

NDPERS

Authorized Agent Training



Rebecca Fricke & Jim Smrcka

Authorized Agent Training

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

Who Is NDPERS?

- Established in March 1965 by 39th legislative session
- Responsible for management and administration of group retirement, group insurance, and voluntary insurance benefit programs for state employee's and employees of participating political subdivisions

Who is NDPERS?

- Governed by a Board made up of seven members:
 - Chairman is appointed by Governor
 - Attorney General appointee
 - State Health Officer appointee
 - 3 members elected by active membership
 - 1 member elected by retired membership

Board Mission

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

Programs Under NDPERS

- Retirement Plans

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

Programs Under NDPERS

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

Programs Under NDPERS

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

NDPERS Website

- NDPERS Home Page
- NDPERS News Page
- Employer Information
 - Enrollment vs. Program Administration Information
 - Location of employer guide
 - Location of employer forms
- Information for Active Members
 - Refer new hires to New Employee webcast
- Location of Forms, Kits & Publications

NDPERS Home Page

Home Page for NDPERS - North Dakota Public Employees Retirement System - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.state.nd.us/ndpers/> Go Links >>

North Dakota nd.gov Official Portal for North Dakota State Government

North Dakota Public Employees Retirement System

Sparb Collins
Executive Director

General Information

- Home
- NDPERS News
- About NDPERS
- Contact NDPERS
- Forms & Publications

Information For...

- Temporary/Part-Time Employees
- Active Members
- Retirees
- Deferred Comp Providers

Employer Information...

- Program Administration
- Program Enrollment

Other Information...

- Request for Proposals
- Links
- Search
- Site Map

Online Services

- Logon
- Register for Logon ID
- Online Services FAQ
- Secure File Transfer (logon required)

Insurance Notices

- NDPERS Privacy Policy
- ING Dental Privacy Policy
- Prescription Drug Credible Coverage Notice

Welcome to the North Dakota Public Employees Retirement System (NDPERS) on the Web



NDPERS Medicare Rx (Part D)



Quit!
No bitts about it!



NDPERS Wellness Programs Information



NDPERS Board Election



FlexComp Reimbursement Voucher
Notice of Change Group Health Application
MORE...



NDPERS Online Services
www.nd.gov/ndpers



Add PEP
to Your PERS Retirement Plan
Portability Enhancement Provision



Retire, Travel, See the World!
Pre-Retirement Education

Next NDPERS Board Meeting: February 16, 2006
[Proposed Board Meeting Schedule](#) [Board Meeting Minutes](#)

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

Documents on this website require Adobe Acrobat Reader® for viewing/printing. The reader is available as a [free download](#) from Adobe. In addition, you may wish to consult our [pdf help page](#) for instructions on printing or saving an Adobe Acrobat (.pdf) document.

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<http://www.state.nd.us/ndpers/default.htm>

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NDPERS News Page

North Dakota Public Employees Retirement System - News - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.state.nd.us/ndpers/news/index.html> Go Links >>

North Dakota nd.gov Official Portal for North Dakota State Government

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NDPERS News

PERSpectives Newsletter

- [Special Winter Edition 2006](#)

USERRA

- [Returning Reservists & PERS Retirement](#)
- [Benefit Program Options for Reservists](#)

Canadian Prescription Drugs

- [BCBS Policy](#)
- [Internet Prescription Drugs](#)

Other News

- [2004 Retirement Confidence Survey](#)
- [Kaiser/HRET Annual Employer Health Benefits Survey 2005](#)
- [Investment Performance Report](#)

Perspectives Newsletter

- [Special Edition](#)
- [Current Active Member Edition](#)
- [Current Retiree Edition](#)
- [Perspective Newsletter Archive](#)

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WSC C&S AA Bobby

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Employer Information

The screenshot shows a Microsoft Internet Explorer browser window displaying the website for the North Dakota Public Employees Retirement System. The browser's address bar shows the URL: <http://www.state.nd.us/ndpers/employers/non-participants.html>. The website header includes the North Dakota logo and the text "North Dakota Public Employees Retirement System" and "Employers".

The main content area is titled "Employer Information" and contains the following text:

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

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

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

- [Defined Benefit Hybrid Retirement Plan](#)
- [Law Enforcement Retirement Plan](#)
- [Deferred Compensation Plan](#)
- [Group Health Insurance Plan](#)
- [Group Life Insurance Plan](#)

Downloads

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

At the bottom of the page, there is a copyright notice: © 2003 North Dakota Public Employees Retirement System. All rights reserved. Below the notice are logos for W3C XHTML 1.0, W3C CSS, and AA Bobby.

The left sidebar contains a navigation menu with the following items:

- Sparb Collins
Executive Director
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Employer Information

North Dakota Public Employees Retirement System - Employers - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.state.nd.us/ndpers/employers/index.html> Go Links >>

North Dakota nd.gov Official Portal for North Dakota State Government

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Employers

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

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 [NDPERS Employer-Based Worksite Wellness Program](#)

 [June 9, 2005 Webcast Conference Agenda PowerPoint Slides \(.pdf\)](#)

- [Employer Guide](#)
- [Pre-retirement Education Program \(PREP\) Facilitator's Guide](#)
- [Kits](#)
- [Other Resources](#)
- [Wellness Program Information](#)
- [Group Retirement Plan Presentation](#)
- [Law Enforcement Retirement Plan Presentation](#)
- NDPERS Health Coverage 07/01/2005 thru 06/30/2007 ([View the Web Presentation](#)) ([Order the CD](#))
- [Forms](#)
- [Publications](#)
- [Employer News](#)
- [Social Security Protection Act of 2004](#)

 [State of ND Benefits Administration](#)
[State of ND Accounting & Payroll Information](#)

Downloads

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<http://www.state.nd.us/ndpers/employers/index.html> Internet

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Information for Active Members

North Dakota Public Employees Retirement System - Active Members - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <http://www.state.nd.us/ndpers/active-members/index.html> Go Links >>

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Sparb Collins
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Following are the group benefit programs available through NDPERS.

