbing all 7 is a well-known mountaineering objective achieved by only about 250 people.

HOW FAR WILL YOU CLIMB?

- Everest (Asia) 29,029 feet
- Aconcagua (South America) 22,481 feet
- Denali (North America) 20,320 feet
- Kilimanjaro (Africa) 19,339 feet
- Elbrus (Europe) 18,481 feet
- Vinson Massif (Antarctica) 16,067 feet
- Kosciusko (Australia) 7,310 feet

Caution: It is recommended that you see your physician prior to starting any new physical activity.

Program Dates:

For more information, please contact:



Take the Stairs Challenge

Program Dates:

Registration Deadline:

Logging

- Employees will log flights of stairs climbed with the goal of reaching the "virtual" peaks of the seven summits. Our overall goal is to increase the physical activity level of our employees.
 - one flight = one floor
- Each participant is responsible for logging flights climbed on their personal logging sheets and submitting them to the wellness coordinator.
- Please adhere to the challenge rules during work hours and on your time off. (No gym time Stairs Challenge)

Note: The more people that participate, the more stairs will be climbed. Be a leader. After all, the more the merrier.

Caution: It is recommended that you see your physician prior to starting any new physical activity.

How far will you climb?

The 7 summits are the highest mountains on each of the 7 continents. Climbing all 7 is a well-known mountaineering objective achieved by only about 250 people.

The list includes:

- Everest (Asia) 29,029 feet 1230 flights
- Aconcagua (South America) 22,481 feet 1071 flights
- Denali (North America) 20,320 feet 487 flights
- Kilimanjaro (Africa) 19,339 feet
- Elbrus (Europe) 18,481 feet 1230 flights
- Vinson Massif (Antarctica) 16,067 feet 1071 flights
- Kosciusko (Australia) 7,310 feet 487 flights

**Flights were calculated based on 1 flight of stairs = 15-foot elevation*



Take the Stairs

For More Information:

How far will you climb?

The Take the Stairs challenge is designed to encourage people to use the stairs in lieu of the elevator. Don't let the colder winter weather keep you from being active... **TAKE THE STAIRS!**



Other activity ideas



<http://www.cdc.gov/nccdphp/dnpao/hwi/toolkits/physicalactivity.htm>



WELCOA's 7 Benchmarks of America's Healthiest Companies

Reference:

<http://www.welcoa.org/wellworkplace/index.php?category=16>

WELCOA's 7 Benchmarks of America's Healthiest Companies



1

Get top management support

2

Create a team

3

Collect data

4

Create a plan

5

Choose interventions

6

Create a supportive environment

7

Evaluate

WELCOA's 7 Benchmarks of America's Healthiest Companies

Additional Resources:

www.ndworksitewellness.org/getstarted/supportive-environment.htm

<http://www.welcoa.org/wellworkplace/>



Blue Cross Blue Shield Wellness Benefits NDPERS ONLY



An independent licensee of the Blue Cross & Blue Shield Association

Noridian Mutual Insurance Company

Health Club Credit/HealthyBlue

Each individual (employee and spouse - 18 and older) can earn an annual maximum of \$250 through using a participating NICHA health club 12 or more days per month or the Healthy Blue website.



HealthyBlue My Logs Planners My Profile & Progress Resources Daily Dose Videos Dashboard Logout

Daily Dose of wellness

The **Daily Dose of Wellness Series** will be moved to a video library in your top navigation for 2013. The **BONUS** points will no longer be available at that time.

How to Earn Points

CLICK FOR SUMMARY

CLICK TO VIEW VIDEO

Start Here!

- Exercise Tracker**
Enter today's exercise.
- Food Tracker**
Enter today's foods.
- Weight Tracker**
Enter today's weight.

View Points and Redeem

Stoplights

Work your way towards your goal - all stoplights should be green.

- Health Assessment**
Completed.
- Wellness Workshop**
Review your Prenatal Workshop.

NEW!

Mobile Companion App

-Click HERE for details-

Health Profile

Jack:
Here are your current results:

BMI:	14.9
Weight:	150 lbs
Weight Change:	None
Goal:	Goal Met
Target Calories:	1500
Steps Goal:	2000
Wellness Score:	42
New Messages:	0

Wellness Workshops

F&V Tracker

Health Club Credit

Health Club Credit- Each individual (employee and spouse - 18 and older) can earn up to \$20 each month for using a health club 12 or more days. The health club reports participation and credit is received the following month. To get started:

1. Complete Health Assessment on HealthyBlue (see Slide 12 & 13).
2. Go to a participating NIHCA* club and complete an enrollment form (bring your BCBSND ID card).
3. Exercise at least 12 days per month. Make sure the club records each visit.
4. Notify the club of any changes in health insurance coverage.

**NIHCA (National Independent Health Club Association) is an independent company assisting in the administration of BCBSND's health and wellness program. An independent licensee of the Blue Cross & Blue Shield Association.*



**HEALTH CLUB
CREDIT PROGRAM**

Step into a world of wellness



LOGIN:

Username

Password

[Forgot username or password?](#)

GO →

NOT REGISTERED? SIGN UP NOW →

Not an NDPERS member? [Click here for your HealthyBlue login page.](#)

[Contact](#) | [Terms & Conditions](#) | [Privacy Policy](#)

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Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association, a Not-for-Profit Mutual Insurance Company.

PureWellness is an independent company assisting in the administration of BCBSND's health and wellness program.



HealthyBlue - HealthyBlue creates a confidential, personalized wellness plan, tailored to the individuals (employee and spouse – 18 and older) lifestyle and wellness goals. Then, based on preferences, it gives the participant resources to execute the plan and track success. To get started:

1. Go to www.ndpersHealthyBlue.com
2. Click on “Not registered? Sign Up Now.”
3. Register and record username and password.
4. Complete the Health Assessment



HealthyBlue – Spouses

- Spouses who have dual eligibility – NDPERS is their secondary insurance may not be able to access the NDPERS HealthyBlue portal



Wellness Program Vouchers

Wellness Voucher Explanation

The vouchers are for points on the HealthyBlue online tool. The points are based on the points of your program through NDPERS. For example:

- 1 day workshop = 1500 points (i.e. Member Education "Beat the Bug")
- Multi-day Program with tracking (i.e. Walking Challenge) = 3000 points
- NDPERS-approved Comprehensive Wellness Program = 6000 points
- As the Wellness Coordinator you would hand out these vouchers to your employees that attend the events, and decide and mark the appropriate point box. Have them fill the forms out with their information and turn the forms right back into you.
- An individual can earn a max of 6000 points through the vouchers. It might be a good idea to remind your employees that they can only receive a max of 6000 points through these wellness vouchers on an annual basis to avoid confusion later.
- The vouchers are due by the 31st of August each year for the previous wellness plan year (you may submit them earlier): Vouchers for Wellness Plan year July 1, 2012 to June 30, 2013 are due by August 31, 2013, and the points will be loaded to HealthyBlue by November 1, 2013.

As the coordinator, you will fax or mail the vouchers to Stacy Duncan, NDPERS Wellness Consultant.

Stacy Duncan
NDPERS Wellness Consultant
4510 13th Avenue S.
Fargo, ND 58121
(FAX) 701-277-2884



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 HealthyBlue site.

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

Program 1 (1500 points) Program 2 (3000 points) Program 4 (6000 points)

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

Print Coordinator Name:

Agency Name: Group Number:



Other Training Opportunities provided by



Gearing Up Training

- ✓ Bismarck
- ✓ Minot

- ✓ Grand Forks
- ✓ Fargo



Summer WC Training

- ✓ Workshops in Fargo, Bismarck, Grand Forks, Dickinson, Williston, Minot



Approximately 4x per year, BCBSND will release a flyer targeted towards programs or specific disease management.



Coordinator Newsletter

Volume 3, Issue 6
February 2013

February is National Heart Month

The American Heart Association recommends that heart attack prevention begin by age 20 for men and women. This means assessing risk factors and working to keep them low. For those older than 40, or those with multiple risk factors, it is important to calculate the risk of developing cardiovascular disease in the next 10 years.

Risk factors of heart disease that YOU can change!

- **Tobacco smoke.** A smoker's risk of developing coronary heart disease is two to four times higher than that of a nonsmoker. Someone who smokes a pack of cigarettes a day has more than twice the risk of suffering a heart attack than people who have never smoked.
- **High blood cholesterol.** The risk of coronary heart disease increases as with higher blood cholesterol numbers. A person's cholesterol level is also affected by age, sex, heredity and diet. Here's a good primer on where those numbers should be:
 - Total cholesterol: Less than 200 mg/dL.
 - LDL (bad) cholesterol:
 - If you're at low risk for heart disease: Less than 160 mg/dL.
 - If you're at intermediate risk for heart disease: Less than 130 mg/dL.
 - If you're at high risk for heart disease (including those with existing heart disease or diabetes): Less than 100mg/dL.
 - HDL (good) cholesterol: 40 mg/dL or higher for men and 50 mg/dL or higher for women
 - Triglycerides: Less than 150 mg/dL.
- **High blood pressure.** High blood pressure increases the heart's workload and increases the risk of stroke, heart attack, kidney failure and congestive heart failure. When high blood pressure exists with obesity, smoking, high blood cholesterol levels or diabetes, the risk of heart attack or stroke increases by several times.



You can lower your risk for heart disease.



Blue Cross Blue Shield of North Dakota is an Independent Member of the Blue Cross Blue Shield Association
Member Health Insurance Company

Monthly Coordinator Newsletters



Cervical Cancer

Why get screened?

Regular checkups and cancer screenings are important to your health and could save your life.

Cervical cancer screening guidelines:

- Cervical cancer screening should begin at age 21. Women under age 21 should not be tested.
- Women between ages 21 and 29 should have a Pap test every 3 years. Now there is also a test called the HPV test. HPV testing should not be used in this age group unless it is needed after an abnormal Pap test result.
- Women between the ages of 30 and 65 should have a Pap test plus an HPV test every 5 years. This is the preferred approach, but it is also OK to have a Pap test alone every 3 years.
- Women over age 65 who have had regular cervical cancer testing with normal results should not be tested for cervical cancer. Once testing is stopped, it should not be started again. Women with a history of a serious cervical pre-cancer should continue to be tested for at least 20 years after that diagnosis, even if testing continues past age 65.
- A woman who has had her uterus removed for reasons not related to cervical cancer or who has no history of cervical cancer or serious pre-cancer should not be tested.
- A woman who has been vaccinated against HPV should still follow the screening recommendations for her age group.

Some women – because of their history – may need to have a different screening schedule for cervical cancer.

Information Reference: American Cancer Society (2013). Finding Cervical Pre-Cancers. Retrieved December 3, 2012, from www.cancer.org. www.cancer.org/cancer/cervical/cervicalscreening.html#toc

Know your benefits

In addition to the \$200 annual benefit for preventive screening services, the Pap test is covered at 100 percent of the allowed charge and the deductible is waived. Benefits are available as follows:

- One service per Benefit Period: deductible and coinsurance waived
- Related office visit: copayment applied, deductible and coinsurance waived
- Members not subject to age limit

Additional benefits will be available for services when medically appropriate and necessary and ordered by a Professional Health Care Provider. See Outpatient Hospital and Medical Services.

* Benefits outlined above apply to members on the Grandfathered Benefit Plan. Members on the Non-Grandfathered or HDHP plans may contact Member Services at 1-800-225-1704 (Monday through Friday 8 a.m. – 5 p.m. CST) for clarification of coverage.





20130202 0032 12-12



Bonus Member Education WebEx's



Milissa Van Eps
Member Education Consultant
BCBSND



Onalee Sellheim
Benefits Service Representative
BCBSND

Phone Number: 1.866.277.4013

Passcode: 540306

****These sessions are open to anyone who wants to learn more about the Health Club Credit program and the HealthyBlue online wellness tool and the NDPERS Benefits!**

Wellness Coordinator Host Options:

1. Provide employees with the WebEx invites so that they can view privately on their own computers.
2. Reserve conference rooms and view in groups.

Note: *The link to view the WebEx's as well as the call-in number to hear Milissa & Onalee speak will be provided in the monthly call-webinar summary.*

Monthly Wellness Coordinator Call/Webinar Schedule

- **First Wednesday of each month**

To join the monthly call/webinar: Go to
<http://www.webmeeting.att.com>

Meeting number: 888 330 1716 Code: 704446
For audio: Dial 1-888-330-1716 Code: 704446



QUESTIONS



Blue Insight Stress Management

Member Education Consultant
Heather Horner



ND

Blue Insight

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

Stress Management



Stress Facts

- Stress has been called “the silent killer” and can lead to [heart disease](#), high blood pressure, chest pain, and an irregular heartbeat.
- Fully 42% of employees--double the percentage a year ago--think their co-workers need help managing stress
- Laughing lowers stress hormones and strengthens the immune system by releasing health-enhancing hormones.
- The stress hormone cortisol not only causes abdominal fat to accumulate, but it also enlarges individual fat cells, leading to what researchers call “diseased” fat.

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
- Marriage
- Divorce
- Birth
- Jail term
- Moving
- Personal injury or illness
- Dismissal from work
- Marital reconciliation
- Retirement



Where Stress Comes From

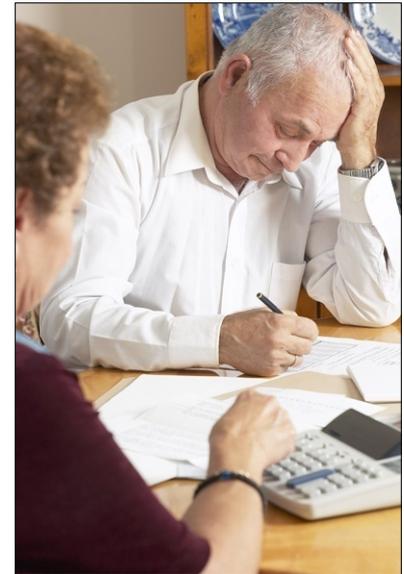
- Personal life
- Work
- Holidays



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Personal Life Stressors

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



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Work Stressors

- Work environment
- Job demands
- Coworkers
- Expectations
- Change
- Deadlines / Time



ND

Holiday Stressors

- Expectations
- Preparation
 - Baking
 - Shopping
 - Cleaning
- Money
- Travel
- Relatives?!?!?



Stress!



Confidential and Proprietary



ND

Fight or Flight



Fight or Flight



“Fight or Flight” – A tiny region at the base of your brain, sets off an alarm system in your body.

Through a combination of nerve and hormonal signals, this system prompts your adrenal glands to release a surge of hormones-the most abundant being adrenaline and cortisol.

Immediate Effects of Stress

- Increased heart rate
- Elevated blood pressure
- Affects immune system
- 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



ND

Stress and Illness



Long-term Consequences

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

CHANGE

- There are many healthy ways to manage and cope with stress, but they all require CHANGE.
- **You can either change the situation or change your reaction.**



Stress Management

#1: Avoid Unnecessary Stress

- **Learn how to say “no”** – Know your limits and stick to them.
- **Take control of your environment** – If the evening news makes you anxious, turn the TV off.

Stress Management

- **Avoid hot-button topics** – If you get upset over religion or politics, cross them off your conversation list. If you repeatedly argue about the same subject with the same people, stop bringing it up or excuse yourself when it's the topic of discussion.
- **Scale down your to-do list** – Analyze your schedule, responsibilities, and daily tasks. If you've got too much on your plate, distinguish between the “shoulds” and the “musts.”

Stress Management

#2: Alter the Situation

- **Express your feelings instead of bottling them up.** If something or someone is bothering you, communicate your concerns in an open and respectful way.
- **Be willing to compromise.** When you ask someone to change their behavior, be willing to do the same.

Stress Management

- **Be more assertive.** Don't take a backseat in your own life. Deal with problems head on, doing your best to anticipate and prevent them.
- **Manage your time better.** When you're stretched too thin and running behind, it's hard to stay calm and focused. But if you plan ahead and make sure you don't overextend yourself, you can alter the amount of stress you're under.

Stress Management

#3: Adapt to the Stressor

- **Reframe problems.** Try to view stressful situations from a more positive perspective. Rather than fuming about a traffic jam, look at it as an opportunity to pause and regroup, listen to your favorite radio station, or enjoy some alone time.
- **Look at the big picture.** Take perspective of the stressful situation. Ask yourself how important it will be in the long run. Will it matter in a month? A year? Is it really worth getting upset over? If the answer is no, focus your time and energy elsewhere.



Stress Management

- **Adjust your standards.** Perfectionism is a major source of avoidable stress. Set reasonable standards for yourself and others.
- **Focus on the positive.** When stress is getting you down, take a moment to reflect on all the things you appreciate in your life, including your own positive qualities and gifts.



Stress Management

#4: Accept the things you can't change

- **Don't try to control the uncontrollable.** Many things in life are beyond our control— particularly the behavior of other people.
 - Focus on the things you can control such as the way you choose to react to problems.
- **Look for the upside.** When facing major challenges, try to look at them as opportunities for personal growth.
 - If your own poor choices contributed to a stressful situation, reflect on them and learn from your mistakes.

Stress Management

- **Share your feelings.** Talk to a trusted friend or make an appointment with a therapist.
- **Learn to forgive.** Accept the fact that we live in an imperfect world and that people make mistakes. Let go of anger and resentments. Free yourself from negative energy by forgiving and moving on.

Stress Management

#5: Make time for fun and relaxation

- **Set aside relaxation time.** Include rest and relaxation in your daily schedule.
- **Connect with others.** Spend time with positive people who enhance your life.
- **Do something you enjoy every day.** Make time for leisure activities that bring you joy.
- **Keep your sense of humor.** This includes the ability to laugh at yourself.

Healthy ways to relax and recharge

- Go for a walk.
- Spend time in nature.
- Call a good friend.
- Sweat out tension with a good workout.
- Write in your journal.
- Take a long bath.
- Light scented candles.
- Savor a warm cup of coffee or tea.
- Play with a pet.
- Work in your garden.
- Get a massage.
- Curl up with a good book.
- Listen to music.
- Watch a comedy.

Stress Management

#6: Adopt a healthy lifestyle

- [Exercise regularly](#). Physical activity plays a key role in reducing and preventing the effects of stress. Make time for at least 30 minutes of exercise, three times per week. Nothing beats aerobic exercise for releasing pent-up stress and tension.
- [Eat a healthy diet](#). Well-nourished bodies are better prepared to cope with stress, so be mindful of what you eat. Start your day right with breakfast, and keep your energy up and your mind clear with balanced, nutritious meals throughout the day.

Stress Management

- **Reduce caffeine and sugar.** The temporary "highs" caffeine and sugar provide often end in with a crash in mood and energy.
- **Avoid alcohol, cigarettes, and drugs.** Self-medicating with alcohol or drugs may provide an easy escape from stress, but the relief is only temporary.
- **Get enough sleep.** Adequate sleep fuels your mind, as well as your body. Feeling tired will increase your stress because it may cause you to think irrationally.