Retirement Plans

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

Group Insurance Programs

- NDPERS Health Coverage 07/01/2005 thru 06/30/2007 ([view the web presentation](#))
- [Group Health Plan](#)
- [Group Life Plan](#)
- [Dental Plan](#)
- [Vision Plan](#)
- [Long-term Care Plan](#)
- [Wellness Program Information](#)

Other Benefit Programs

- [Employee Assistance Program \(EAP\)](#) - State Employees Only
- [The State of ND FlexComp Plan](#) - State Employees including members of the Legislative Assembly & participating District Health Units (Employees of the university system and political subdivisions are excluded from participation in the plan.)
- [Retiree Health Credit](#)

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http://www.state.nd.us/ndpers/active-members/index.html

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Forms & Publications

The screenshot shows a Microsoft Internet Explorer browser window displaying the NDPERs Forms & Publications website. The address bar shows the URL: <http://www.state.nd.us/ndpers/forms-and-publications/index.html>. The website header includes the North Dakota logo and the text "North Dakota Public Employees Retirement System" and "Forms & Publications".

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Main Content Area:

Forms & Publications

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

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

- [2005 Comprehensive Annual Financial Report](#)
- [Annual Report Archive](#)

Retirement Forms & Publications

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

Group Insurance Forms & Publications

- [Group Health Insurance Plan](#)
- [Group Life Insurance Plan](#)
- [Group Dental Insurance Plan](#)
- [Vision Insurance Plan](#)
- [Long-Term-Care Plan](#)

Other Benefit Programs Forms & Publications

- [The State of ND FlexComp Plan](#)

Kits

- [Retirement Kit](#) (SFN 53723)
- [Deferred Retirement Kit](#) (SFN 53724)
- [Disability Retirement Kit](#) (SFN 53726)
- [Notice of Transfer Kit](#) (SFN 53728)
- [Refund/Rollover Kit](#) (SFN 53725)
- [New Hire Kit](#) (SFN 54360)

Newsletters

- [BERSpectives Newsletter for Active Members](#)
- [BERSpectives Newsletter for Retired Members](#)

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Confidentiality Provisions

- NDCC 54-52-26 for retirement plans and 457 Deferred Compensation plan
- NDCC 54-52.1-11 for group insurance plans and FlexComp plan
- Includes all records relating to the benefits of a member or a beneficiary at NDPERS

Notifications to Employers

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

Contact Information

NDPERS

(800) 803-7377

(701) 328-3900

ndpers-info@state.nd.us (email)

www.nd.gov/ndpers (web address)

Defined Benefit Plan



Defined Benefit Plan

- NDCC 54-52
- Hybrid defined benefit plan
- Commonly referred to as the “DB Plan”

Mandatory Participation

- Works at least 20 hours per week for 20 or more weeks per year
- Is at least 18 years of age
- Holds a position that is regularly funded and not of limited duration

Optional Participation

- Position is not regularly funded OR
- Position is regularly funded but does not work 20 hours a week for more than 19 weeks a year
- Must be 18 years of age
- Must enroll within 6 months of part-time/temporary employment
- Must contribute 13.26% of gross salary
- The employee can not be an active participant in another employer-sponsored retirement plan. This includes public or private sector plans.

Salary Reporting

- Member's earnings which were reported as salary on the member's federal income tax withholding statements.
- Also includes salary reduction or salary deferral amounts under USC 125, 401(k), 403(b), 414(h), or 457.
- Contact Retirement Accountant with questions