Start a Stress Journal

- A stress journal can help you identify the regular stressors in your life and the way you deal with them. Each time you feel stressed, keep track of it in your journal. As you keep a daily log, you will begin to see patterns and common themes. Write down:
 - What caused your stress (make a guess if you're unsure).
 - How you felt, both physically and emotionally.
 - How you acted in response.
 - What you did to make yourself feel better.

Relieve stress today!

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



ND

The Good, the Bad, and the Ugly



The Good, the Bad, and the Ugly

- Breathe Deep
- Overeating
- Too much television
- Swimming
- Jogging
- Drink a lot of caffeine
- Taking a vacation
- Shouting at someone
- Taking a walk at lunch
- Meditation exercises
- Punching a pillow
- Writing down your stressors

**BOLD IS BELIEVING IN AFFORDABLE,
HIGH QUALITY HEALTH INSURANCE FOR
THE NEXT GENERATION.**

See our **BOLD** initiatives »

**BOLDER
SHADE OF BLUE**



1 2 3 4 5

Online Services Login

Login For: **Members** ▼

Username

.....

[Forgot your username?](#)

[Forgot your password?](#)

Log in 

[Learn what services are available »](#)

[Register now for online services »](#)

[Secure Online Services Notice »](#)

Looking for Coverage?

Get a Quote and Apply

- ◆ [Individual Health Coverage](#)
- ◆ [Group Health Coverage](#)
- ◆ [Medicare Supplement Plans](#)
- ◆ [High Deductible Health Plans](#)

Find a Doctor

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

- ◆ [Doctors in North Dakota](#)
- ◆ [Doctors Out of State/BlueCard Program](#)

Pharmacy Guide

Locate a participating pharmacy in the Prime Therapeutics Network

- ◆ [Participating Pharmacy Search](#)
- ◆ [Drug Formulary List](#)

Members

Online Member Services

Secure online access to claims information, request duplicate EOBs and a new ID card.

[Learn More.](#)

Member Quick Links

- ◆ [Members Homepage](#)
- ◆ [Health Club Credit Program](#)
- ◆ [Explanation of Benefits Guide](#)
- ◆ [Forms](#)
- ◆ [Contact Member Services](#)

Employers

Online Employers Services

Enroll employees online, check application status and view membership statements.

[Learn More.](#)

Employer Quick Links

- ◆ [Employers Homepage](#)
- ◆ [Tax Credit Information](#)
- ◆ [Forms](#)
- ◆ [Contact Us](#)
- ◆ [Group Education](#)

Providers

THORConnect

BCBSND's provider web site provides quick access to information, patient eligibility, referrals, claim status, forms, medical policies and the HealthCare News.

[THORConnect.org](#)

BlueInsight Blog



- [Care Comparison](#)
- [Drug Formulary List](#)
- [Forms](#)
- [Frequently Asked Questions \(FAQ\)](#)
- [Health and Wellness Links](#)
- [Provider Listing](#)

MEMBERS

Looking for information about your Blue Cross Blue Shield of North Dakota coverage? currently available:

Member Services

[Request a Benefit Plan Book.](#)

Get a copy of your benefit plan book.

[Request a new ID Card.](#)

Lose your identification card? This section makes it fast and easy to order a replacement.

[Request a temporary ID Card.](#)

Need to print a temporary identification card? This section makes it fast and easy to print temporary card(s).

[Change Address or Phone Number.](#)

Moving? Be sure to update your file.

[Ask Member Services.](#)

Send your question or comment directly to one of our Member Services representatives.

[Electronic Representative \(E-Rep\).](#)

View on-line discussions between Member Services and you.

[Prenatal Plus Enrollment.](#)

Enroll in the Prenatal Plus program.

Benefit Plan Information

[View Benefit Plan Maximums.](#)

A brief summary of your benefit plan maximums.

[View Eligibility.](#)

Check your eligibility dates.

[View Member Information.](#)

View member specific information and some basic plan information.

[View Copayment Information.](#)

View your copayment responsibility.

User Profile Information

[Profile Maintenance.](#)

Change your online profile.

[Change Password.](#)

Change your password.





Welcome to the Care Comparison

[English](#) | [Español](#) | Font Size [A](#) [A](#) [A](#)

Browse Services

Back, spine, neck

Behavioral health

Brain, head

Children's health

Diagnostic screenings

Digestive system, liver, gallbladder

Ear, nose, throat

Eyes

Heart and circulation

Hips, legs, knees, feet

Kidneys and bladder

Lungs

Men's health

Office visits

Preventive care

Shoulders, arms, hands

Weight Loss

Women's health

This site helps you get a general understanding of the cost ranges of common types of healthcare services. By using this site, you agree to the [Terms of Use](#).

Step 1: Choose Your Service

* Note indicates required fields

*Procedure / Service:

Please Select

Step 2: Choose Your Service Location

Zip:

Radius

Within 5 miles

- OR -

City

State

Select One

Radius

Within 5 miles

Facility Name

Reset Selection

 Search



Welcome to the Care Comparison

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Results Per Page

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Displaying 3 Search Result(s)

Treatment cost estimates for Upper GI Endoscopy Within Fargo, ND, 5 miles

<u>Facility Name</u> ▼	<u>Distance</u> ▼	<u>Average</u> ▼	<u>Total Cost Estimate</u> ▼
ND Hospital A	0.42 Miles Map and Directions	\$878	\$845 - \$965
ND Hospital B	0.47 Miles Map and Directions	\$1,004	\$965 - \$1,086
ND Hospital C	3.63 Miles Map and Directions	\$1,266	\$1,206 - \$1,327

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Displaying 2 Search Result(s)

Treatment cost estimates for Upper GI Endoscopy Mayo, Within Rochester, MN, 5 miles

<u>Facility Name</u> ▼	<u>Distance</u> ▼	<u>Average</u> ▼	<u>Total Cost Estimate</u> ▼
Mayo Clinic St Marys Hospital 1216 2nd St SW Rochester, MN 55902-1906 507-255-5123	1.15 Miles Map and Directions	\$3,559	\$3,476 - \$3,659
Mayo Clinic Rochester Methodist Hospital 201 W Center St Rochester, MN 55902-3003 507-266-7890	1.55 Miles Map and Directions	\$3,157	\$3,110 - \$3,293

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of North Dakota**

4510 13th Ave. S.

1-800-342-4718

www.BCBSND.com



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



**BlueCross BlueShield
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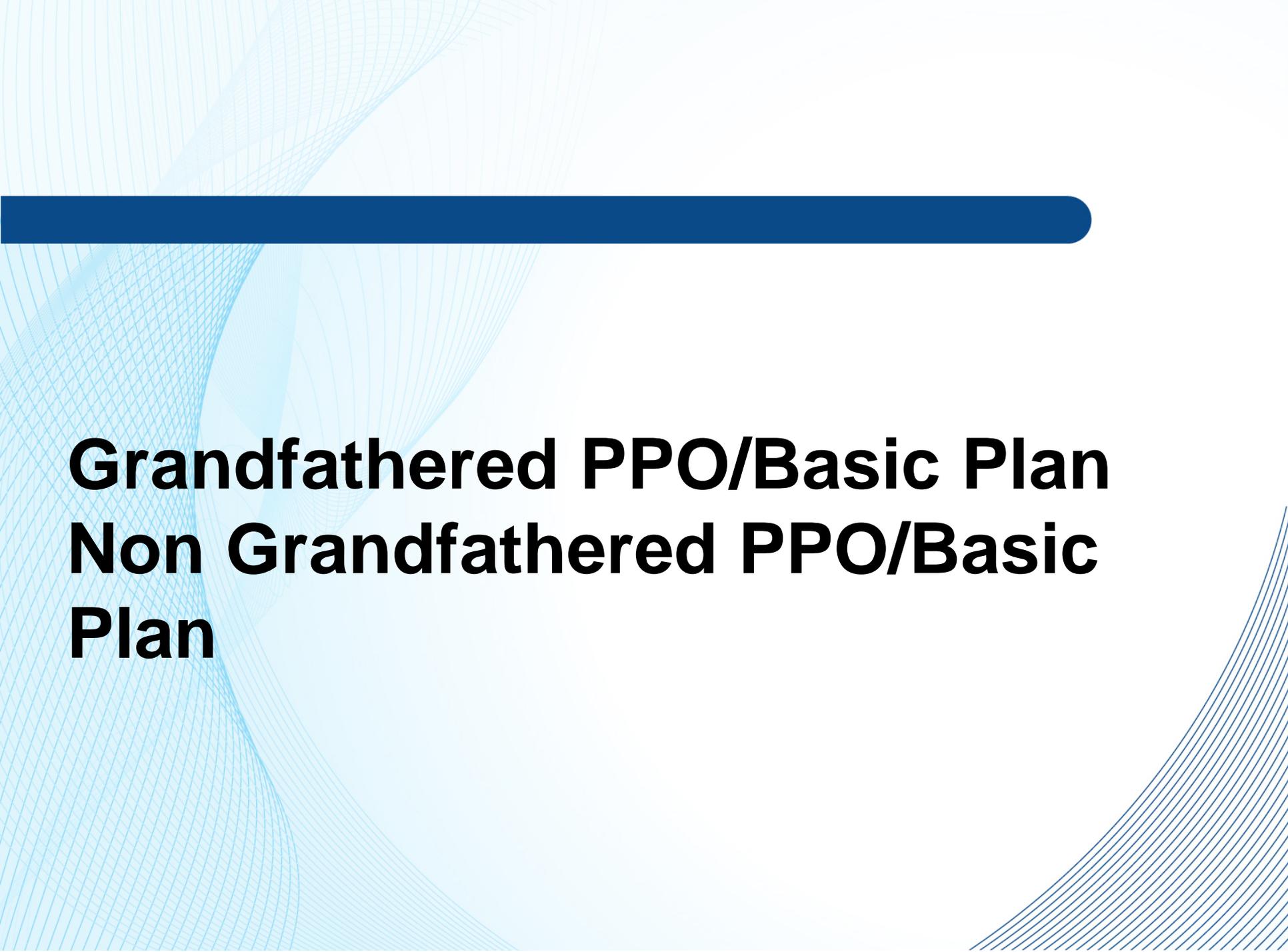
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North Dakota Public Employees Retirement System (NDPERS)

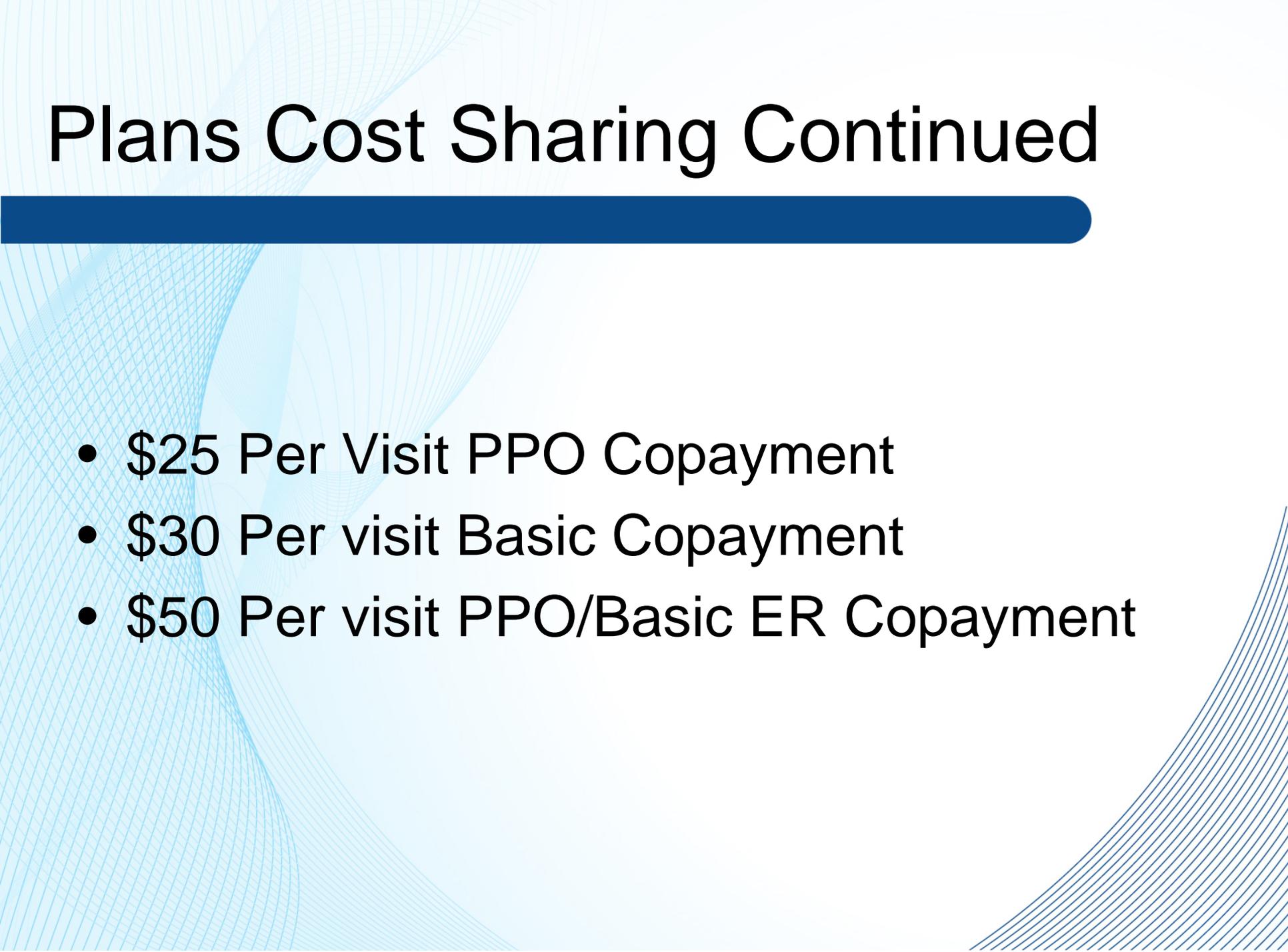


Grandfathered PPO/Basic Plan
Non Grandfathered PPO/Basic
Plan

Plans Cost sharing Amounts Per Benefit Period

- \$400 Single PPO/Basic Deductible Amount
- \$1200 Family PPO/Basic Deductible Amount
- \$750-80/20-Single PPO Coinsurance Amount
- \$1500-80/20-Family PPO Coinsurance Amount
- \$1250-75/25-Single Basic Coinsurance Amount
- \$2500-75/25-Family Basic Coinsurance Amount

Plans Cost Sharing Continued



- \$25 Per Visit PPO Copayment
- \$30 Per visit Basic Copayment
- \$50 Per visit PPO/Basic ER Copayment

Total Out-of-Pocket Maximum

- \$1150 Single PPO Maximum Per CY
- \$2700 Family PPO Maximum Per CY
- \$1650 Single Basic Maximum Per CY
- \$3700 Family Basic Maximum Per CY
- Neither the GF nor NGF plans have a \$2,000,000 Lifetime Maximum any longer.

Prescription Drug Coverage for GF & NGF Plans



- **Formulary Generic**
 - \$5 Copayment + 15%
- **Formulary Brand Name**
 - \$20 Copayment + 25%
 - There is a \$1000 coinsurance Maximum for Formulary Generic and Brand Name prescriptions per member per CY
- **Nonformulary Generic/Brand**
 - \$25 Copayment + 50%
 - The \$1000 coinsurance Maximum does not apply to the Nonformulary Prescriptions.
 - One Copayment Amount Per Prescription Order or refill for a 1-34 day supply.
 - Two Copayment Amount Per Prescription Order or refill for a 35-100 day supply.

Wellness Services – Grandfathered Plan

- **Well Child Care – To members 6th birthday**
 - \$25/\$30 copayment per Office Visit then 100%
 - Deductible does not apply
 - 7 visits for Members from birth through 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 for Members age 6 and older – Grandfathered Plan

- **\$25/\$30 Copayment per Office Visit**
 - 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

Services that do not apply to the \$200 Preventive Maximum-Grandfathered Plan

- Mammogram
 - 100% of allowed charge
 - Deductible is waived and benefits are as follows:
 - One service for Members between the ages of 35 and 40
 - One service per year for Members age 40 and older
- Routine Pap Smear
 - 100% of Allowed Charge
 - Deductible is waived and benefits are subject to a Maximum Benefit Allowance of 1 pap smear per Benefit Period

Preventive Screenings not included in the \$200 Maximum Continued-Grandfathered Plan

- \$25/\$30 Copayment for Office Visit related to Pap Smear
- Prostate Cancer Screening
 - 75%/80% of Allowed Charge
 - Deductible is waived
 - Benefits available for an annual digital rectal exam and an annual prostate-specific antigen test for an asymptomatic male age 50 and older, a black male age 40 and older, and a male age 40 and older with a family history of prostate cancer.
- 25/\$30 Copayment for Office Visit related to PSA test.

Preventive Screenings cont'd

Grandfathered Plan

- Fecal Occult Blood Testing for Colorectal Cancer Screening
 - 100% of Allowed Charge
 - Deductible is waived
 - Benefits are allowed for Members age 50 and older
 - Subject to a Maximum Benefit Allowance of 1 test per Benefit Period
- Immunizations other than well child care
 - 100% of Allowed Charge
 - Deductible is waived
- Covered immunizations are those published as policy by the CDC
 - Certain age restrictions may apply

Wellness Services – Non Grandfathered Plan

- **Well Child Care – To members 6th birthday**
 - 100% of Allowed Charge.
 - Deductible Amount is waived.
 - 7 visits for Members from birth through 12 months
 - 3 visits for Members from 13 months through 35 months
 - 1 visit per Benefit Period for Members 36 months through 72 months

Preventive Screening Services for Members age 6 and older – Non Grandfathered Plan

- 100% of Allowed Charge. Deductible Amount is Waived.
- Benefits Include:
 - Maximum Benefit Allowance of 1 examination per Member per Benefit Period.
 - Routine Diagnostic Screenings – 100% of Allowed Charge. Deductible Amount is Waived.

Preventive Services Continued-Non Grandfathered Plan

- Mammogram
 - 100% of allowed charge
 - Deductible is waived and benefits are as follows:
 - One service for Members between the ages of 35 and 40
 - One service per year for Members age 40 and older
- Routine Pap Smear
 - 100% of Allowed Charge
 - Deductible is waived and benefits are subject to a Maximum Benefit Allowance of 1 pap smear per Benefit Period

Preventive Screenings Continued- Non Grandfathered Plan

- **Colonoscopy** – subject to a Maximum Benefit Allowance of 1 test every 10 years or
- **Sigmoidoscopy** – subject to a Maximum Benefit Allowance of 1 test every 5 years.
- **Prostate Cancer Screening**
 - 75%/80% of Allowed Charge
 - Deductible is waived
 - Benefits available for an annual digital rectal exam and an annual prostate-specific antigen test for an asymptomatic male age 50 and older, a black male age 40 and older, and a male age 40 and older with a family history of prostate cancer.
 - \$25/\$30 for the related Office Visit does apply for the PSA.