Contribution Allocation

Employee Contribution
6%

Member Account Balance

Employer Contribution
6.12%

Retirement Pool of Fund

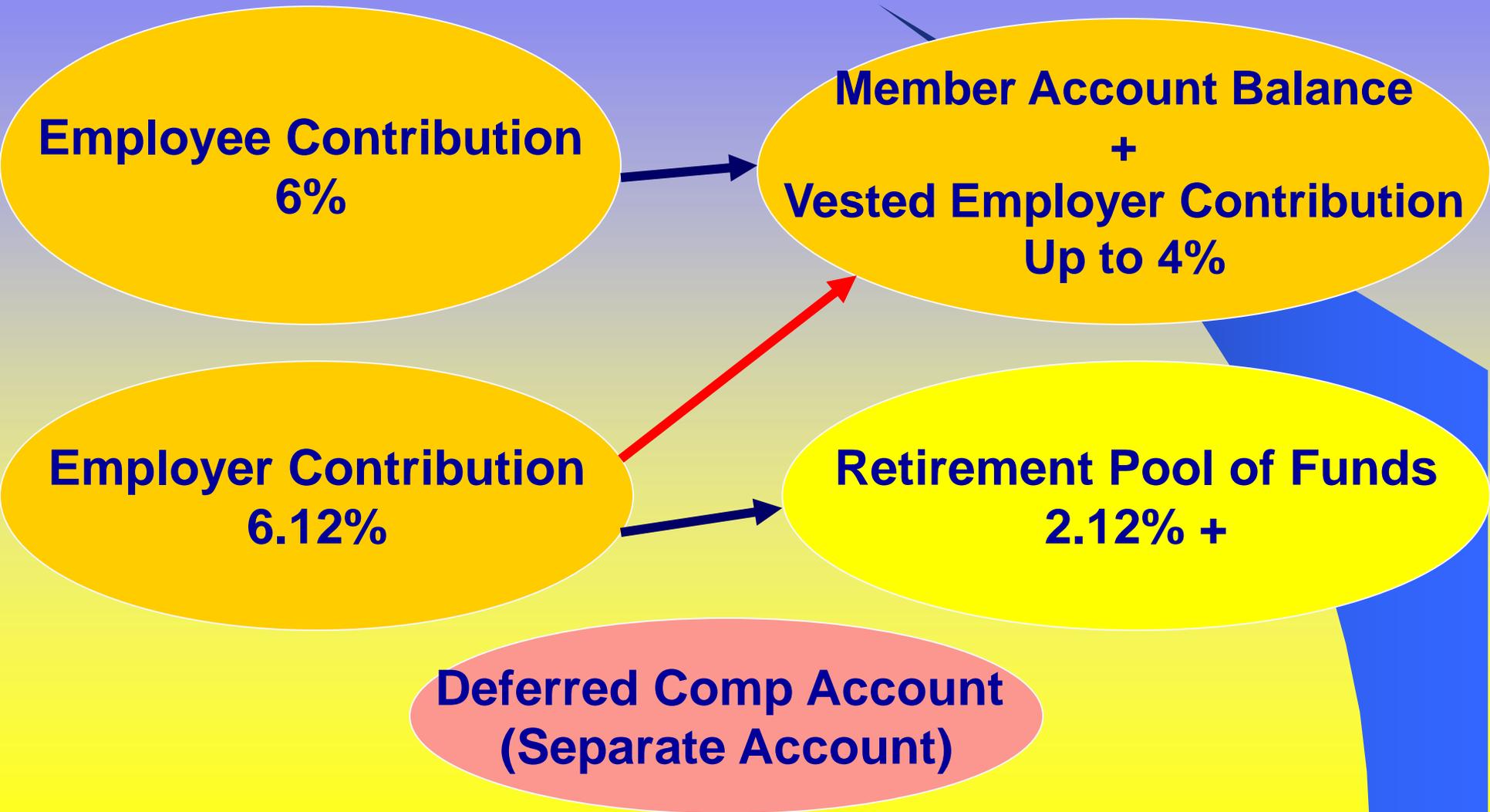
**Employer Health
Credit Contribution**
1.14%

Retiree Health Credit Fund

What is PEP

- Portability Enhancement Provision
- PEP allows you to vest in the employer contribution
 - *Requires participation in a Deferred Compensation Plan*
- Vested employer contributions are added to your member account balance
- The result is increased portability
- Employer agreement necessary to offer PEP with a 403(b) or other 457 plan

Contribution Allocation with PEP



How PEP Works

For every dollar you put in a Deferred Comp Plan, NDPERS will add one dollar to your member account balance according to the vesting schedule.



PEP Vesting Schedule

Service Credit	Minimum*	Maximum
0-12 Months	\$25	1%
13-24 Months	\$25	2%
25-36 Months	\$25	3%
37+ Months	\$25	4%



How To Activate PEP

- If you are already enrolled in a deferred compensation plan continue participation.
- If you're not at the maximum consider increasing your contribution.
- Contact a Deferred Comp provider representative to enroll in an approved Deferred Comp Plan.



Vesting

- You become vested the earlier of:
 - Achieving 36 months (3 years) of service credit
 - or
 - Attaining 65 years of age



Service Credit

- For each contribution, you will receive a month of service credit.



Purchase of Service Credit

- Previous Employment:
 - Non-Covered ND Governmental Service
 - Out-of-State Governmental Service
 - Refunded NDPERS Service
- Federal Service
- Legislative Service
- Military Service
- Leave of Absence
- Generic (maximum of 60 months)
- NDPERS Request for Purchase Information SFN 53718

Sick Leave Conversion

Final Average Salary (FAS)

X

13.26%

X

Number of Months to Convert

Benefits at Termination

Member Account Balance Options:

- **Lump Sum Refund**
 - 20% federal tax withholding
 - 3.92% state tax withholding
 - 10% penalty for early withdrawal
- **Direct Rollover**
 - All or a portion of member's account
 - Avoid tax & early withdrawal penalties
- **Combination rollover/refund**



Member Account Balance Options (continued)

- Leave Money Intact /Deferred Benefit
 - Receive monthly retirement benefits as early as age 55 or attaining Rule of 85, whichever is earlier.
 - Accrue interest 7.5% compounded monthly.
 - Monies remain tax sheltered.
 - May take a refund/rollover at a later date.



Disability Benefits

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



Surviving Spouse Benefits

Assumption: Member is Active Prior to Death

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

“Early” Retirement

- Age 55
- Reduction of Benefits Under Age 65 or Rule of 85, whichever would have occurred first
 - .005 for each month (6% per year)

“Normal” Retirement

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



Retirement Benefit Formula

- Final average salary (FAS)
 - The average of your highest 36 salaries during the last 180 months worked
- Benefit multiplier
 - 2%
- Credited service
 - One month of service for each contribution

(FAS x Multiplier x Service Credit)

Benefit Options

- Single Life
- Joint & Survivor 50%
- Joint & Survivor 100%
- Twenty Year Term Certain
- Ten Year Term Certain
- Partial Lump Sum Option
- Graduated Benefit Option



Retiree Health Credit

- \$5.00 for Every Year of Service Credit
- Reduced for Early Retirement
- Applies only to the NDPERS Group Health Insurance Plan

Forms to Enroll a New Employee

- Permanent Employment

New Hire Kit

- 1) Retirement Membership Application (SFN 2561)
- 2) Designation of Beneficiary for the Group Retirement Plan (SFN 2560)