Preventive Screenings Continued- Non Grandfathered Plan

- Fecal Occult Blood Testing for Colorectal Cancer Screening
 - 100% of Allowed Charge
 - Deductible is waived
 - Benefits are allowed for Members age 50 and older
 - Subject to a Maximum Benefit Allowance of 1 test per Benefit Period
- Immunizations other than well child care
 - 100% of Allowed Charge
 - Deductible is waived
- Covered immunizations are those published as policy by the CDC
 - Certain age restrictions may apply

Immunizations that would be included:

- Hepatitis
- Influenza Virus Vaccine
- DPT (Diphtheria/Pertussis/Tetanus)
- MMR (Measles/Mumps/Rubella)
- Chicken Pox (Vaicella)
- Pneumococcal Disease
- Meningococcal Disease
- Polio
- HPV (Human Papillomavirus) 9-26(Male & Female)
- Shingles (Zostavax) 50+

Preventive Services Non Grandfathered Plan

- Formulary Contraceptive drugs with a Prescription order are paid at 100%
- Two copayment amounts per prescription order or refill for a 2-month or 3 month supply of Nonformulary oral contraceptives
- Breast Pumps-100% of Allowed Charge. Rental or Purchase of 1 breast pump per pregnancy. Deductible Amount is waived.
- Outpatient Sterilization Procedures for Females-100% of Allowed Charge. Deductible Amount is waived.

Dependent Eligibility-GF & NGF Plans

- Children placed with you or your covered spouse for adoption or whom you or your covered spouse have legally adopted.
- whom you or your covered spouse have been appointed legal guardian.
- Children who are not offered Employer Group Coverage with full time employment.
- Children who are married and not offered Employer Group Coverage if they are a full time employee.
- Children who are married and not offered Employer Group Coverage thru their spouse.
- For more information on dependent eligibility please refer to your benefit plan book.

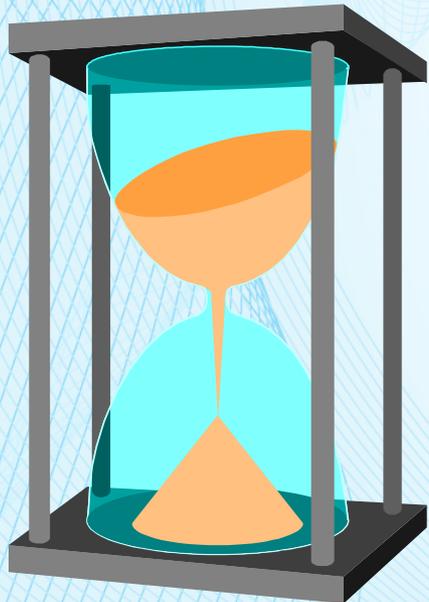
NDPERS Added Programs



- Prenatal Plus Program
- NDPERS Tobacco Cessation Program for State Employees
- Wellness Programs – HCC and Healthy Blue Programs
- MediQHome Program
- Accordant Program
- Prime Therapeutics Specialty Program

Plan Year

July 1, 2013



June 30, 2015



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**Please contact the BCBSND NDPERS Service
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**You can also refer to the NDPERS website at:
www.discovernd.com/ndpers/**



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Minimum Participation and Contribution Mailing

What is this?



- This is a mailing that goes out each October to all Political Subdivisions.
- Must be returned no later than January 1 of the next year.
- If the Political Subdivision does not return their response, a second follow-up letter will be sent and if not returned calls will be made to the Agency.

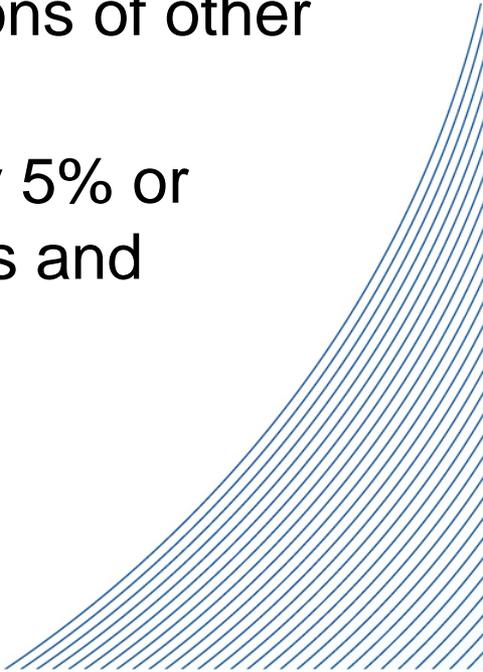
Requirements



- Eligibility Information needed
 - # of Full time Employees on Payroll
 - # of Employees eligible for Health Insurance
 - Minus the number covered under Spouse coverage, other employer group coverage or Medicare
 - number from the Underwriting Requirement for your group
- Contribution Information: Contribution Amount or Percent(should equal 100%)
 - March 23, 2010 Contribution needed by the Employer and Employee for Single and Family Coverage
 - Current Contribution needed by the Employer and Employee for Single and Family Coverage

Results



- If you meet the requirements of the Participation and Contribution nothing will change for your agency.
 - If you do not meet either the Participation or contribution we will notify you with your options of other coverage.
 - If you choose to change your contribution by 5% or more you will lose your Grandfathered status and become a Non Grandfathered plan.
- 



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Questions?



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North Dakota Public Employees Retirement System (NDPERS)

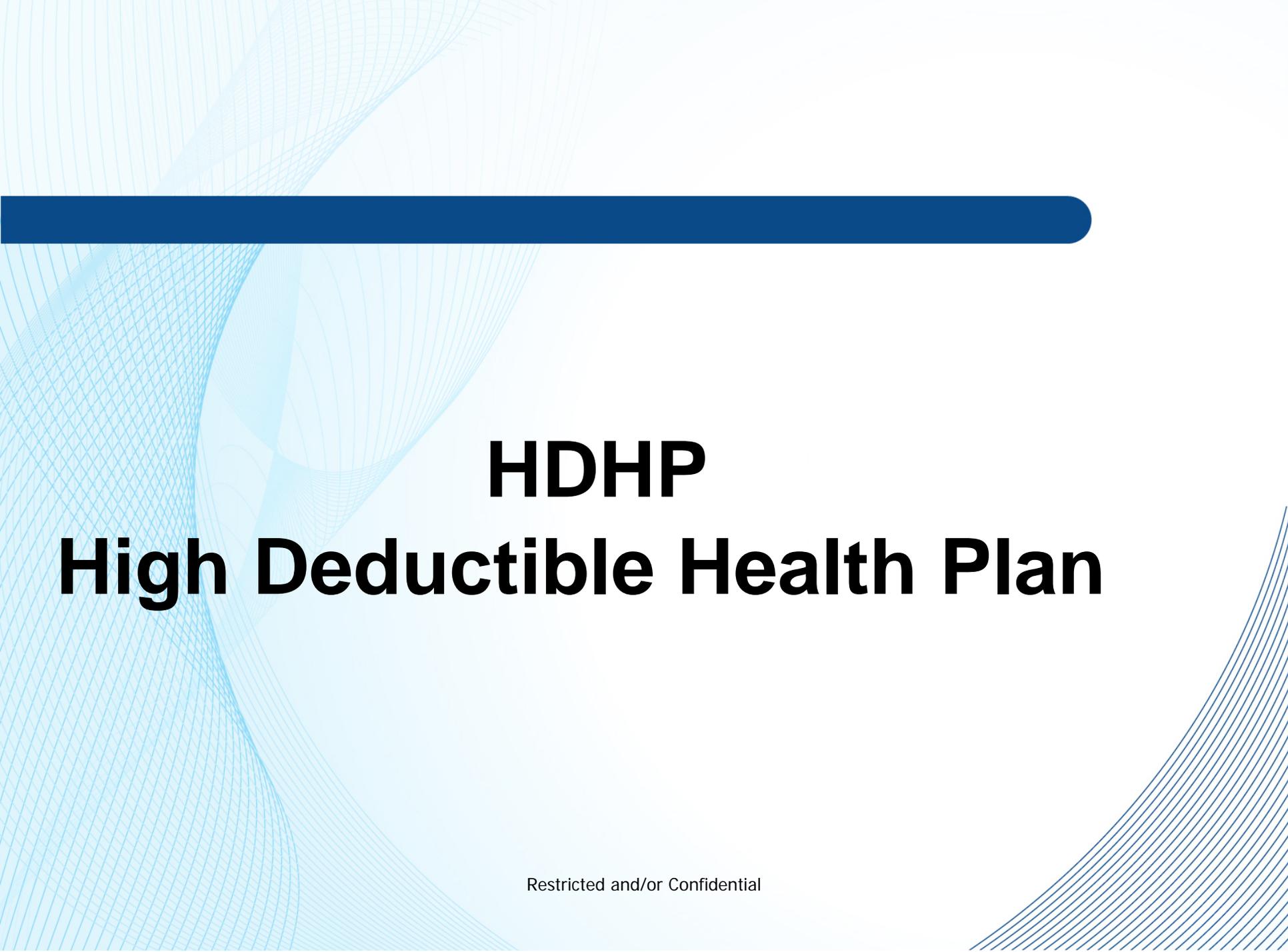
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Current Plan Cost Sharing

- \$25 Per Office Visit-PPO Plan
- \$30 Per Office Visit-Basic Plan
- \$400 Single Plan Deductible-PPO/Basic
- \$1200 Family Plan Deductible-PPO/Basic
- \$750-80/20-Single Coinsurance-PPO
- \$1250-75/25-Single Coinsurance-Basic
- \$1500-80/20-Family Coinsurance-PPO
- \$2500-75/25-Family Coinsurance-Basic

Current PPO/Basic Prescription Drug Plan

- Formulary Generic
 - \$5 Copayment + 15%
- Formulary Brand Name
 - \$20 Copayment + 25%
 - There is a \$1000 coinsurance Maximum for Formulary Generic and Brand Name prescriptions per member per CY
- Nonformulary Generic/Brand
 - \$25 Copayment + 50%
 - The \$1000 coinsurance Maximum does not apply to the Nonformulary Prescriptions.
 - **Mail Order will now be available to NDPERS members thru PrimeMail.**



HDHP

High Deductible Health Plan

Restricted and/or Confidential

HDHP Differences

* includes the Basic Plan

- This will be a Comprehensive Deductible and Coinsurance plan.
- There are no Copayments under this plan.
- Deductible will apply first dollar since there is no copay structure on Prescriptions.
- Because this is a Comprehensive HDHP a Member can exceed the \$1500 Individual Deductible/Coinsurance.
- This plan is a non grandfathered plan, so all PPACA changes will be incorporated into this plan.

Deductible

PLAN	INDIVIDUAL	FAMILY
PPO	\$ 1,500	\$ 3,000
BASIC	\$ 1,500	\$ 3,000

Coinsurance Maximums

PLAN	INDIVIDUAL	FAMILY
PPO 80/20 %	\$1,500	\$ 3,000
BASIC 75/25 %	\$ 2,000	\$ 4,000

Total Out-of-Pocket Maximum

*Includes deductible and coinsurance only

PLAN	INDIVIDUAL	FAMILY
PPO	\$ 3,000	\$ 6,000
BASIC	\$ 3,500	\$ 7,000

Restricted and/or Confidential

Prescription Drug Coverage for all Plans



- Formulary Drug
 - 80% of Allowed Charge after Deductible Amount
- Nonformulary Drug
 - 50% of Allowed Charge after Deductible Amount
 - Prescription Medications or Drugs and nonprescription diabetes supplies are subject to a dispensing limit of a 100-day supply.

Wellness Services

- **Well Child Care – To members 6th birthday**
 - 100% of Allowed Charge
 - Deductible Amount is waived
 - 7 visits for Members from birth through 12 months
 - 4 visits for Members from 13 months through 35 months
 - 1 visit per Benefit Period for Members 36 months through 72 months

Preventive Screening Services for Members age 6 and older

- 100% of Allowed Charge subject to a Maximum Benefit Allowance of 1 examination per Member per Benefit Period
- Deductible Amount is waived
- **Benefits Include:**
 - One routine physical examination per Member (Office Visit)
- All CDC Approved Immunizations will be paid at 100%
- Shingles (Zostavax) 50+
- HPV (Human Papillomavirus) 9-26 (male & female)

Preventive Continued

- Mammogram
 - 100% of allowed charge
 - Deductible is waived and benefits are as follows:
 - One service for Members between the ages of 35 and 40
 - One service per year for Members age 40 and older
- Routine Pap Smear
- Fecal Occult Blood Testing – Subject to a Maximum Benefit Allowance of 1 test per benefit period for ages 50+.
- Colonoscopy - Subject to a Maximum Benefit Allowance of 1 test every 10 years for ages 50-75.
- Sigmoidoscopy - Subject to a Maximum Benefit Allowance of 1 test every 5 years for ages 50-75.

Preventive Continued

- Formulary Contraceptive drugs with a Prescription order are paid at 100%
- Two copayment amounts per prescription order or refill for a 2-month or 3-month supply of Nonformulary oral contraceptives
- Breast pumps-100% of Allowed Charge. Rental or Purchase of 1 breast pump pre pregnancy. Deductible Amount is waived.
- Outpatient Sterilization Procedures for females-100% of Allowed Charge. Deductible Amount is waived.

Preventive Screenings cont'd

- Tobacco Cessation Services

- 100% of Allowed Charge

- Prescription Non-Nicotine Replacement Therapy.
- Payable Over-the-Counter(OTC) Nicotine Replacement Therapy(nicotine lozenges, patches, gum).
- Prescription Nicotine Replacement Therapy(nicotine nasal spray, inhaler, patches).
- Related Office Visit.

Benefits are subject to a Maximum Benefit Allowance of 2 quit attempt cycles per Member per Benefit Period. A quit attempt cycle includes 4 counseling visits and/or a 3-month supply of nicotine or non-nicotine replacement therapy.

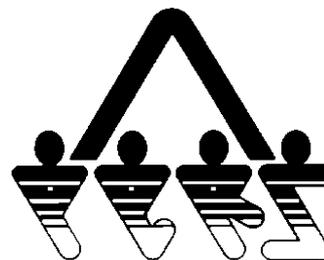


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at 1-800-223-1704**

**You can also refer to the NDPERS website at:
<http://www.nd.gov/ndpers>**

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NDPERS

HSA Presentation

2013 Benefits

- High Deductible Health Plan
 - Blue Cross Blue Shield of N.D.
- Health Savings Account (HSA)
 - Discovery Benefits

Health Savings Account

Benefits

- Enroll in High Deductible Health Plan
- Enroll in the HSA

Before Deductible Met

- Use HSA to pay for out-of-pocket/deductible expenses

After Deductible Met

- Now covered by HDHP
- Save your HSA funds!

What is a Health Savings Account?

- A Health Savings Account allows you to set aside funds to pay for qualified medical expenses for you, your dependents or your spouse.
- ***Think of it as a Medical IRA!***
- ***Note- dependent status for an H.S.A is different than the health plan.***

Why Enroll?

- Funds rollover from year to year
 - No balance limit
- Triple tax savings
 - Tax savings on contributions
 - Withdraw funds tax-free
 - Invest and earn tax-free
- Doubles as a retirement account
 - Withdrawal funds without a penalty at age 65 for non-medical expenses (taxes apply)

H.S.A Contributions

- NDPERS Monthly Employer Contribution
- Participant E-Contribute
- Send a check to fund your account at any time
- 2013 Contribution limits:

Coverage	2012	NDPERS 2013 Contribution	
Single	\$3,250	\$728.88 (\$60.74/month)	(\$2591.92)
Family	\$6,450	\$1764.00 (\$147.00/month)	(\$4857.12)
55+	\$1,000 Extra contribution		

Eligibility

- Must be covered by a HDHP to participate
- If you cease participation in HDHP, can no longer contribute to H.S.A, but can spend down balance
- You are not eligible if:
 - covered by any other insurance
 - If you have a supplemental insurance policy, check with your carrier to ensure the policy is H.S.A compatible
 - you/spouse participate in a traditional FSA
 - receiving Medicare/Tricare benefits

Eligibility

- **FSA / Grace Period Rules**
 - FSA must have a zero balance on 12/31/13 in order to enroll in the H.S.A effective 1/1/14
 - If the FSA has a remaining balance on 1/1/14, employee is not eligible to enroll in an H.S.A until April 1st, 2014
 - (first of the month following 2 ½ month flexible spending account grace period)

Get Reimbursed

- Free Benefits Debit Card
- Spouse and dependent cards too
- Pay your provider directly
- Valid for three years
- Keep your receipts
 - not required
 - retain for proof of expenditures



Get Reimbursed

- Pay your provider from your online account
 - check issued from your HSA to your provider
- Submit a withdrawal request online
 - processed within two business days
 - reimbursement issued daily
 - Funds are direct deposited into your account

[HSA Guide to Consumer Distributions](#)

Investment Options

- Cash account (FDIC insured)
 - \$1,500 threshold
 - Funds over threshold move automatically to Money Market Savings (\$100 increments)
- Money Market Savings (FDIC insured)
 - Variable interest rate
- Mutual funds
 - Visit www.discoverybenefits.com to view current fund options and performance
- Single Sign-on

Participant Responsibilities

- Ensure funds are used for eligible healthcare expenses
 - Receipts are not required for reimbursement, retain for your own records
- Report contributions and withdrawals
 - Form 8889
 - Discovery will provide necessary information

Participant Technology

Participant Portal

- Up-to-date account information available 24/7
- Request distribution
- Pay your provider
- Access investment options
- Order additional debit cards

Mobile Application

- iPhone and Android phones
- View balances
- Contact customer service



Education

- Option available during NDPERS annual open enrollment
- Additional resources at NDPERS website

Open Enrollment

– Enroll in the NDPERS HDHP / HSA

- Complete application and return to employer by November 4th
 - Once set up is complete, login into your H.S.A account at www.discoverybenefits.com to set up direct deposit and designate beneficiaries
- If eligibility requirements are met, coverage will be effective January 1, 2014

Contact Customer Service

- 7:00 a.m. – 7:00 p.m. CST Monday – Friday
- Toll-free 866-451-3399
- Email
 - customerservice@discoverybenefits.com

GROUP INSURANCE

NDPERS Payroll Conference 2013

Kathy Allen & Rebecca Fricke - NDPERS

High Deductible Health Plan & Political Subdivisions

- The NDPERS Board is currently reviewing the option to offer the High Deductible Health Plan (HDHP) to political subdivisions
- Information will be provided as these details are defined
- If this option is approved, NDPERS will not administer the Health Savings Account for political subdivisions
- The HDHP is a non-grandfathered plan