Enrolling a New Employee (cont'd)

- Part/Time Temporary

New Hire Kit

- 1) Retirement Membership Application (SFN 2561)
- 2) Agreement/Waiver of Participation for Optional Defined Benefit Retirement (SFN 17627)
- 3) Designation of Beneficiary for the Group Retirement Plan (SFN 2560)

Notice of Change (SFN 10766)

- Name Change
- Marital Status Change
- Address Change
- Email
- Spouse

Notice of Employment Termination Through Employer Self Service

- Employee Leave of Absence
- Classification Change Within Agency
- Reduction in Hours/Permanent to Part-Time Status
- Contributing to Non-Contributing
- Separation of Employment
 - Special Kits developed to include:
 - Retirement
 - Deferred Retirement
 - Refund/Rollover
 - Disability

Notice of Transfer (SFN 53706)

- Transfer of employment between participating employers
- Kit developed
- Notice of Transfer is employer notification form
- Kit includes information regarding all NDPERS plans

Defined Contribution Retirement Plan



Defined Contribution Plan

- Voluntary Plan for non-classified state employees adopted January 1, 2000
- Will be available to all state employees (excluding Highway Patrolmen) hired on or after October 1, 2013 through July 31, 2017
- Found under NDCC Chapter 54-52.6
- Current Trust Company is TIAA-CREF
- Commonly referred to as the “DC Plan”
- Benefits at retirement based on performance of investments and amount in account balance

Eligible Employee

- A permanent state employee, except an employee of the judicial branch or an employee of the board of higher education
- Is at least 18 years of age
- Currently requires a position that is not classified by the central personnel division (changing 10/1/2013)

Election to Participate

- NDPERS will determine eligibility and provide a plan comparison of the DC plan to the Defined Benefit Plan
- Eligible employee must make a written election and file election within 6 months of eligibility
- Election made by an eligible employee is irrevocable
- If no election is made and filed at NDPERS within 6-month window, then the employee will continue to be a member of the Defined Benefit Plan

Participation

- The participant remains in the plan regardless of whether the participant returns to classified status with the agency
- The participant remains in this plan regardless of whether they transfer to a non-eligible employer
- If DC participant becomes a temporary employee, can continue DC participation at own expense

Salary Reporting

- Member's earnings which were reported as salary on the member's federal income tax withholding statements
- Also includes salary reduction or salary deferral amounts under USC 125, 401(k), 403(b), 414(h), or 457
- Contact Retirement Accountant with questions