Affordable Care Act

- Compliance with the Affordable Care Act (ACA) is the responsibility of the employer and penalties for non-compliance will be assessed to the employer, not the plan

Affordable Care Act

Eligibility:

- Definition of Permanent Employee is not modified – remains the same, 20/20 rule
- Definition of Temporary Employee modified effective January 1, 2014 to meet requirements of ACA:
 - Works on average 30 hours per week
 - Works 130 hours in a month

Affordable Care Act

- Annual enrollment for 2014 may require that your existing temporary employees that meet the new ACA definition complete a new waiver if they are electing not to join
- Important to get a waiver from your temporary employees each time they waive health coverage

Affordable Care Act

- Affordability:
 - All employees (whether permanent or temporary under state law) who meet the ACA definition of permanent employees will need to be tested to ensure employee is not charged more than 9.5% of household income (ACA requirement)
 - Permanent employees under state law also need to be tested to ensure they not charged more than 50% of single premium (NDPERS minimum contribution requirement)

Affordable Care Act

- Based on interpretation of ACA, it appears that if a small employer (less than 50 employees) loses grandfathered status, this may remove them from NDPERS participation and may move them to the small employer group pools on the exchange
- Again, compliance with the Affordable Care Act (ACA) is the responsibility of the employer and penalties for non-compliance will be assessed to the employer, not the plan

Affordable Care Act

- Special Forum will be held later this summer in Bismarck with webcast to discuss the impact for employers
- Topics include:
 - Employee eligibility – definitions of employee
 - Affordability calculation – 9.5% of household income
 - Look back period & stability period
 - Premium payment and moving from Grandfathered Plan to Non-Grandfathered Plan
 - Impact for small employers (less than 50)
- Additional forums will be held in early fall

HB 1058: Pre-Medicare Retirees & RHIC

TWO PROVISIONS:

- Closes NDPERS Health Plan to Pre-Medicare Retirees
 - Plan is offered as an option for pre-Medicare retirees losing COBRA coverage and not yet eligible for Medicare
 - No change in coverage or benefits
 - No medical underwriting and pre-existing condition limitations
- Makes the Retiree Health Credit Portable
 - Currently only available for NDPERS health coverage
 - Now allows the credit to be used for any health and prescription drug plan as well as the NDPERS dental, vision or LTC plans

HB 1058: Pre-Medicare Retirees & RHIC

- Considerations:

- Rates are set in statute not on actuarial requirements of group; therefore, do not reflect the full cost of the coverage
- This has resulted in an indirect subsidy for the premium rates which has created an ‘implicit subsidy’ which must be accounted for on the State’s financials
- The ACA will allow access to health care in the marketplace without meeting medical underwriting or pre-existing condition provisions
- The health credit will be portable which will allow retirees to use it for other insurance products

Subsidy is @ \$52 million and growing – not presently funded.

HB 1058: Pre-Medicare Retirees & RHIC

- Result:
 - Pre-Medicare retirees will have more options for coverage available in the insurance market
 - Indirect subsidy for rates will start to phase out beginning in 2015
 - Implicit subsidy on state financials will be reduced and eliminated by the time this bill is effective in 2015

Questions?



ING Employee Benefits

Presentation for:



North Dakota Public Employees Retirement System



June 12, 2013
www.ing-usa.com

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Funeral Planning Program Features



Funeral Planning and Concierge Services

Everest Services include:

- **24x7 Advisor Planning Assistance**
 - Assistance to discuss funeral planning issues
 - Provide client with help in creating a personal funeral plan
- **Price-Finder Research Reports**
 - Detailed, local funeral home price comparisons
 - Available on demand via Everest website
- **Online Planning Tools**
 - Personal Profile
 - 10-Key Decisions Planner
 - “My Wishes” Planning Guide
 - Reference Guide
 - Information stored and maintained in secure data warehouse





Services Available:

- **At-Need Family Support**

- Family Assistance and Plan Implementation
 - Communicate the client's Personal Funeral Plan to the funeral home; removing the family from a sales-focused environment
 - Provide 24-hour assistance throughout the funeral process

- **Negotiation Assistance**

- Gather pricing information and present to client in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products.

Peace of mind when it's needed the most

Funeral Planning Services

A value-added service offered with your Group Life Insurance provided by ING Employee Benefits, a Division of Reliance Life Insurance Company. Service provided by Everest Funeral Package, LLC.

Everest is pleased to provide a unique, value-added service that empowers individuals who are dealing with funeral related issues.

Who is Everest?

Everest, the first nationwide funeral planning and concierge service, is an independent consumer advocate who works on your behalf. Everest's sole purpose is to provide the information you need to make the most informed decisions about all funeral related issues, and then put those wishes into action. You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America.

Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor does Everest receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both pre-planning and at-need services at or near the time of need. Everest's online planning tools help you prepare for the future. Everest services include price negotiation assistance and communicating the family's wishes to the funeral home. And, Everest Advisors are available by phone 24/7.



While you can't predict life's outcome, you can prepare for it...



EMPLOYEE BENEFITS



Your future. Made easier.®

Who is Eligible?

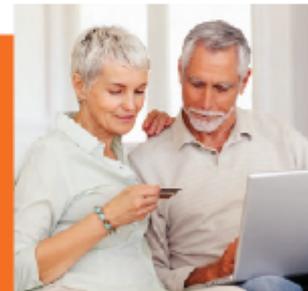
Everest can be used to plan a funeral for an employee, a spouse or domestic partner, parents of an employee, spouse or domestic partner, or an employee's dependent up to age 26.*

Getting Started

Create an online profile and use Everest's planning tools:

Visit www.everestfuneral.com/ing

- Enter your email address and your employer's name
- Create a password and complete your online profile
- Access "Planning Tools"
- If you do not have access to a computer, Everest Advisors are available 24/7 by calling 1-800-912-8218.



For more information please visit: www.everestfuneral.com/ing

* Spouse or domestic partner coverage varies depending on the terms of your employer's group life insurance coverage.

Contact your employer for more information.

Funeral Planning and Concierge Service is provided by Everest Funeral Package, LLC, Princeton, NJ 07254

Insurance products are issued by Reliance Life Insurance Company, a member of the ING & ING Financial Services Group, an Equal Opportunity Employer. Reliance Life Insurance Company, One Office Building, 1000 East 10th Street, St. Paul, MN 55101. Products and services may not be available in all states. © 2011 ING North America Insurance Corporation



80889 09/02/11

Everest's services include:

Pre-planning services

24/7 Advisor Assistance

- To discuss funeral planning issues

PriceFinder™ Research Reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

Online Planning Tools

- Includes:
 - Personal Profile
 - 10 Key Decisions Planner
 - "My Witness" Planning Guide
 - Reference Guide
- Information stored and maintained in a secure data warehouse

At-need services

At-Need Family Support

- Family assistance and plan implementation
- Communicate the Personal Funeral Plan to the funeral home, removing the family from a sales-focused environment
- Provide 24-hour assistance throughout the funeral process

Negotiation Assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products





Everest Log On - Everest Funeral - Windows Internet Explorer provided by ING

https://www.everestfuneral.com/pricefinderfuneralplanning/account/Login.aspx?par

File Edit View Favorites Tools Help

U.S. English Canada English Canada Français

FAQs Contact & Inquiries 1-800-913-8318 Outside U.S. and Canada 011-1-905-754-1922 Log On

Home Services PriceFinderSM Planning Tools Client Stories About Everest

Log on

Welcome to Everest Funeral Planning and Concierge Service offered through ING Employee Benefits.

As an Insured through a ReliaStar Life Insurance Company, you and your covered family members are entitled to all of the Funeral Planning Tools and Concierge Services offered by Everest.

To begin, Please create your personal user account. If you have questions or need immediate assistance, please call an Everest Advisor toll-free 1-800-913-8318.

Existing User

If you are an existing Everest client and have a User Account, **Log On** now.

Required fields are marked with an asterisk (*).

Email Address: *

New User

If this is your first time using Everest's online planning tools, create an account now.

Required fields are marked with an asterisk (*).

Email Address: *

Employer Name: *

start | NDPERS 061... | Inbox - rache... | pc_funeral_e... | C:\Document... | Everest Log ... | 10:57 AM

ING Travel Assistance



- Covers domestic/international travel
 - Business or pleasure
- Employees and dependents receive*:
 - Emergency transportation services
 - Medical assistance services
 - Emergency personal services
 - Pre-trip information

ING Travel Assistance
Security When You Travel

We live in a highly connected world where frequent domestic and international travel is the norm. ING Travel Assistance offers you enhanced security for your leisure and business trips. You and your dependents will have toll-free or collect-call access to the ING Travel Assistance customer service center or access to the services provided on the website 24 hours a day, 365 days a year – from anywhere in the world.

Covered Services
When traveling more than 100 miles from home, ING Travel Assistance offers you and your dependents first-class air service. For trip information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.

Pre-Trip Information
These valuable services help you start your trip the right way. ING Travel Assistance can provide you with information, up-to-date travel information including:
 • Insurance requirements
 • Visa requirements
 • Foreign exchange rates
 • Embassy/consulate address
 • Travel/health insurance
 • Temperature & weather conditions
 • Cultural information

Emergency Personal Services
In the event of an unexpected situation of a non-medical nature, ING Travel Assistance offers access to several valuable services, including:
 • Urgent message relay
 • Emergency identification services
 • Emergency travel arrangements
 • Recovery of lost or stolen luggage or personal possessions
 • Legal assistance available toll-free

IF YOU NEED ASSISTANCE FOR THE TRIP SERVICE...
 ING Travel Assistance is available 24 hours a day, 365 days a year. For more information, contact your broker or visit www.ingtravelassistance.com.
 ING Travel Assistance is available 24 hours a day, 365 days a year. For more information, contact your broker or visit www.ingtravelassistance.com.
 ING Travel Assistance is available 24 hours a day, 365 days a year. For more information, contact your broker or visit www.ingtravelassistance.com.

ING TRAVEL ASSISTANCE
 Contact ING Travel Assistance 24 hours a day, 365 days a year for more information, emergency personal services, medical assistance services, and Emergency Transportation Services.
 Toll-free: 1-800-888-8888
 Website: www.ingtravelassistance.com
 Email: ingtravelassistance@ing.com
 Web: www.ingtravelassistance.com

EMPLOYEE BENEFITS

Member benefits apply where applicable



Your future. Made easier.™

* Must be more than 100 miles from home. Travel Assistance Services are provided by Europ Assistance USA., Washington, DC 20006.





Welcome to Europ Assistance USA - Windows Internet Explorer provided by ING

http://www.europassistance-usa.com/

File Edit View Favorites Tools Help

Favorites Misc New Tab Free Hotmail Probe Ministries bankofamerica Dallas-Fort Worth, Tex... Delta Dental

Citrix XenApp - Logged ... ING Employee Benefits ... Welcome to Europ A...

About us | Contact | FAQ | Site Map

About us Our services Join us Resources Press E -Services

europ assistance
you live we care

GO Login

Travel Tips

Identity Theft Prevention Tips

Evacuation in Action

Our Blog

IDBeMe
Protect your Identity
CLICK HERE

Travel Assistance Protection from Europ Assistance USA | 01-Jul-2010 - Traveling T

TRAVEL **HOME & FAMILY** **HEALTH**

Select Select Select

Copyright © 2010 Europ Assistance USA

Done

start

Inbox - rachel... Welcome to E... MAX 7.9.0.21... FW: NDPERS ... NDPERS 0612... 10:37 AM

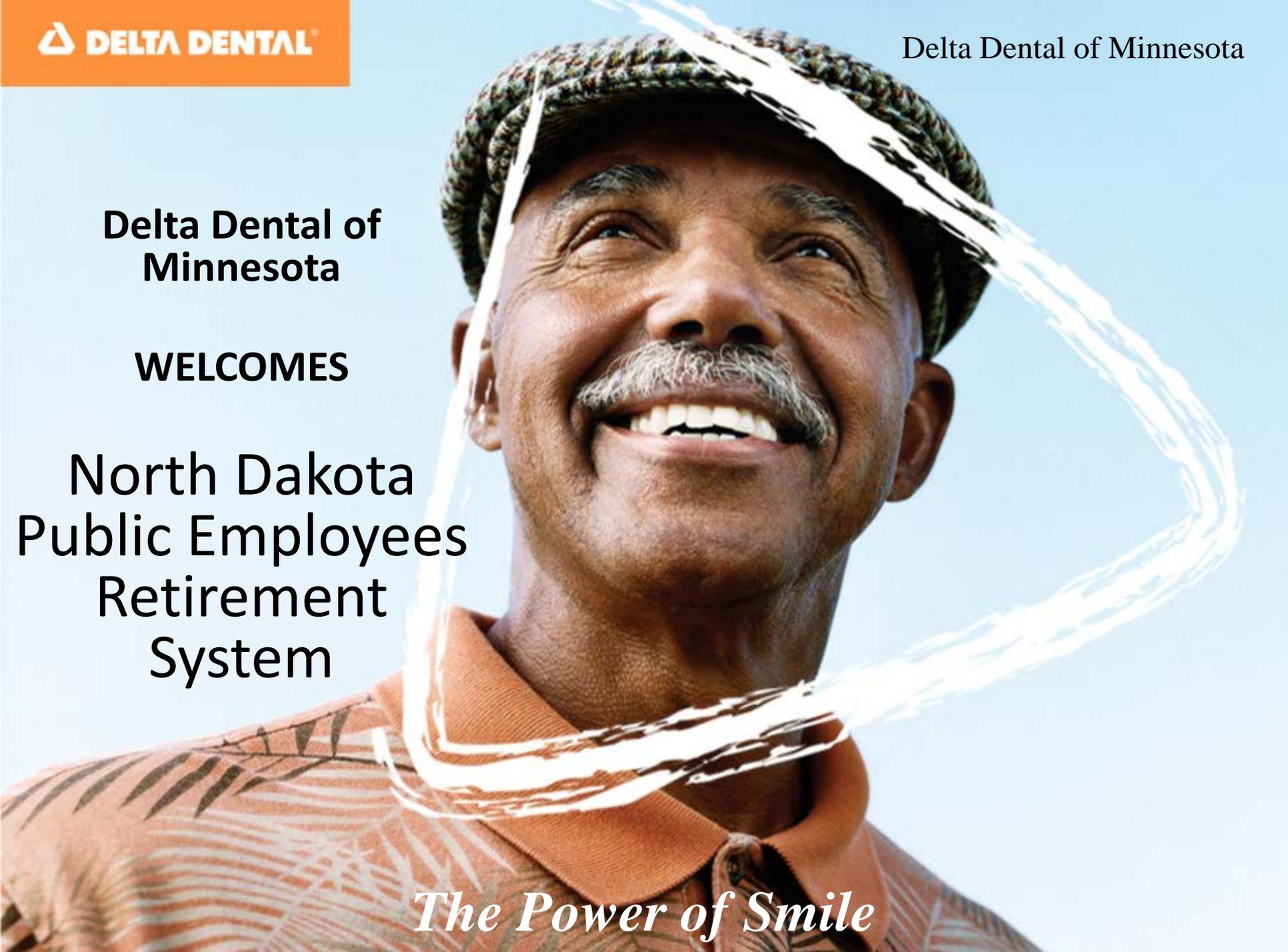
Questions?



**Delta Dental of
Minnesota**

WELCOMES

**North Dakota
Public Employees
Retirement
System**



The Power of Smile

About Delta Dental

- **Largest provider of dental benefits in the nation**

- Delta Dental Premier – larger network
- 245 of 312 licensed providers participate in North Dakota
- Delta Dental PPO – larger discounts
- 90 of 312 licensed providers participate in North Dakota

Providers

- **If you see a participating (Delta Dental PPO/ Delta Dental Premier) dentist.....**
 - Network savings on Services
 - No Balance Billing
 - Your annual maximum dollars will go further when you see a participating dentist
 - Dentist will submit claims directly to Delta Dental
 - Delta Dental will send payment directly to dentist

- **If you see a non-participating dentist.....**
 - If the dentist's fees are higher than Delta Dental's allowable charge, you may be responsible to pay the difference
 - Your dentist may assist you in submitting a claim form to Delta Dental
 - Benefit Payments go directly to you

Plan Design

Service Category	Delta Dental PPO	Delta Dental Premier	Nonparticipating (Out-of-Network)
Diagnostic & Preventive (exams/cleanings)	100%	100%	100%
Basic Services (fillings)	80%	80%	80%
Endodontics (root canals)	80%	80%	80%
Periodontics (treatment relating to gum disease)	80%	80%	80%
Oral Surgery (simple or complex oral surgery)	80%	80%	80%
Major Restorative Services (crowns,)	50%	50%	50%
Prosthetic Repairs & Adjustments	80%	80%	80%
Prosthetics (bridges/dentures)	50%	50%	50%
Orthodontics (braces)	50%	50%	50%
Deductible (per person)	\$50		
Annual Maximum Lifetime Orthodontic Maximum	\$1,000 per calendar year \$1,500 per covered person		

Transition of Care

- **What happens if I (or a dependent) currently have work-in-progress?**
 - Work on major restorative services (crowns, bridges, dentures) started prior to your effective date will be paid based on the service completion date (on or after January 1st). This refers to any service that is covered under your new dental plan.
- **What happens if I (or a dependent) currently have Orthodontic work-in-progress?**
 - The provider needs to supply Delta Dental the following information:
 - Treatment type (procedure number)
 - Total fee for treatment
 - Number of months treatment will take place
 - Claim form completed and signed by the provider.
 - The benefit amount paid will be based on the number of months of active treatment remaining and the eligibility status of your covered person. Delta Dental will pay up to the Lifetime Maximum amount.

Internet Web Sites

- www.deltadentalmn.org -- MN web site
 - Subscriber Connection
 - Claims Inquiry (password)
 - Eligibility and Benefits Inquiry (password)
 - FAQs
 - Selecting a Dentist
 - Oral Health Resources
 - Children's Dental Health
 - Search for Network Dentists

- www.deltadental.com -- National web site

Customer Service

- Toll free number: 1-800-448-3815
- Hours: 7 AM to 7 PM Monday-Friday Central
Standard Time

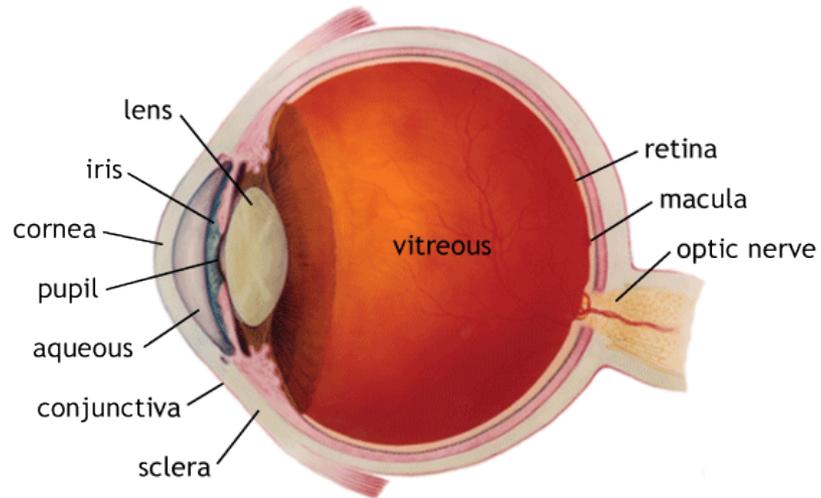
The Value of your Vision Plan



- Wellness and Eye E
- Superior Vision Plan
- Provider Network

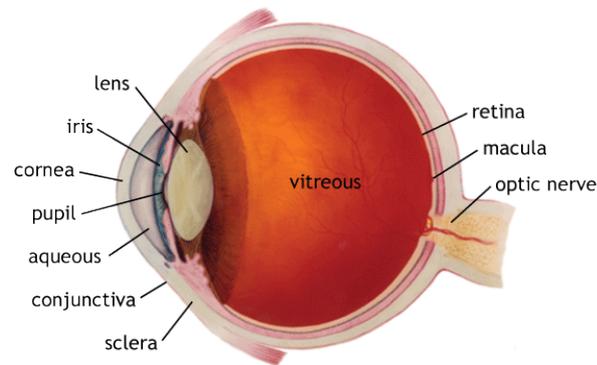


Wellness and Eye Exams



Sight... Our Most Valued Sense

- The eye possesses over 2 million moving parts
- The average person blinks 11,500 times each day
 - the same amount of energy it would take leg muscles to walk **50** miles.
- 80% of what each of us knows about the world around us comes through what we see with our eyes
- **Vision plans are the least utilized health benefit by employees**



- 76% of Americans use some form of vision correction¹
- Vision problems cost the nation \$68 billion annually²
- 70-75% of computer workers experience eye and vision problems³
- 1 in 4 school-aged children has an undiagnosed vision problem that can interfere with learning¹



- Comprehensive Eye Exams provide early detection of:
 - Eye diseases
 - Glaucoma
 - Macular Degeneration
 - Cataract
 - Retinal Detachment
 - Serious systemic diseases
 - Diabetes
 - Arteriosclerosis
 - Neurological Disorders
 - Hypertension
 - Multiple sclerosis
 - Brain Disorders



Superior Vision Plan Benefits



Summary of Benefits

<u>Service</u>	<u>Copay</u>	<u>Frequency</u>	<u>In-Network Coverage</u>
Comprehensive Exam:	\$ 0	One p/Calendar Yr	Covered in Full
Frames	\$35	One p/Calendar Yr	Up to \$75
Standard Lenses <ul style="list-style-type: none"> - Single Vision - Bifocal (lined) - Trifocal (lined) 	\$35	One p/Calendar Yr	Covered in Full
Contact Lenses	\$ 0	\$100 p/Year	Up to \$100
Contact Lens Fitting Exam <ul style="list-style-type: none"> - Standard Fitting - Specialty Fitting 	\$35	One p/Calendar Yr	Covered in Full Up to \$50

Discounts

Upgrade Discounts

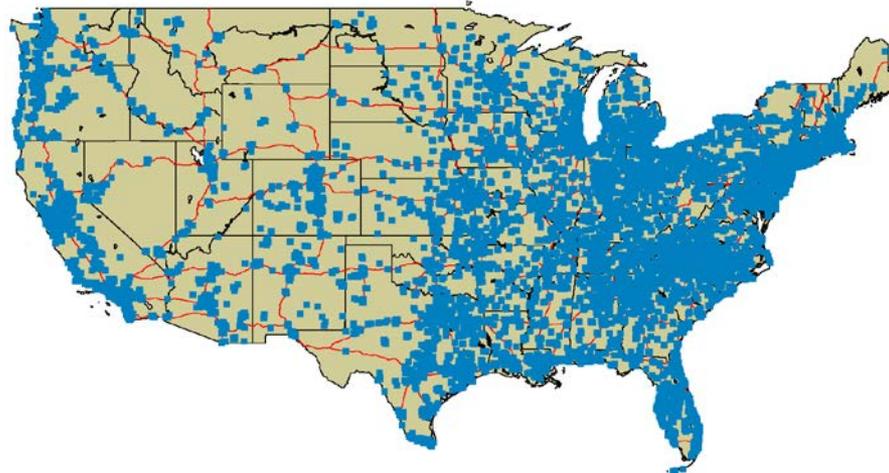
- Frames: 20% off any amount over \$75 allowance
- Lens Options: 20% off all options
- Progressive (no-line) lenses: covered up to lined trifocal retail, 20% off overage

Additional Purchase Discounts

- Up to 30% off unlimited number of prescription eyeglasses
- Up to 20% off contact lenses
- Average 20% off refractive surgery (LASIK, etc.)

Superior Vision Provider Network

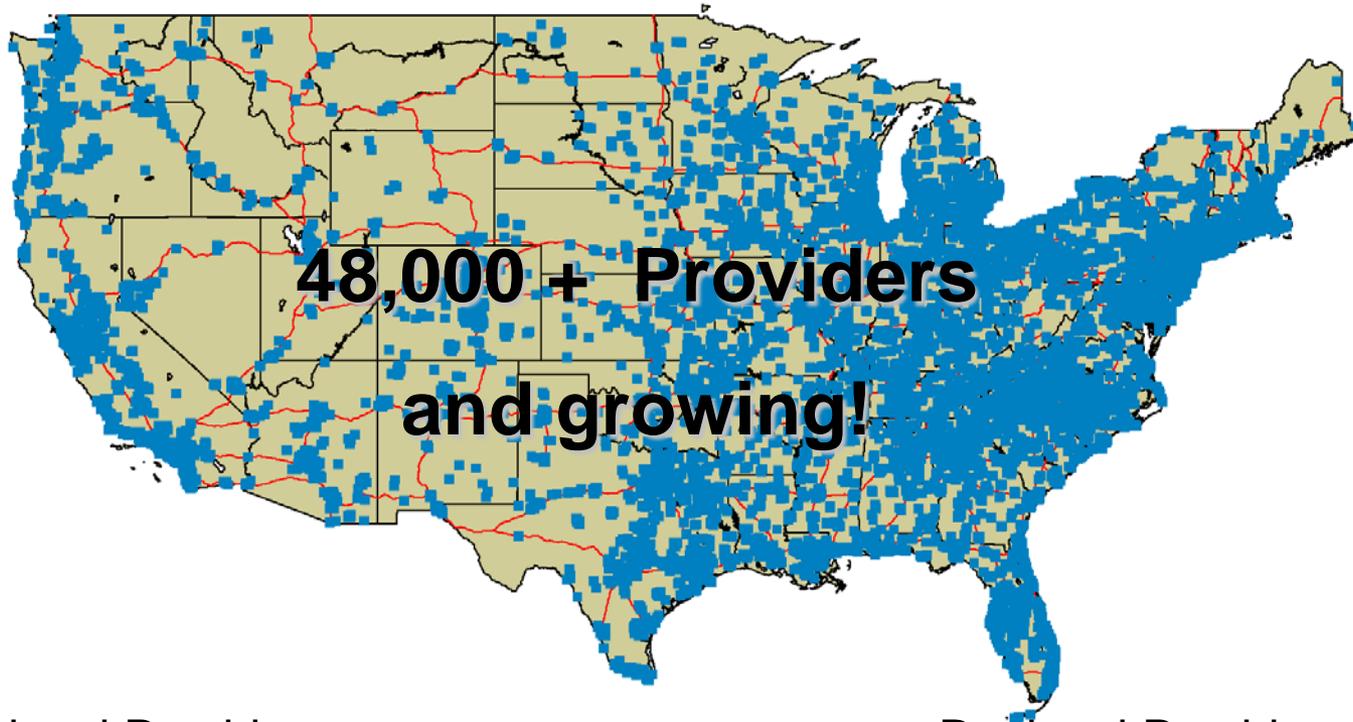
The largest and most diverse
network in the nation





Superior Vision
Our Members. Our Mission.

Building the Network



National Providers

America's Best	LensCrafters
Cohen's Fashion Optical	Pearle Vision
Eyeland	Sam's Club
EyeMart Express	Sears Optical
EyeMasters	Sterling Optical
Eyeglass World	Target Vision Ctrs
For Eyes Optical	Vision World
JCPenney Optical	Wal-Mart Vision Ctrs

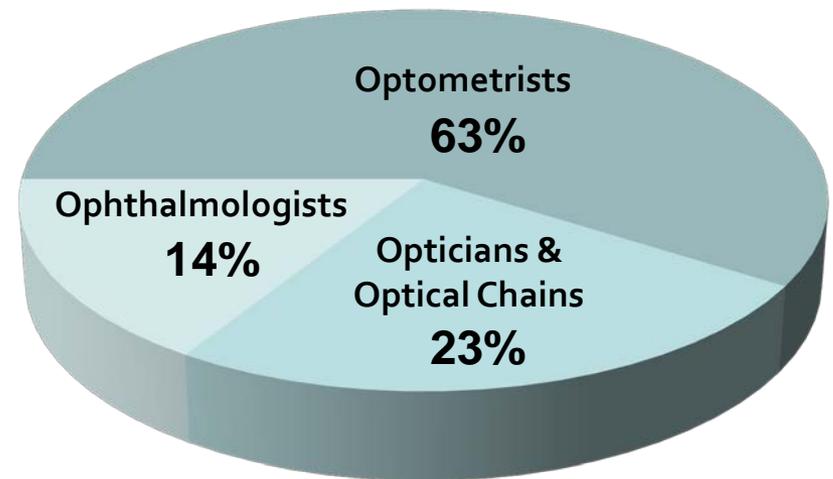
Regional Providers

Bismarck Eyecare	Family Vision Clinic
Blink Eyewear	John Bitz Optical
Dakota Eye Institute	Marshall Fields Optical
Eye Care Associates	Midwest Vision Ctrs
Eye Center of the Dakotas	Modern Eyes
Eyes on Parkway	Weir Eye Clinic



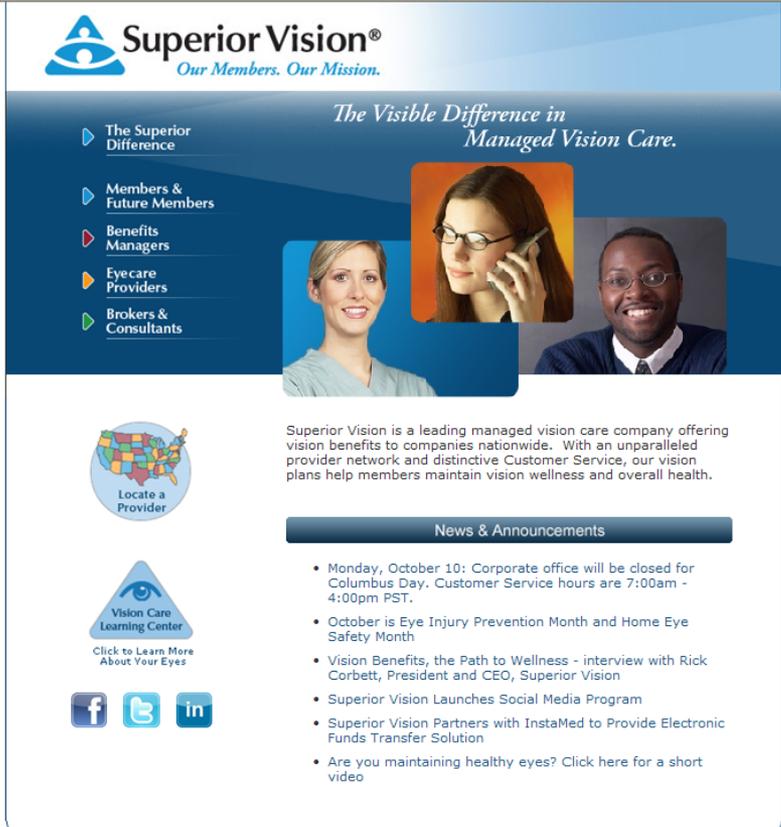
Superior Choice

- The Three O's:
 - Ophthalmologists
 - Optometrists
 - Opticians
- Largest Refractive Surgery Network
- Online & Mail-Order Contact Lenses



Anytime Access to Vision Care Information

- Information-rich portal for members
- View plan benefits and coverage
- Find network providers
- Download forms
- Nominate a provider
- Vision Care Learning Center
- Help, support, FAQs



The screenshot displays the Superior Vision member portal. At the top left is the logo and tagline. A navigation menu on the left includes: The Superior Difference, Members & Future Members, Benefits Managers, Eye care Providers, and Brokers & Consultants. The main header features the slogan "The Visible Difference in Managed Vision Care." and three photos of staff members. Below this, a "Locate a Provider" button with a map icon is shown. The "Vision Care Learning Center" section includes a "Click to Learn More About Your Eyes" button and social media icons for Facebook, Twitter, and LinkedIn. A "News & Announcements" section lists several updates, including office closures for Columbus Day and the launch of a social media program.

Superior Vision®
Our Members. Our Mission.

The Visible Difference in Managed Vision Care.

- ▶ The Superior Difference
- ▶ Members & Future Members
- ▶ Benefits Managers
- ▶ Eye care Providers
- ▶ Brokers & Consultants

Locate a Provider

Vision Care Learning Center
Click to Learn More About Your Eyes

News & Announcements

- Monday, October 10: Corporate office will be closed for Columbus Day. Customer Service hours are 7:00am - 4:00pm PST.
- October is Eye Injury Prevention Month and Home Eye Safety Month
- Vision Benefits, the Path to Wellness - interview with Rick Corbett, President and CEO, Superior Vision
- Superior Vision Launches Social Media Program
- Superior Vision Partners with InstaMed to Provide Electronic Funds Transfer Solution
- Are you maintaining healthy eyes? Click here for a short video

The Value of your Vision Plan



Questions?

Come by the
Superior Vision booth.

2013 NDPERS PAYROLL CONFERENCE



BREAK 2:40 to 3:00

REFRESHMENTS AVAILABLE IN
THE MEETING ROOM



Defined Contribution Retirement Plan Implementation

NDPERS Payroll Conference 2013

House Bill 1462

- Who is eligible/affected?
- Defined contribution retirement bill provisions.
- Defined benefit hybrid plan provisions.
- What is the difference between the two plans?
- What does this mean to you?

State Employees

- Employees who will be eligible for the Defined Contribution Retirement plan election are those who are a permanent state employee, hired after October 1, 2013, who elect to participate in the defined contribution retirement plan. Provision expires July 1, 2017.
- Includes:
 - Judges
 - Air National Guard
 - Law Enforcement
 - Main System Employees
 - Higher Education

State Employees

- Does not Include:
 - Highway Patrol
 - Political subdivisions, schools, cities or counties

State Employees

- Eligible employees will be given a six month window to make an election.
 - If no election is received within the six month window, the employee will remain in the Defined Benefit Retirement Plan.
 - If the Defined Contribution plan is elected, a lump sum amount will be transferred from the DB plan to the DC plan.

State Employees

- Election into the Defined Contribution Retirement Plan is **IRREVOCABLE!**
- However, if an individual elects to transfer to the DC Plan, but terminates before the transfer occurs, the election is considered invalid and the transfer will be voided, with the member's account staying in the DB Plan.

Contribution Rates for Both Plans

■ Currently:

- Main system
 - Employer – 6.12%
 - Employee – 6.00%
- Judges
 - Employer: 16.52
 - Employee: 7.00
- Law Enforcement
 - Employer: 10.31
 - Employee: 6.00
- Air National Guard
 - Employer: 6.50
 - Employee: 4.00

■ Effective January 1, 2014:

- Main system
 - Employer – 7.12%
 - Employee – 7.00%
- Judges
 - Employer: 17.52
 - Employee: 8.00
- Law Enforcement
 - Employer: 11.31
 - Employee: 6.0
- Air National Guard
 - Employer: 7.00
 - Employee: 4.50

Contribution Rates Adjustment

Defined Benefit Hybrid Plan

- The required contribution increases will continue until July first of the year following the first valuation showing a ratio of the actuarial value of assets to the actuarial accrued liability that is equal to or greater than 100%
- This also includes the Highway Patrol Plan, Higher Education, political subdivisions, schools, cities and counties.

Defined Contribution Plan

- The required contribution increases will continue until July first of the year following the first valuation showing a ratio of the actuarial value of assets to the actuarial accrued liability that is equal to or greater than 100%

Defined Benefit Hybrid Plan vs. Defined Contribution Plan

- Let's review the Defined Benefit Hybrid Plan quickly...