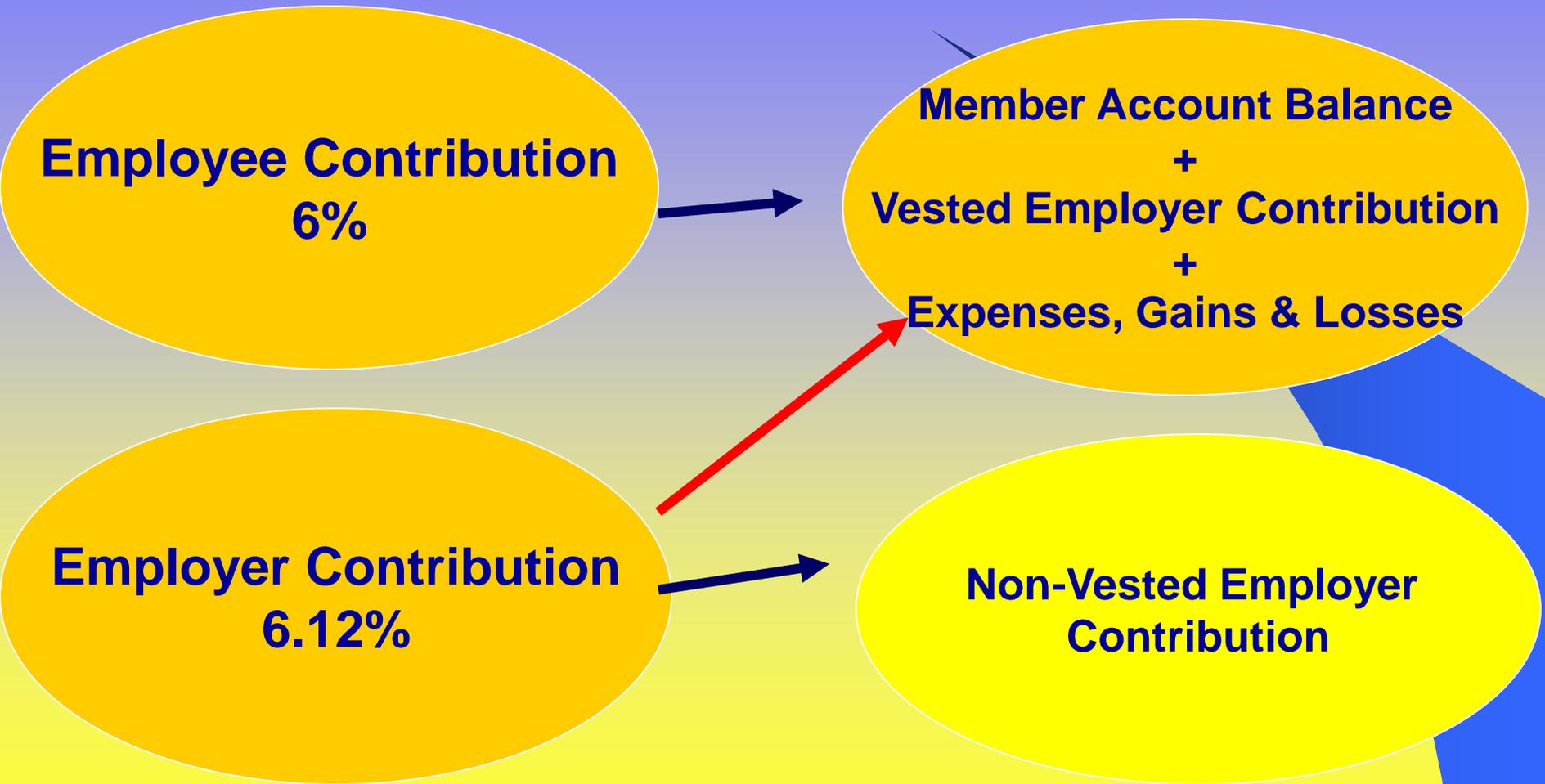
DC Contributions

**Employee Contribution
6%**

**Employer Contribution
6.12%**

**Employer Health
Credit Contribution
1.14%**

DC Contribution Allocation



Employer Contribution Vesting Schedule

Service Credit	% Vested
Less than 2 years	0%
2 years	50%
3 years	75%
4 years	100%



Service Credit

- For each contribution, a member will receive a month of service credit.



Distributable Events

- Termination of Employment
- Death
- Disability
- Required Beginning Date - Minimum Distribution at Age 70 1/2 (only if terminated)

Benefits at Termination

Member Account Balance Options:

- **Lump Sum Refund**
 - 20% federal tax withholding
 - 10% penalty for early withdrawal
- **Direct Rollover**
 - All or a portion of member's account
 - Avoid tax & early withdrawal penalties
- **Combination rollover/refund**



Member Account Balance Options (continued)

- Leave Money Intact /Deferred Benefit
 - May apply for periodic distributions at a later date
 - May take a refund/rollover at a later date
- Periodic Payments



Retiree Health Credit

- \$5.00 for Every Year of Service Credit
- Reduced for Early Retirement
- Applies only to the NDPERS Group Health Insurance Plan

DC Retirement Program Election (SFN 52170)

- Must be completed within 6 months of eligibility (whether staying in DB Plan or transferring to DC Plan)
- Election must be notarized
- If married, the election must also be signed by the member's spouse. Spouse's signature must also be notarized

Designation of Beneficiary (SFN 2560)

- Used for initial beneficiary election (at enrollment in DB Plan)
- Used to revise beneficiary election
- Same form used for Defined Benefit Plan

Contact Information

TIAA-CREF

(800) 842-2252

NDPERS Health Insurance Plan



NDPERS Health Insurance Plan

- NDCC 54-52.1
- Dakota Plan
- Underwritten by BCBS
- Includes:
 - PPO/Basic: Grandfathered
 - PPO/Basic: Non-Grandfathered
 - High Deductible Health Plan (HDHP)

Eligibility: Permanent Employee

- Works at least 20 hours per week for 20 or more weeks per year
- Is at least 18 years of age
- Holds a position that is regularly funded and not of limited duration
- Cannot have dual contract if two spouses both work for state

Eligibility: Part-time/Temporary Employee

- Position is not regularly funded
- Individual must be working at least 20 hours a week for at least 20 weeks each year*
- Must be 18 years of age
- Must enroll within 31 days of part-time/temporary employment or during annual enrollment
- Employee or Employer can pay all or part of premium

* Definition changing 1/1/2014

Dependents

- Spouse
- Children
 - Until the 1st of the month following 26th Birthday



Enrollment

- 31 day enrollment period for new hires
 - Coverage is effective on the first of the month following the date of hire
- Annual Enrollment Season
 - Coverage is effective on January 1 of the following calendar year



Special Enrollment Periods

- Within 31 days of:
 - Loss of coverage
 - Marriage
 - Birth/adoption of child

Levels of Coverage

- Basic
 - Coverage for services received in North Dakota not provided by a PPO provider
 - Out-of-state services
- Preferred Provider Organization (PPO)
 - Freedom of choice to use any provider in North Dakota
- High Deductible Health Plan (HDHP)
 - with Health Savings Account (HSA)
 - Annual enrollment
 - Permanent State Employees only

Deductible - PPO/Basic (*Non-Physician Services ONLY*)

	<u>Basic</u>	<u>PPO</u>
Individual	\$400	\$400
Family (3 or more)	\$1200	\$1200

Co-payment Amounts –PPO/Basic

	<u>Basic</u>	<u>PPO</u>
Office Visit (No limit)	\$30	\$25
Emergency Room (No limit)	\$50	\$50



Coinsurance Amounts - PPO/Basic

	<u>Basic</u>	<u>PPO</u>
Coinsurance <i>All Services except office visits</i>	75/25	80/20
Coinsurance Maximum		
<i>Individual</i>	\$1,250	\$ 750
<i>Family</i>	\$2,500	\$1,500



Annual Out-of-Pocket Maximums – PPO/Basic (Includes Deductible & Coinsurance)

	<u>Basic</u>	<u>PPO</u>
Individual	\$1,650	\$1,150
Family	\$3,700	\$2,700



Preventive Screening Service – PPO/Basic

- There is a \$200 maximum benefit allowance. Once that has been exhausted, preventive services will be allowed subject to applicable cost sharing amounts.



PPO/Basic Prescription Drug

- **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.

High Deductible Health Plan (HDHP)



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.