Vesting in DB Hybrid Plan

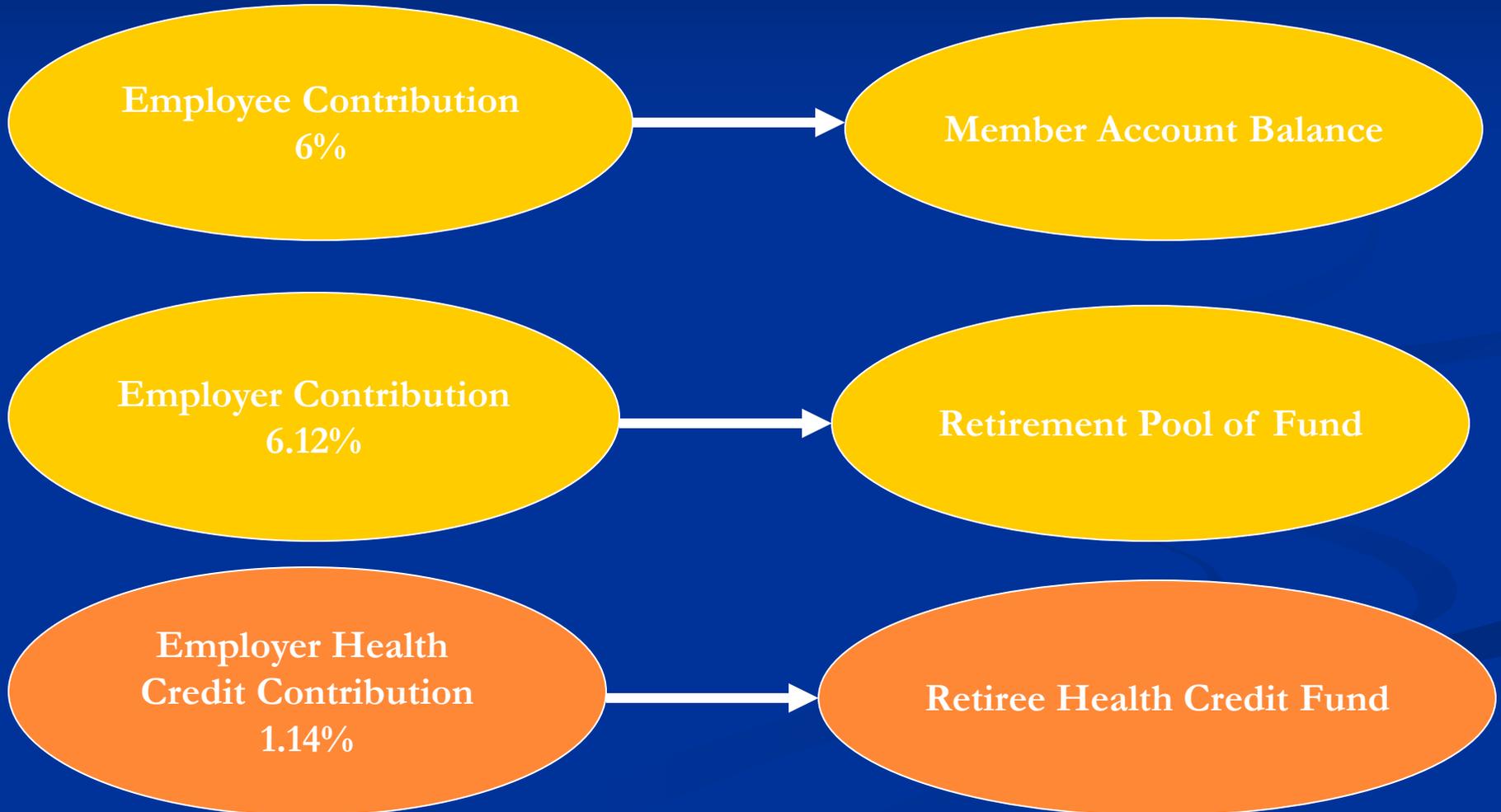
- You become vested the earlier of:
 - Achieving 36 months (3 years) of service credit

or

- Attaining 65 years of age



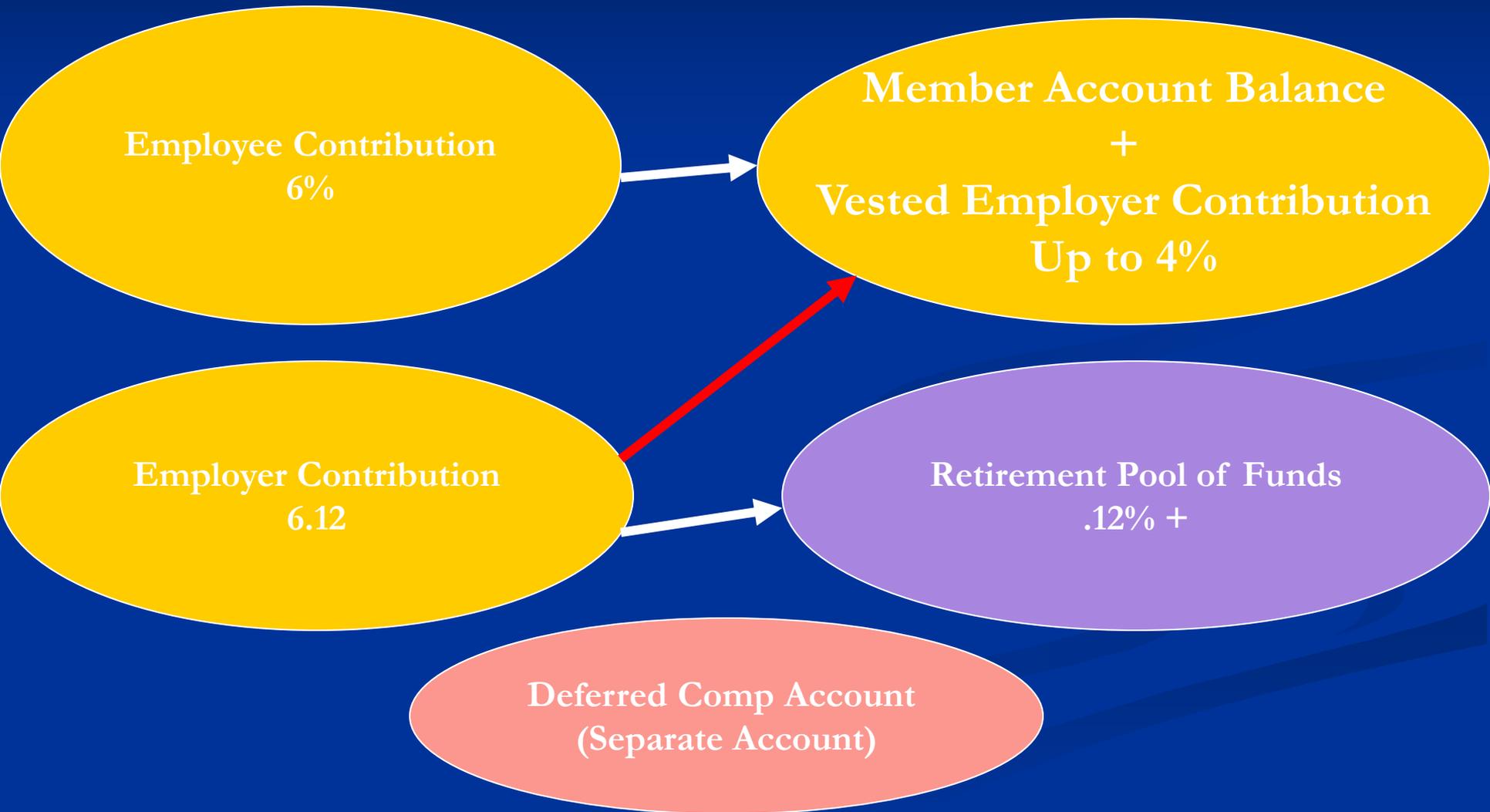
Defined Benefit Hybrid Contribution Allocation



Portability Enhancement Provision (PEP)

- PEP allows a member to vest in the employer contribution
 - *Requires participation in a Deferred Compensation Plan (457/403(b))*
- Vested employer contributions are added to the member's account balance
- The result is increased portability

DBH Contribution Allocation With PEP



DBH Benefits at Termination

Defined Benefit Hybrid Member Account Balance Options:

- Lump Sum Refund (before age 59 ½)
 - 20% federal tax withholding
 - 14% state tax withholding
 - of the federal amount
 - 10% penalty for early withdrawal
- Direct Rollover
 - Taxable amount only
 - Avoid tax & early withdrawal penalties
- Combination rollover/refund



Retirement Benefit Formula

Defined Benefit Hybrid Plan

- Final average salary (FAS)
 - The average of your highest 36 salaries during the last 120 months worked
- Benefit multiplier
 - 2.00%
- Credited service
 - One month of service for each contribution

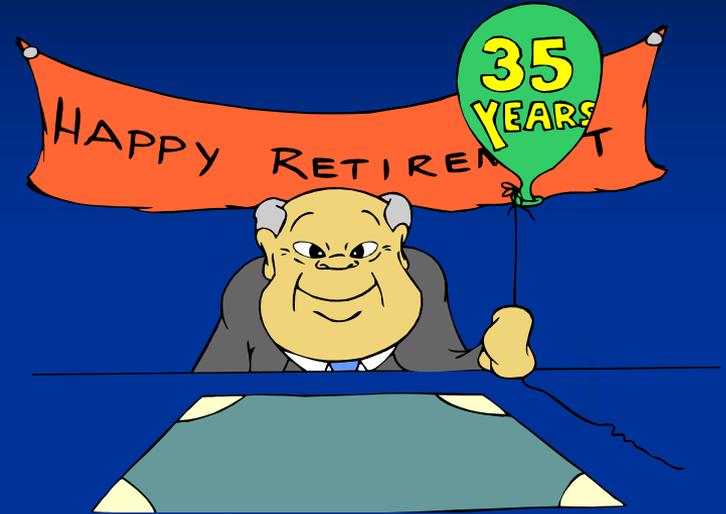
(FAS x 2.00% x Service Credit)

“Early” Retirement in DBH

- Age 55
- Reduction of Benefits Under Age 65 or Attaining Rule of 85, Whichever Occurs First
 - 6% for each year
 - .005 for each month

“Normal” Retirement in DBH

- Attain Age 65
- Achieve the Rule of 85
 - Member's Age + Service Credit



Benefit Options in DBH

- Single Life
- Joint & Survivor 50%
- Joint & Survivor 100%
- Five Year Term Certain
- Ten Year Term Certain
- Twenty Year Term Certain*



Disability Benefits in DBH

- Long Term Disability
- 25% of Final Average Salary (FAS)
- \$100 per month minimum

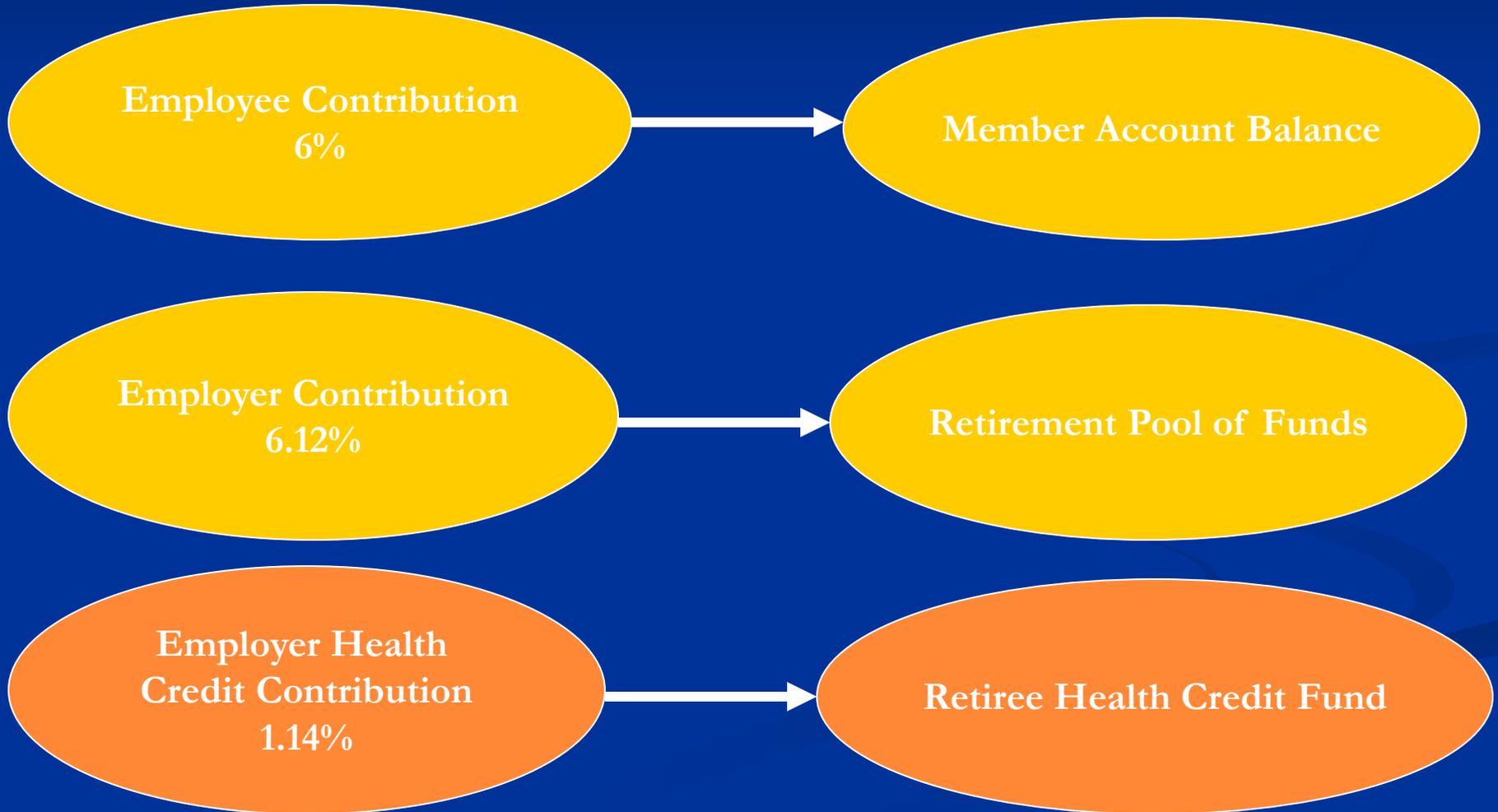


Surviving Spouse Benefits in DBH

Assumption: Member is Active Prior to Death

- Lump Sum Payment
 - Also applies to single and non-vested members
- 60 Monthly Payments
- Lifetime Payments
- 100% Joint & Survivor Payment
(If deceased was age 65 or met Rule of 85)

Non Vested Contribution Levels in Defined Contribution Plan Allocation



Defined Contribution Plan Vesting

■ Years of Service:

- Less than 2 years
- 2 years
- 3 years
- 4 years

■ Percentage vested:

- 0%
- 50%
- 75%
- 100%

Defined Contribution Options at Termination

Defined Contribution Member Account Balance Options:

- Lump Sum Refund (before 59 ½)
 - 20% federal tax withholding
 - 14% state tax withholding
 - of the federal amount
 - 10% penalty for early withdrawal
- Direct Rollover
 - Taxable amount only
 - Avoid tax & early withdrawal penalties
- Combination rollover/refund
- Systematic withdrawals



Retirement Benefit Formula

Defined Contribution Plan

- Determine level of income stream desired
- Work with TIAA-CREF representative to determine scenarios
 - Select payment type and stream of income
- Monitor account balance
 - Adjust income stream if necessary
- Same process for Early Retirement or Disability retirement

Surviving Spouse Benefits in Defined Contribution Plan

- If death occurs for an active member, then beneficiary is entitled to receive member's vested balance.
- If death occurs after retirement has commenced, beneficiary is also entitled to receive member's vested balance. However, if benefits have been annuitized, they would be subject to the provisions of the annuity contract.

Retiree Health Credit

- \$5.00 For Every Year of Service Credit
 - Reduced for Early Retirement
- Applies only to the NDPERS Group Health Insurance Plan until 2015.
 - Options for married members
 - ❖ 50% Joint & Survivor
 - ❖ 100% Joint & Survivor

Differences Between the DBH & DC Plans

Defined Benefit Hybrid:

- Rule of 85
- Fixed monthly benefit amount
- Fixed Disability benefit
- PEP applies
- Possible to vest in majority of employer contribution

Defined Contribution:

- No Rule of 85
- Variable benefit amount and payment schedule
- Variable disability benefit.
- No PEP applies
- Possible to vest in 100% of employer contribution

Differences Between the DBH & DC Plans

Defined Benefit Hybrid:

- No control over investment of funds
- Cliff vesting after 3 years
- Benefits are based on FAS.
- Benefit duration is based on the lifetime of the member.

Defined Contribution:

- Investment of funds is determined by employee
- Gradual vesting over 3 years
- Benefits are not based on pre-retirement income
- Benefit duration is based on account balance.

What does this mean to you?

- All new hires of the **state** who work at least 20 hours a week for 20 weeks per year who are at least 18 years of age will have the option to choose between the Defined Benefit Hybrid Plan and the Defined Contribution Plan.
 - Enroll them in the Defined Benefit Retirement Program – It is the law! 😊

What does this mean to you?

- NDPERS will provide employees with information regarding the details of their election and various critical pieces of information.
- The employee will be required to complete the election process within 6 months, if they want to move to the Defined Contribution Plan.
- If no action is taken on their part, they remain in the Defined Benefit Hybrid Plan.

What does this mean to you?

- Do not recommend a retirement plan!
- Remember, the election to move to the Defined Contribution Plan is irrevocable!
- Refer any questions to NDPERS

Contact Information

NDPERS

(800) 803-7377

(701) 328-3900

ndpers-info@nd.gov (email)

www.nd.gov/ndpers (web address)



IN THE BUSINESS OF YOUR SUCCESSSM

ADP's Spending Account Solution

HR. Payroll. Benefits.

ADP Facts



Automatic Data Processing, Inc. (ADP) is one of the world's leading providers of technology-based outsourcing solutions covering the full employee lifecycle.

- Founded in 1949
- Fortune 200 NASDAQ: ADP
- Approximately 570,000 clients worldwide
- 51,000 associates
- 1 of 4 companies AAA rated by Standard & Poor's and Moody's
- Ranked #1, Fortune's Most Admired Companies, 2010 (Financial Data Services sub-category)
- Ranked #6, CEO Magazine's 40 Best Companies for Leaders, 2012
- Ranked #87, Forbes Top 100 Most Innovative Companies in the World (Microsoft is #86)
- Nation's largest Benefits Administration provider

ADP's Recruit – Retire Suite of Services



ADP Domain Expertise

- Self Service / Applications
- Call Center
- Case Management

- Change Management Programs
- Standard Operating Procedures

- Continuous Improvement Group
- Business Process Improvement

- Proven Implementation Methodology
- Unmatched Experience

***COMPLETE SUITE
OF
SPENDING ACCOUNT SOLUTIONS***

Possible Combination of Spending Accounts



OUTSTANDING PARTICIPANT EXPERIENCE

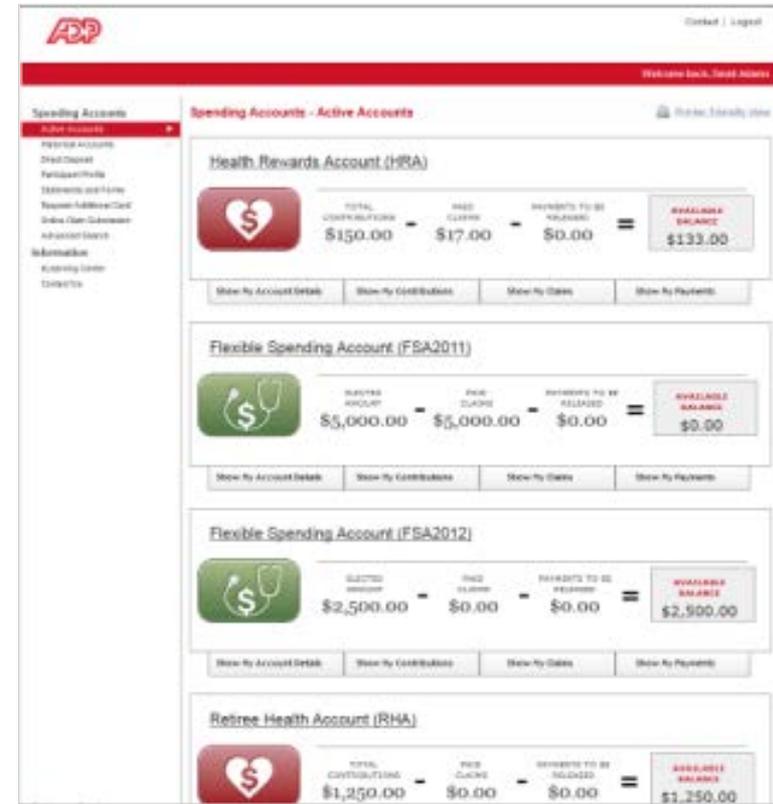
One Card, One Web – Multiple Accounts

Manage account with mobile app
(iPhone, Blackberry, Android)



One debit card for all
health accounts

Intuitive website with bank
like functionality



Participant Experience

An outstanding participant experience is achieved by combining useful and intuitive technology with highly personal and high quality service.....