HDHP Deductible

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

HDHP Coinsurance Maximums

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

HDHP Total Out-of-Pocket Maximum

*Includes deductible and coinsurance only

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

Health Savings Account (HSA)

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 HSA is different than the health plan.*

Qualified Expenses

- Medical
- Dental
- Vision
- Chiropractor
- Prescriptions
- Some Over-the-Counter (OTC)* May Require a Rx

- Not all eligible expenses go toward your HDHP deductible
- Visit www.discoverybenefits.com for more information
- Save your receipts

HSA Contributions

- NDPERS Monthly Employer Contribution
- Participant E-Contribute
- Send a check to fund your account at any time
- NDPERS contribution changing 7/1/2013
- 2013 Contribution limits:

Coverage	2013	NDPERS 2013 Contribution*	
Single	\$3,250	\$658.08	(\$2591.92)
Family	\$6,450	\$1592.88	(\$4857.12)
55+	\$1,000 Extra contribution		

HSA Eligibility

- Must be covered by a HDHP to participate
- If you cease participation in HDHP, can no longer contribute to HSA, 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 HSA compatible
 - you/spouse participate in a traditional FSA
 - receiving Medicare/Tricare benefits

HSA Eligibility

- **FSA / Grace Period Rules**

- FSA must have a zero balance for the previous plan year on December 31 in order to enroll in the H.S.A effective January 1
- If the FSA has a remaining balance on December 31 of previous plan year, employee is not eligible to enroll in the HSA until April 1
 - (first of the month following 2 ½ month flexible spending account grace period)

Prescription Drug Coverage for HDHP



- Formulary Drug
 - 80% of Allowed Charge after Deductible Amount

Nonformulary Drug

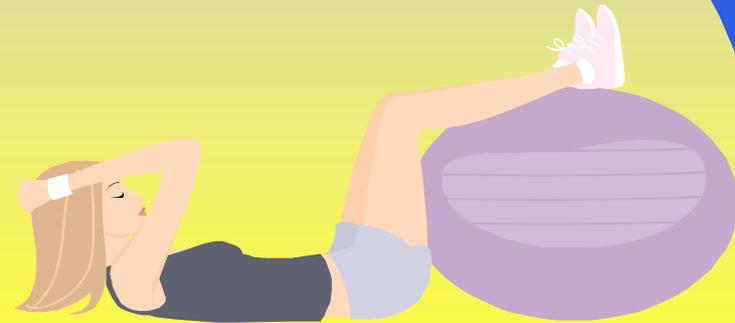
- 50% of Allowed Charge after Deductible Amount
- Prescription Medications or Drugs and nonprescription diabetes supplies are subject to a dispensing limit of a 100-day supply.

Employee Wellness Initiatives

- BCBS offers two additional programs to covered employees and spouses
- Employees can qualify to receive up to a total of \$250 each year that can be earned for one or both of the following programs:
 - Health Club Credit
 - HealthyBlue Online Tool

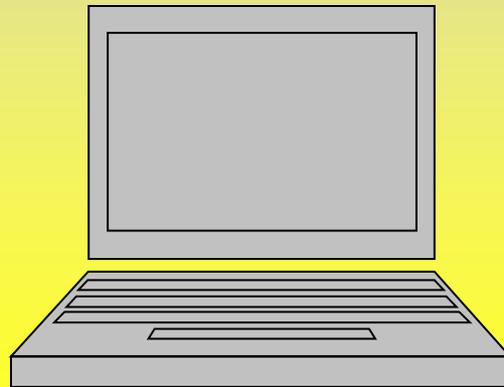
Health Club Credit

- Covered employees and spouses can earn up to \$20 credit monthly for visiting a participating health club a minimum of 12 days a month.



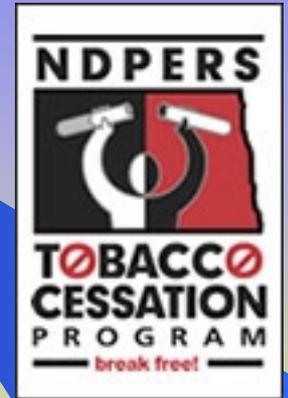
HealthyBlue Online Tool

- Covered employees and spouses can earn points to apply toward incentive prizes
- Provides personal coaching, customized plans for fitness and nutrition, recipes, health related articles and much more



Tobacco Cessation Program

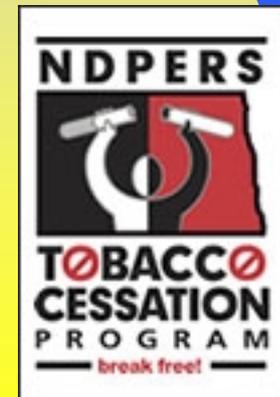
- Approval pending for new biennium grant through Dept of Health
- Enrollment: July 1, 2013- April 30, 2015
- State, university & district health unit employees on health plan
- Dependents age 18 and over
- Includes smoke-free tobacco product cessation
- Visit:
<https://www.bcbsnd.com/ehealth/ndpersquit>
- (800) 223-1704 – PERS service unit
- Emails sent through agency wellness coordinator



Tobacco Cessation Program

Program Payment Responsibilities:

- Office Visit, RX & over the counter medications – 100% up to \$500
- Cessation Counseling: telephone - ND Quitline, online –ND Quitnet or pre-approved face-to-face counseling up to \$200



Employer Guide

- Available on Website
- General information on plan forms & their use

Forms

- New Hire Kit
 - Health Insurance Application or Change SFN 60036
 - Waiver of Insurance Coverage SFN 58819

Forms

- Transfer Form:
 - Notice of Transfer SFN 53706
- Termination Form:
 - Continuation of Group Insurance Coverage (COBRA) SFN 14120

Forms

- Qualifying Events:
 - Health Insurance Application or Change SFN 60036
 - Marriage, Birth/Adoption, Loss of Coverage
 - Supporting Documentation needed:
 - Birth – if adding eligible grand-child, must provide birth certificate
 - Adoption – copy of adoption/placement papers
 - Legal guardianship – copy of papers
 - Return from USERRA military leave – copy of DD214 needed. Effective date of coverage is first of month in which discharge occurred.
 - Creditable Coverage from previous insurer to prove loss of coverage.