The participant has access to :

- *Interactive and informative tutorials*
- *Website, mobile app, texting service*
- *Customer service center*
- *Multiple options to access account funds*
- *Debit card for health accounts*
- *Automatic reimbursement*
- *Rapid processing and payment of reimbursement claims*

Participant Experience - Website

We provide a simple-to-understand, easy-to-use website, mirroring an online banking experience helps participants quickly find what they need and take action. Employees can:

- Review employee specific messages concerning their account that require their attention*
- View and search on their current and historical account elections, contributions and paid claims for all accounts*
- Update Direct Deposit Information*
- Update email address for where the participant want notifications sent*
- Review and download statements and claim forms*
- Request additional debit cards*
- Access the Knowledge Guide (containing videos, brochures, how to guides, best practices, general forms and expense guides)*

Participant Experience - Mobile App, texting & online claims submission

Managing the spending account is easy and convenient with self-service tools such as mobile phone app, texting service and online claims submission.

- *The Mobile App has the same look and feel, branding and navigation as the website*

- *Mobile Browsers Supported:*

- *Apple iOS 4 and above*



- *Android 2.1 and above*



- *RIM-Blackberry 2.3 and above*



My Benefits Center

- *A participant must first register and then Download Mobile App*

- *Register your account online at <https://myspendingaccount.adp.com>*

- *A participant can use the same login and password on the mobile phone app as they use for their online participant website account*

- *Guides and FAQ's for the mobile app, texting service and on line claims submission can be found in the Knowledge Center*

Regardless of the Choice ... Same Look and Feel

Participant Experience - Knowledge Center

- Tutorials and user guides educate participants on how to use the debit card, direct deposit and more –so they get the most value from their spending account
- Knowledge Center URL: <http://www.spendingaccounts.info/knowledgecenter/>



Spending Account Knowledge Center

The Knowledge Center is your one-stop resource for everything you need to know to get the most from your spending account. If you still have questions after reviewing the information below, please call 1.800.678.6694.

HOW-TO GUIDES DEBIT CARD USER

- Spending Account Guide
- Website Guide
- Online Claims Submission Guide
- Account Statement Guide
- How to Use Your Spending Account Debit Card

HOW-TO GUIDES NON-DEBIT CARD USER

- Spending Account Guide
- Website Guide
- Online Claims Submission Guide
- Account Statement Guide

HOW-TO GUIDES GENERAL

- Participant Communications Guide
- Texting Service Guide
- Mobile Phone App Guide
- Mobile Phone App FAQs

VIDEOS

- Flexible Spending Account with Debit Card
- Flexible Spending Account with Auto Claim Reimbursement
- Flexible Spending Account with Paper Claim
- Health Savings Account (HSA)
- Direct Deposit
- How Your Spending Account Card Works

BROCHURES

- Flexible Spending Account (Card User)
- Flexible Spending Account (Non-Card User)
- Health Savings Account (HSA)
- Limited Flexible Spending Account (Card User)
- Limited Flexible Spending Account (Non-Card User)
- Commuter Program
- Commuter and Bicycling Program

BEST PRACTICES

- Get Your Money Faster
- Go Green!
- Calculate Your Savings

GENERAL FORMS

- Healthcare FSA
- Dependent Care
- Doctor Statement (Letter of Medical Necessity)

EXPENSE GUIDES

- Spending Account Eligible Expenses
- HSA Eligible Expenses

This site provides a general overview of ADP's spending account program and is not inclusive, nor a guarantee of eligibility or payment. Please see your employer's benefit plan documents for specifics regarding your spending account program. If any conflict arises between this site and your plan documents, the terms of your employer's plan documents will apply.



Market Leading Employee Engagement Tools

Communications Toolkit



Knowledge Center

EMPLOYEE HEALTHCARE SAVINGS EVENT

ENROLL IN A FLEXIBLE SPENDING ACCOUNT (FSA) AND SAVE MONEY ON HEALTHCARE!

 CO-PAYS & DEDUCTIBLES	 PRESCRIPTIONS	 VISION	 DENTAL
\$33 WITH FSA \$45 WITHOUT	\$37 WITH FSA \$50 WITHOUT	\$67 WITH FSA \$90 WITHOUT	\$22 WITH FSA \$30 WITHOUT

SAVE \$\$\$!

AN FSA LETS YOU USE PRE-TAX MONEY FOR ELIGIBLE HEALTHCARE EXPENSES. THAT'S HOW YOU SAVE!

ENROLL TODAY FOR GREAT SAVINGS THROUGHOUT THE YEAR ON OUT-OF-POCKET HEALTHCARE EXPENSES! CALL 1-800-228-5762 FOR DETAILS.

Employees must wash hands

of overspending on healthcare.



Enroll in a Flexible Spending Account during Open Enrollment and save money on eligible healthcare expenses.



Save money on medical, dental and vision.

And maybe cut back on the pork rinds.



Enroll in a Flexible Spending Account during Open Enrollment and save money on eligible healthcare expenses.



Unique Marketing Campaigns



The Concept of Choice

Empowering the Individual...

Debit Card



- IRS (SIGIS/IIAS) compliant
- 93% adjudication rate
- Multi-purse capabilities
- 700,000 in use
- No additional charge
- Text for balance



Online Claim Submission

- Submit Claims Online
- Upload Receipts
- Mobile Support
- Texting

Manual Claim Reimbursement

- Fax/Mail Claims
- Quick claims turnaround
- Robust adjudication engine
- Daily payments via check or ACH
- All claims imaged and stored
- Email confirmations

Automatic Claim Reimbursement

- 70+ health plans (BCBSND & DeCare Dental)
- Daily payments via check or ACH
- Expenses categorized and labeled (Medical, Dental, Vision, Rx)
- Can be used to substantiate card transactions

Regardless of the Choice ... Same Claims Platform

Participant Experience - Claims Submission & Reimbursement

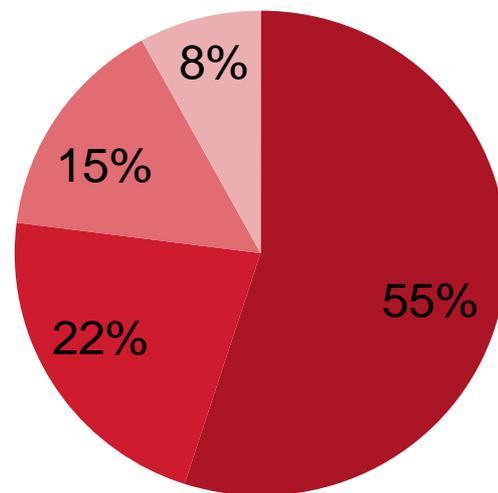
- *When participants do submit a claim for reimbursement, they can do so by mobile app, online, fax or mail, and they get their money quickly*
- *Auto-substantiation dramatically reduces the need for participants to submit forms and copies of receipts.*
 - *Eligible card purchases at retailers with an IRS-compliant Inventory Information Approval System (IIAS) are auto-substantiated at the point of sale.*
 - *Card transactions that can be matched to co-pays or data from carriers and PBMs are automatically substantiated.*
- *Up to 95% of debit card transactions can be automatically substantiated, which means **less** need for participants to send in receipts.*
 - *This % substantiation level is dependent upon:*
 - *the client's deductible and co-pay plan design for medical, dental, vision and prescription*
 - *ADP receiving claim files from the client's providers to load into our system*
 - *Implementation and usage of the debit card*
- *For those without a debit card, automatic reimbursement of certain health expenses (doctor visits, prescriptions) is available.*

How can an organization achieve high auto substantiation rates?

ADP helps organizations achieve high auto substantiation rates by the use of

- 1. Debit card (IRS MCC/IIAS requirements)*
- 2. Co-pay / Deductible Matching,*
- 3. Carrier Claim files*
- 4. Establishment of recurring claims.*

Auto Substantiated Claims %



- MCC/IIAS
- Co- Pay/Deductibles
- Carrier Claim Files
- Recurring Claims

Participant Experience - Contact Center

- **OUR PHILOSOPHY:** *We believe and communicate to our ESRs that the most important person to them is the caller on the phone, and we stress that the second most important person is the next caller in the queue.*
- **OUR GOAL:** *ADP's goal is to provide first call resolution while the participant is on the phone.*
- *Our administration features comprehensive customer service to help employees get the most from their spending account program.*
- *ESRs are evaluated on quality and other measures to ensure service level goals and performance standards are satisfied.*
- *ESRs respond to participant inquiries efficiently and effectively through direct access to the administrative system and our knowledge management tool, which provides documentation regarding every aspect of our clients' plan administration.*

Our customer service department offers the following:

- Centralized service center.
- Friendly and knowledgeable employee service representatives.
- Experienced support for all spending account programs and regulatory requirements.
- Participant satisfaction surveys.
- Assistance via web email inquiry

Participant Experience - Contact Center

- **Toll Free Number:** ADP will establish a specific toll-free number for your employees as part of our standard service. The unique toll-free number enables us to provide client-specific statistics.
- **IVR:** The customer service line is initially answered by our automated phone system (IVR). The IVR provides account balance and claim payment status 24x7.
- **Hours of Operation:** For further assistance, participants can reach employee service representatives from the automated system between 8:00 a.m. and 8:00 p.m. Eastern time, Monday through Friday excluding holidays.
- **After Hours Support:** ADP currently does not provide after-hours or weekend call center services for our spending account administration. Our participant web site, mobile phone application, and IVR services support participants after hours and on weekends.
- **History:** Our employee service center has been in operation since 1986.
- **Location:** Louisville, Kentucky.
- **Foreign Language Support:** The employee service center employs a number of bilingual employee service representatives (ESRs), primarily Spanish-speaking ESRs, to meet our clients' needs. In addition, we can accommodate 190 foreign languages via a translator service

Participant Experience – Employer Benefits

- All of this enhances the value employees receive by participating in a spending account, which ultimately improves their perception of and satisfaction with their benefits package and increased FICA savings
- This level of support reduces the number of calls employees place to their HR department, which in turn reduces administrative burden

MORE ON THE DEBIT CARD

Debit Card Features

- ***Multi-purse capability***
 - ***HSA programs offered individual account or may be stacked with:***
 - ***Limited Flexible Spending Accounts (FSAs)***
 - ***All accounts may be accessed with a single, multi-purse debit card***
- ***Merchant category code (MCC) restrictions apply***
 - ***ATM is available for just the HSA (however, there is a \$2.50 charge.)***
- ***Dependent Day Care FSA is not accessible through a debit card***
- ***Commuter debit cards are separate cards from health care***

Debit Card Advantages

- **No more waiting.** Participants pay for eligible expenses using the card, and the funds are automatically deducted from their spending account(s). There is no waiting for paper claims to be filed and processed, and no waiting for reimbursement.
- **Increased participation.** By providing easy access to spending account funds, both spending account participation and average contribution amounts typically increase. Participants benefit from using pre-tax dollars, and employers benefit from increased FICA savings.
- **Claim auto-substantiation.** Eligible card purchases at retailers with an IRS-compliant Inventory Information Approval System (IIAS) are auto-substantiated at the point of sale. In addition, card transactions that can be matched to co-pays or data from carriers and PBMs are automatically substantiated. Auto-substantiation dramatically reduces the need for participants to submit forms and copies of receipts. Using all approved auto-substantiation methods, we achieve up to 95 percent auto-substantiation for card transactions.

Debit Card Advantages (continued)

- **Full customer service support.** Our customer service representatives have a complete view of participant transactions and processing, including transaction validation, participant communications, and funds transfers. Participant communications and educational materials can be provided to promote an understanding of the card and promote effective use.
- **Design flexibility.** For employers with both the HRA and FSA, the employer can decide how card transactions are coordinated (which account pays first). In addition, if employees elect not to use the card, they can sign up for auto-reimbursement.
- **Compliance assured -** Our transaction substantiation process ensures full compliance with IRS-mandated substantiation for electronic transactions.

Debit Card Compliance

ADP's spending account card program is in full compliance with IRS requirements.

The IRS requires that spending account cards are limited to a restricted group of health-related merchant category codes (MCCs) and that 100 percent of transactions are substantiated using an approved method.

ADP's spending account card program meets these strict requirements and uses the following compliance methods:

- Inventory Information Approval System (IIAS).
- Co-pay matching (combinations/multiples up to five times).
- Third-party matching (carrier/PBM claim feed matching).
- Recurring expense.
- Manual receipt request submission.
-

We review our substantiation system annually to adhere to regulation changes and obtain the highest compliant substantiation rates.

The spending account card electronic data interchange also complies with HIPAA standards and state privacy standards.



CLAIM PAYMENT

Claim Payment

- *We pay claims on a **daily basis**, Monday through Friday. . All claims processed and approved daily generate either a check or a direct deposit to the participant's bank account the next day. Because we pay claims on a daily basis, there is no cut-off for submitting claims.*
- *Direct deposit transactions through electronic funds transfer (EFT) are posted to the designated account **within two business days** after the process date, and checks are released daily to the participant's home address.*
- *ADP's claims adjudication operations are located at our service center in Louisville, Kentucky. Operating hours for our claims department are 7:00 a.m. to 6:30 p.m. Eastern time, with our systems available until 8:00 p.m.*

SPENDING ACCOUNT ROADMAP

A Roadmap for Innovation

Leading edge technology that will reduce cost, improve efficiency and increase employee engagement.

Premium Reimbursement Solution coincides with launch of exchanges to support a premium reimbursement strategy

Analytic & Dashboard Reporting to drive improved results through increased transparency

Push Communications & Alerts improve employee engagement and understanding

Discounts & Rewards delivering additional employee value based on spending patterns

Automated Payroll Contribution money movement and reconciliation decreases financial risk to employers and moves money faster for employees

One Day Processing for payroll contributions and spending account claims

Single ADP Web/Mobile Service participants can manage benefits and financial dollars seamlessly (Health & Payroll)

One-stop Shop Client Administrative Portal regardless of client size

2012

2013

Day 1



Ease of Management & Client Reporting

Client Administration

- Active account summary
- Manage participants
- Educate participants
- Resources
- Online reporting

ADP Client Self Service Portal

Welcome to Client Self Service Portal...

Benefit Utilization

Benefit Estimated FICA Savings

Benefit Risk

Health Rewards Account (HRA)

Total Accounts: 1,237	Total Active: 1,200	Total Termined: 37	Remaining Funds: \$395,986.23
All Elections: \$1,237,456.98	All Contributions: \$928,092.74	All Payments: \$841,470.75	Remaining Risk: \$309,364.24
Start Date: 01/01/2012	End Date: 12/31/2012	Grace Period Ends: 02/15/2013	Run Out Date: 04/30/2013

Flexible Spending Account (FSA 2012)

Total Accounts: 1,237	Total Active: 1,200	Total Termined: 37	Remaining Funds: \$395,986.23
All Elections: \$1,237,456.98	All Contributions: \$928,092.74	All Payments: \$841,470.75	Remaining Risk: \$309,364.24
Start Date: 01/01/2012	End Date: 12/31/2012	Grace Period Ends: 02/15/2013	Run Out Date: 04/30/2013

ADP Claims Distribution

Reflects the type of claims processed last the annual year.

Claims Distribution (by transaction type)

Claims Distribution (by dollar amount)

Type of Transaction	Count	Amount
Digital Imaging	111	\$17,217
Online	162	\$25,704
Card Transactions	2701	\$177,613
Manual	313	\$52,880

ADP Plan Summary

	DCR 2011	HCR 2011	HRA 2011	HRA 2010	HRA 2009	HRA 2008
Plan Effective Date	1/1/2011	1/1/2011	1/1/2011	1/1/2010	7/1/2009	7/1/2008
Plan Termination Date	12/31/2011	12/31/2011	12/31/2011	12/31/2010	12/31/2009	6/30/2009
Plan Grace Period Date	12/31/2011	3/31/2012	12/31/2012	12/31/2011	12/31/2011	12/31/2011
Plan Runout End Date	3/31/2012	3/31/2012	3/31/2013	3/31/2012	3/31/2012	12/31/2011
Participant Count	69	442	796	780	675	636
Election Amount	\$208,315	\$577,861	\$1,284,750	\$1,178,850	\$541,000	\$984,000
Total Deposit Amount	\$108,948	\$310,037	\$0	\$0	\$0	\$0
Total Claim Amount	\$72,264	\$461,615	\$295,999	\$709,215	\$336,316	\$818,257
Remaining Funds	\$36,881	\$118,265	\$888,751	\$488,885	\$144,684	\$165,743
Average Election Amount	\$3,531	\$1,307	\$1,580	\$1,549	\$801	\$1,547
Average Contribution	\$1,847	\$701	---	---	---	---
Average Claim Amount	\$1,225	\$1,044	\$364	\$932	\$587	\$1,287
Average Estimated Unspent Reserves	\$622	\$263	\$1,216	\$616	\$214	\$261

Having the right tools and information at your finger-tips makes it simple to manage your benefit

ADP Account Profile

Enrollment Demographics

Enrollment Trend

Enrollment Demographics by Age



A Roadmap for Innovation



Yesterday

- Payroll Integration
- H&W Integration
- Web / Mobile Rebranding
- Collateral Updated



Today

- Self Service Portal
- Reporting & Analytics
 - ADP Mobile
- Push Communications
- Defined Contributions



Tomorrow

- One Day Claims Processing
- Automated HSA Payroll Deposits
- Discounts & Rewards

NDPERS EMPLOYEE ASSISTANCE PROGRAM (EAP)

State Agencies

7/2013 – 6/2015 Biennium

Changes Due: Friday June 14, 2013

Four Choices:

Deer Oaks EAP

Live Well Solutions EAP

St. Alexius EAP

The Village EAP

Greg Brannan

www.deeroaks.com

DEER OAKS EAP SERVICES



DEER OAKS

A Behavioral Health Organization

*A More Comprehensive
EAP for a Greater Value...*



Partnership Approach



- Expertise in partnering with public sector employer groups (95% of Deer Oaks Clients)
 - Deep understanding of the unique stressors of government employees (i.e., law enforcement, educators, case workers, etc.)
- Work together to deploy creative approaches to promoting program awareness and usage
 - Our government clients experience an average 10.7% utilization – more than twice the national average of 4 – 6%

Core EAP Services



- Six (6) or Eight (8) session counseling models
- Coverage for employees & **all household members** - services provided 6 months post-employment
- Live answer telephonic access 24 hours a day, 7 days a week – we'll confirm local counselor availability for each caller
- Case management of mandatory referrals including DOT
- Extensive North Dakota provider network

Robust Work-Life Programs



- **Elder Care Assistance:** Concierge service to locate accredited eldercare facilities; information regarding health and wellness; caregiver assistance; legal issues; housing options; end of life resources
- **Child Care Assistance:** Concierge services to locate accredited daycare facilities; family/parenting trainings; Parents at Work Program; parenting toolkit
- **Daily Living Assistance:** Concierge services to assist individuals with locating pet sitters, home repair, moving/relocation, volunteer opportunities, house cleaners, travel services, etc.
- **Take the High Road:** Free taxi ride for anyone who is in a situation where driving would be unsafe

Legal, Financial, & Identity Theft Protection



- **Legal Counseling**

- Unlimited telephonic consultations with staff attorneys
- Free 30 minute face to face consultation with a local attorney; 25% rate reduction for additional services

- **Financial Services**

- Unlimited telephonic consultations with financial planners
- Interactive financial improvement programs online

- **Extensive Identity Theft Protection**

- No-cost consultation w/an Identity Recovery Expert
- Free online identity monitoring

Organizational Services



- Unlimited **Critical Incident Stress Debriefings** (onsite)
- A bank of **Onsite Seminars** provided for each agency – 160+ topics to choose from including employee health, supervisor skills, etc.
- Unlimited **Management Consultations**
- **Employee & Supervisor Educational Newsletters** provided for distribution on a monthly basis

Online Services



- **Online Library**

- Information/links on a wide array of topics
- Access to self-assessments, resource locators, calculators, etc.
- Comprehensive list of fact sheets, forms, etc.

- **Information About Services**

- Downloadable EAP orientations
- PowerPoint trainings
- Work/life programs available online

- **Interactive Resources**

- Message boards and chat sessions
- Resource locators (childcare, eldercare, etc.)
- Health and wellness assessments

For More Information...



Please Contact:

Greg Brannan

Deer Oaks EAP Services

301-829-0364

gbrannan@deeroaks.com

www.deeroaks.com



Live Well Solutions

*“Resources for Living Well at
Home & Work”*



Single Source EAP Solution





Employee Assistance Program

Program Components:

- Toll-free access, 24 hours a day/365 days a year
- Face-to-face assessments, counseling, and referrals
- Per incident EAP model
- Access to customizable, 18,000 member local and national provider network.
- Employee, spouse, dependents & household member eligibility
- On-site employee & supervisor orientation and topical training
- Unlimited telephonic management and supervisor consultations
- Online EAP resources
- Unlimited online training for employees and supervisors
- Critical Incident Response services
- Monthly e-tip sheets & quarterly e-newsletters
- Designated Account Management team





Employee Assistance Program

Live Well Service Delivery Model:

- Toll free, single point of contact number to access all EAP services
- Masters level counselors available 24/7 via toll free access number
- Comprehensive assessments, referral, and consultation available face-to-face or telephonically
- Immediate access to providers through customizable EAP provider network





Employee Assistance Program

Supervisor/Manager Consultation

Unlimited coaching/consultation for managers and supervisors to assist in addressing:

- Employee work performance concerns
- Employee personal concerns brought into the workplace
- Substance abuse in the workplace/reasonable suspicion
- Conflict in the workplace
- Organizational changes
- Workplace trauma or critical incidents

Facilitation & case management of supervisor referrals





Work/Life Resources



•Legal

- Referral to an attorney telephonically or face-to-face
- 30 minute consultation
- 25% reductions in fees thereafter

•Financial

- Referral to financial expert telephonically or face-to-face

•Child/Elder Care

- Referral to facilities specific to the type of care the client is requesting.
- Follow up support

•Daily Living

- Referral to facilities specific to the type of resource the client is requesting.
- Follow up support



www.livewellworklife.com



Click on “Living Well Resources”
Use company code: Each agency/department
will be provided an access code



The screenshot shows the Live Well Solutions website homepage. At the top left is the company logo. To the right is a navigation menu with five circular buttons: HOME (dark green), SERVICES (light green), LIVING WELL RESOURCES (grey), ABOUT (light green), and CONTACT (light green). An arrow points from the text above to the "LIVING WELL RESOURCES" button. Below the navigation is a section titled "Resources for Living Well at Home and Work" with a sub-header. To the left of this section is a photo of a family (a man, a woman, and a child) in a grocery store. To the right is a circular photo of three business professionals in an office setting. Below the sub-header is a list of six bullet points.

Live Well SOLUTIONS

HOME SERVICES **LIVING WELL RESOURCES** ABOUT CONTACT

Resources for Living Well at Home and Work

Live Well Solutions is a national provider of specialized healthcare services focused on delivering affordable, high value workplace programs that assist employers with:

- Reduce absenteeism
- Reduce presenteeism
- Improve overall organizational health
- Offset or contain increasing healthcare costs
- Increase employee loyalty
- Lower disability and worker's compensation claims
- Educate and train management and HR



Information menu

Monthly topic

“Site Search”

“Live Connect”

“Savings Center”

“Learning Center”

Online Seminars

“Live” & Archived



(866) 831-2181

Parenting Aging Balancing Thriving Working Living

Getting Your Affairs In Order

Ben has been married for 47 years. He always managed the family's money. But since his stroke, Ben can't walk or talk. His wife, Shirley, feels overwhelmed. Of course, she's worried about Ben's health. But on top of that, she has no idea what bills should be paid or when they are due.
[Read More...](#)

Locate Resources
Make a Selection

Site Search
Search

Live Connect

Savings Center

Nurseline

Live Well

Learning Center

Relocation Center

Hiring an Attorney

Living Wills

Alternatives to Guardianship

Dreaming Big: Financial Planning for Unexpected Wealth

Estate Planning Checkup

News For You

Safety Month Midwest Floods

June has been designated by the National Safety Council (NSC) as **National Safety Month**, with this year's theme being *Make a Difference*. According to the NSC, there has been an alarming increase in accidental deaths at home, in the workplace, and on the road. For various safety tips, please use the **Quick Jump** feature of this website and select "Safety" from the drop-down menu. Also visit the National Safety Council website at <http://nsc.org/nsm/> to learn more about National Safety Month and find events near you.

Are you prepared for the unexpected?

I wish I didn't know when to start.	35.5%
Some are done, others need work.	25.8%
My legal paperwork just needs updating.	19.4%
I haven't even thought about it!	16.1%
All legal documents are up-to-date.	3.2%
Total votes: 31	

Online Seminars

Register for these upcoming online seminars

- 07/15/08 - **The Path to Inner Peace**
- 08/19/08 - **When Only the Best Will Do: Finding Quality Child Care**
- 09/16/08 - **Preparing to Leave the Nest: Tips for Young Adults and Parents**
- 10/21/08 - **10 Steps to Creating a Great Place to Work (Managers)**
- 11/18/08 - **Practical Strategies in Caring for a Loved One With Alzheimer's/Dementia**

[View All](#)

View archived online seminars

- 06/17/08 - **Getting Your Affairs In Order: Five Essential Documents**
- 05/20/08 - **Your Second Shift: Working and Caregiving**
- 04/15/08 - **Fun and Fitness: Get Your Children Energized**
- 03/18/08 - **Plan Your Dream Vacation on a Budget**
- 02/19/08 - **Relationships: 10 Little Things That Make a Big Difference**

[View All](#)



Employee Assistance Program



On-Site Services

- Program orientation
- Supervisor training
 - Recognizing troubled employee
 - Dealing with performance issues
 - Referring to EAP
- Topical training
 - Specific topic chosen by employer
 - Substance abuse in the workplace
 - Stress management
 - Conflict in the workplace
 - Etc.





Employee Assistance Program



Critical Incident Services

- Traumatic events such as on-site accident, death or serious injury.
- CIS Counselor on-site within 24-72 hours of the event.
- Counselors follow Critical Incident Stress Debriefing protocol.
- Decreases potential for future Post Traumatic Stress Disorder.





Live Well Customer Focused Account Management



North Dakota Account Management Contact:

- Kyle Agre, Fargo
- Single point of contact for all contract support and organizational customer service
- Coordinate on-site training, orientation and critical incident services
- Designated contact for utilization review, program planning and promotion



NDPERS

**Payroll Conference
Presentation**



June 12, 2013

Bismarck, ND

History of the St. Alexius Employee Assistance Program

- ◆ Established in 1982
- ◆ Started as a service to employees of the Medical Center
- ◆ Now includes more than 300 public and private sector organizations
- ◆ Strong history of service to North Dakota State agencies





Mission: Commitment to Excellence

- ◆ **Quality Clinical Services**
- ◆ **Quality Educational Services**
- ◆ **Demonstrate Professionalism**
- ◆ **Respect for those we serve**
- ◆ **Privacy & Confidentiality**
- ◆ **Availability and Responsiveness**



Philosophical Posture of the Program

- ◆ Importance of initial assessment process
- ◆ Build on the strengths of people
- ◆ Be present as a resource to Employees and Leadership
- ◆ Integrate and Educate
- ◆ Assist in search for solutions





Clinical Service Response

- ◆ Immediate emergency response 24 hours per day – 7 days per week
- ◆ Same day service for crisis circumstances
- ◆ Prompt response to request for clinical services
- ◆ 24 hours per day – 7 days per week crisis line
- ◆ No waiting lists



Scope of Clinical Services

- ◆ **Up to 8 sessions per assessed problem**
- ◆ **Available to employees and family members**
- ◆ **Services provided in a professional and confidential manner**
- ◆ **Type of counseling services**



Enhancing Excellence in the North Dakota Workplace

- ◆ **Supervisory Training & Staff Education Presentations**
- ◆ **Three times per year**
- ◆ **10 locations throughout the state**
- ◆ **In addition-will provide onsite educational presentations**



Professional Consultation & Related Services

- ◆ **Supervisory & Management Consultation**
- ◆ **Policy & Program Development**
- ◆ **Substance Abuse Services**
- ◆ **Mediation & Conflict Resolution**
- ◆ **Workplace Critical Incident and Stress Debriefings**



St. Alexius Employee Assistance Program Website

- ◆ www.st.alexiusseap.com
- ◆ Opportunities for contact with EAP staff
- ◆ Quality Newsletter Articles & Brochures
- ◆ Information on educational and training opportunities





Statewide and National Affiliate Clinical Services

- ◆ Established services in all 8 regions of North Dakota
- ◆ Qualified licensed professionals
- ◆ Broad based clinical training,
 - ◆ Professional Counselors-Addiction Counselors
- ◆ Individuals you have come to know and trust

Contact Information

Paul D. Millner

Phone: 701-530-7195

Toll free: 1-800-327-7195

E-mail: pmillner@primecare.org



 **St. Alexius**
Employee Assistance Program
PrimeCare

Mailing Address:

900 East Broadway

P.O. Box 5510

Bismarck, North Dakota 58506-5510



NDPERS
Payroll Conference
Presentation

June 12, 2013



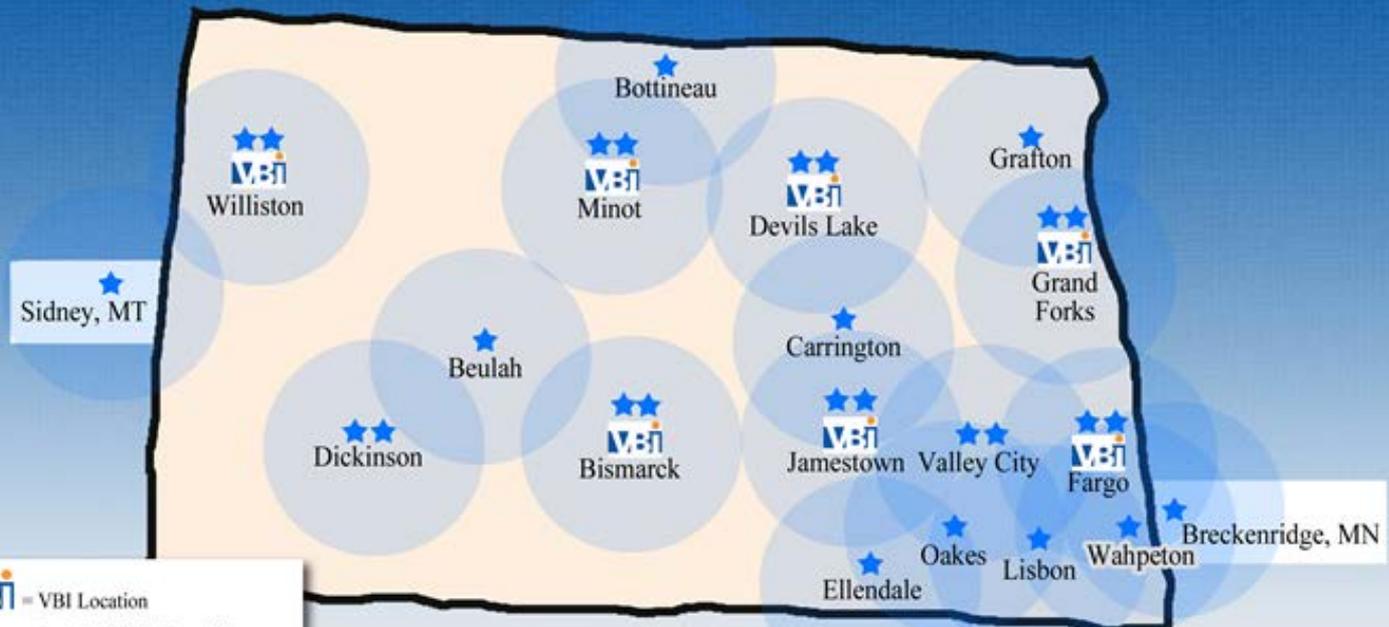
**EMPLOYEE
ASSISTANCE
PROGRAM
NDPERS 2013**

VBI EAP BACKGROUND

- Our History
 - 1891
 - 1972
- Our People
 - We have our own intake staff
 - Face to Face personal counseling
 - Master's level/Licensed
 - We have three full-time trainers
 - Consultants for investigations, mediation, management consultations
 - Quality Account Management
- Bricks & Mortar

VBI OFFICES/PROVIDER NETWORK

We've Got You Covered



 = VBI Location
 = One Established Provider
 = Multiple Established Providers
 = 40 Mile Service Area

The Village Business Institute will set up additional providers as needed.

Village Offices and Affiliate Provider Locations

The Village Family Service Center has offices in

Bismarck	Jamestown
Devils Lake	Minot
Fargo (2 locations)	Williston
Grand Forks	

In addition, The Village Business Institute EAP affiliate providers include:

Beulah Anchor Christian Counseling	Devils Lake Center for Solutions	FM Counseling Only Human Counseling Parents Forever@	Jim Murphy Northland Christian Counseling	Valley City Jesse Fuher Life Seasons Counseling
Bismarck Anchor Christian Counseling Discovery Christian Counseling Heartview Foundation Joseph Hlibichuk Diana Jacobson Kazmierczak Counseling Link Counseling Services St. Alexius	Dickinson Anchor Christian Counseling Center Dickinson Family Counseling Heart River Alcohol & Drug Abuse Therapy Solutions Westwind Consulting	NDSU Fargo Quality Resolutions Share House Share House- Genesis Simon CD Services Valley Christian Counseling Center Sarah Wells	Jamestown Addiction & Counseling Services Jessie Fuher Life Seasons Counseling Prairie Counseling	Wahpeton Cynthia Swanson
Bottineau Gorder Consulting	Fargo Counseling Center Drake Counseling Fargo Cass Public Health Ban Program First Step Recovery	Ft. Totten Spirit Lake Nation Recovery and Wellness Program	Lisbon Sheyenne Valley Counseling	Breckenridge, MN Dr. Ricardo Ascano Solutions Counseling Services
Carrington Jessie Fuher		Grafton Pam Quinn	Minot 1st District Health- Smoking Cessation Goodman Addiction Services Mary Solberg	Sidney, MT Eastern Montana Community Mental Health Center
		Grand Forks Dakota Therapy Center Don Foley Counseling	Oakes James River Counseling	

SERVICES

The Village Business Institute's Employee Assistance Programs

Why choose The Village Business Institute's (VBI) Employee Assistance Program?

- | | |
|-------------------------------------|----------------------------|
| Household Aggregate Model | Employee Newsletters |
| Highest Standard of Confidentiality | Supervisor Newsletters |
| Face-to-Face Personal Counseling | Website |
| Web-Based Counseling | Poster/Check Stuffer |
| Financial Counseling | Employee Orientations |
| Legal Counseling | Supervisor Orientations |
| 24/7 Crisis Counseling | Supervisor Help Line |
| CD Evaluation | Formal Referrals |
| Wellness Programs | Training |
| Health Risk Assessment | E-Training |
| Nutrition Counseling | Consulting |
| | Utilization Reports |
| | Crisis Management Services |



www.VillageEAP.com (login: NDPERS DEMO)

EAP FEATURES

- FINANCIAL RESOURCE CENTER
 - Financial Counseling
- TRAINING/E-TRAINING
- WEB-BASED COUNSELING
- WELLNESS
 - Education
 - Health Risk Assessment
 - Nutrition Counseling

EAP COMMUNICATION & EDUCATION MATERIALS

- Orientation Packets
- In person Orientation of Benefit, yearly and as needed
- Yearly Poster/Check-Stuffer Campaign
- Monthly Employee Newsletters
- Quarterly Supervisor Newsletters
- EAP Website
- Monthly Blog

SUPERVISOR RESOURCES

- Supervisor/Human Resources Help Line
- Formal Referrals
- Training
- Consulting
- Crisis Management Services

MISSION

To improve the quality of people's lives through health and productivity programs and services.

CHOOSE VBITO HELP YOU!



Thank You!

Zaundra Bina

701-451-5032

Toll Free: 800-627-8220 ext. 5032

zbina@thevillagefamily.org

www.TheVBI.com



**Thank you for all you do
and for attending this
year's Payroll
Conference.**

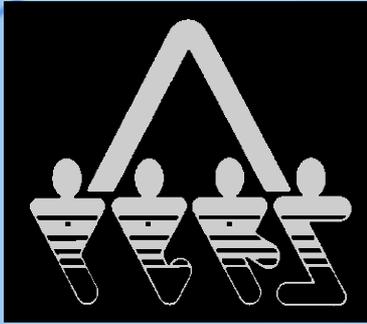
Questions



Affordable Care Act Seminar

A meeting will be scheduled for employers on the NDPERS Group Health Plan regarding the Affordable Care Act. It is tentatively scheduled sometime during the week of July 22 and will be held at the Bismarck Civic Center.

Detailed information about the meeting and registration instructions will be provided in future communications.



Contact Information

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(701) 328-3900

ndpers-info@nd.gov (email)

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