Employer Based Wellness Program

- Commitment Agreement signed by agency head
- Wellness Coordinator appointed
- Wellness Coordinator attends or views online the BCBS Summer Workshop or HealthyND Gearing Up
- Distribute communication materials to agency employees on a monthly basis and promote the PERS Tobacco Cessation Program if state agency
- Develop & submit Wellness Program (Wellness Discount Application)
- Implement Wellness Program during plan year:
 - July 1 through June 30

Employer Based Wellness Program

- Total of 5 points needed
 - Communication materials and promotion of PERS Tobacco Cessation program & Wellness Forum attendance = 1 point (required)
 - One Day Program = 1 point
 - Multi-Day Program = 2 points
 - Comprehensive Wellness Plan = 4 points

Minimum Participation & Contribution Testing

- This is a mailing that goes out each October from BCBS 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

Minimum Participation & Contribution Testing

- 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

Minimum Participation & Contribution Testing

- 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.

NDPERS Life Insurance Plan



NDPERS Life Insurance Plan

- NDCC 54-52.1
- Term Life Insurance
- Underwritten by ING

Eligibility

- Permanent Employee
 - At least 18 years of age
 - Work at least 20 hours a week
 - 20 or more weeks a year
 - Position is regularly funded & not of limited duration
- Spouse
- Children
 - Until the 1st of the month following 19th birthday
 - Until the 1st of the month following 23rd birthday
 - if wholly dependent and a full-time college student

Eligibility: Part-time/Temporary Employee

- Position is not regularly funded
- Individual must be working at least 20 hours a week for at least 20 weeks each year
- Must be 18 years of age

Enrollment

- Within 31 days after hire date.
 - No Evidence of Insurability required
 - No Evidence of Insurability for the 1st \$50,000 for spouse
- Annual Enrollment - subject to approval
 - Evidence of Insurability required for all levels of coverage greater than an increase in Employee Supplemental of \$5,000
- Transfers from one covered employer to another covered employer
 - Not eligible to change coverage levels

Levels of Coverage

- Basic = \$3,500 (coverage paid by employer)
- Employee Supplemental *
 - Up to \$200,000 total
- Basic Dependent *
 - \$2,000 or \$5,000
- Spouse Supplemental *
 - Up to 50% of Employee Supplemental amount

***Premium is based on age and level of coverage.**

Features

- Accidental Death and Dismemberment (AD&D) Coverage
- Living Benefit Option
- Travel Assistance Program
- Funeral Concierge Program

Conversion Rights

- Loss of Coverage
- Rates are age rated at date of conversion
- Obtain form and rate information from ING

Employer Guide

- Available on Website
- General information on plan forms & their use

Forms

- New Hire Kit
 - Life Insurance Enrollment/Change SFN 53803
 - Life Insurance Designation of Beneficiary SFN 53855
 - Evidence of Insurability

Forms

- Notice of Transfer SFN 53706
- Application for Conversion of Group Life Insurance & Notice of Group Life Conversion Privilege

NDPERS Dental Insurance Plan



NDPERS Dental Insurance Plan

- NDCC 54-52.1
- Underwritten by Delta Dental
- Only available to State Agencies, University System & District Health Units

Eligibility

- Permanent State Employee
 - At least 18 years of age
 - Work at least 20 hours a week
 - 20 or more weeks a year
 - Position is regularly funded & not of limited duration
- Spouse
- Children
 - Until the 1st of the month following 26th birthday

Enrollment



- 31 days from hire date
- During Annual Enrollment period for the next year
- Loss of coverage in an employer sponsored dental plan
- Marriage, Birth, Adoption or Legal Guardianship

Plan Features

- No waiting periods
- No age limit on Orthodontic treatment
- Lower out-of-pocket if use network dentist
- Freedom to use any licensed dentist
- Out-of-pocket savings if dentist is within network
- On line services at www.deltadental.org

Premium Information

The following premiums are in effect January 1, 2013 through December 31, 2014:

	Monthly Premium
Employee only	\$ 38.26
Empl. & spouse	\$ 73.84
Empl. & child(ren)	\$ 85.72
Family (employee spouse, children)	\$122.08

Premium Pre-tax

- You can pre-tax your premium deduction. Please note, if you pretax your insurance premium, you may not change or drop coverage during the plan year unless you experience an IRS Qualified Change of Status

Employer Guide

- Available on Website
- General information on plan forms & their use

Forms

- New Hire Kit
 - Dental/Vision Enrollment Change
Form SFN 58792

Forms

- Notice of Transfer SFN 53706
- Continuation of Group Insurance Coverage SFN 14120

NDPERS Vision Insurance Plan



NDPERS Vision Insurance Plan

- NDCC 54-52.1
- Underwritten by Superior Vision
- Only available to State Agencies, University System & District Health Units

Eligibility

- Permanent State Employee
 - At least 18 years of age
 - Work at least 20 hours a week
 - 20 or more weeks a year
 - Position is regularly funded & not of limited duration
- Spouse
- Children
 - Until the 1st of the month following 26th birthday

Enrollment



- 31 days from hire date
- During Annual Enrollment period for the next year
- Loss of coverage in an employer sponsored dental plan
- Marriage, Birth, Adoption or Legal Guardianship

Premium Information

2013 Premium Amounts

- Individual only \$4.92
- Individual & spouse \$9.84
- Individual & child(ren) \$8.96
- Family \$13.88

Premium Pre-tax

- You can pre-tax your premium deduction. Please note, if you pretax your insurance premium, you may not change or drop coverage during the plan year unless you experience an IRS Qualified Change of Status

Employer Guide

- Available on Website
- General information on plan forms & their use

Forms

- New Hire Kit
 - Dental/Vision Enrollment Change
Form SFN 58792

Forms

- Notice of Transfer SFN 53706
- Continuation of Group Insurance Coverage SFN 14120

NDPERS Long Term Care Insurance Plan



NDPERS Long Term Care Insurance Plan

- NDCC 54-52.1
- Underwritten by UNUM
- Only available to State Agencies, University System & District Health Units

Eligibility

- Permanent State Employee
 - At least 18 years of age
 - Work at least 20 hours a week
 - 20 or more weeks a year
 - Position is regularly funded & not of limited duration
- Spouse

Application/Rates

- Obtain Enrollment Kit from NDPERS website
- Coverage begins upon approval
- Increase/Decrease anytime
- Premiums are based on age of applicant
- Rates will not increase with age

When Benefits Begin

- Benefits begin after 90 days
- Loss of Functional Capacity
 - Loss of 2 of 6 activities of daily living
- Cognitive Impairment
 - Deterioration or loss of intellectual capacity
- Under care of a Physician

Benefit Duration

Lifetime Maximum

\$108,000
\$180,000

- A Bank of Dollars
- Depletes as you receive benefits

Levels of Care

- Nursing Home/Long Term Care Facility
 - \$3,000 Monthly Benefit
- Assisted Living Facility
 - \$1,800 Monthly Benefit
- Professional Home Care
 - \$50 Daily Benefit
- Total Home Care
 - \$1,500 Monthly Benefit

Additional Plan Features

- Paid Up Feature
 - Protection for non-payment of premium
 - Coverage must be in force for 5 Years
 - # of years you paid premiums
- Inflation Protection
 - Protects benefit from inflation
 - Increase equal to 5% of original benefit

Employer Guide

- Available on Website
- General information on plan forms & their use

Forms

- New Hire Kit
 - UNUM Benefit Enrollment form

Forms

- Notice of Transfer SFN 53706
- UNUM Election to Continue Your Long Term Care Insurance form

NDPERS 457 Deferred Compensation Plan



Definition

- Voluntary supplemental retirement plan
- Section 457 of the Internal Revenue Code
- Investing Pre-tax dollars
- Taxed at the time of distribution

Eligibility

- Employed by a participating employer
- At least 18 years of age
- Regularly funded position
- Works a minimum of 20 hours per week, 20 or more weeks a year

Enrollment

- Voluntary enrollment at any time – SFN 3803
- Defer a portion of your wages
- Lowers your taxable income
- Invest with Plan Provider you select



Saving Made Easy

- Elect to participate through Expedited Enrollment form SFN 54362
- Minimum contribution of \$25.00 per month
- Investing in NDPERS Companion Plan funds selected by PERS Board
- Administered by TIAA-CREF
- PEP enrollment is automatic with either form

Waive Participation

- By opting not to participate in deferred compensation
- Waive or forfeit the right to vested employer contributions (PEP)
- May elect to participate in deferred compensation plan at a later date
- PEP is automatic upon contribution to a deferred compensation plan.

Investing



- 9 eligible providers
- Can participate with multiple providers
- Can change providers at any time
- You select how your money is invested

Investing (cont.)

- Can do partial or full account transfers to another deferred compensation provider within the 457 plan provider group
- May change account allocations at any time

Annual Deferral Limits

Minimum

- \$25 per month
- Minimum required PEP contribution

Maximum

- The lesser of:
Annual Maximum per calendar year or 100%
of Taxable Compensation

Annual Deferral Limits (cont.)

2013 = \$17,500



Includible Compensation

- Reduced by employer retirement contributions under a IRC 414(h) arrangement



Catch-up Provisions

Two Options:

- Age 50+ Annual Catch-up
- Regular 3-year Catch-up

Age 50+ Annual Catch-up

2013 - \$5,500



Regular 3-Year Catch-Up

- Applicable dollar limits per year:

2013 \$34,000

- 3 consecutive calendar years
- One time only – NDPERS approved
- Cannot be used at the same time as the Age 50+ annual catch-up

Rollover Purchases

- 457 deferred compensation plan funds are eligible for plan to plan transfer for the purchase of service credit in the retirement plan.
- Transfer is not considered a distribution and is not subject to income tax
- May be subject to Provider penalty or fee

Distributions

Funds are available for distribution at specific times:

- Separation from employment
- An approved unforeseeable financial hardship
- Eligibility for de minimus distribution

Distributions (cont.)

Separation from employment includes:

- Retirement
- Disability
- Resignation
- Discharge
- Death



Distribution Payment Options

- Lump sum distribution
 - Subject to mandatory 20% federal income tax
- Periodic payment
 - Annual, semi-annual, quarterly, monthly
 - Not subject to 20% income tax
- Deferred distribution
 - Minimum distribution required at age 70½ unless employed

Distributions (cont.)

Rollovers

- To other 457 Plans
- 401(a), 401(k) plans, 403(b) plans, IRA, or other tax qualified plans



Distributions (cont.)

Penalties

- Provider penalties on some products
- NO 10% penalty before age 59 ½

Taxes

Income in the year received

- Reported on 1099R Form

Social Security

No effect on earnings limit

Distributions (cont.)

Unforeseeable Financial Hardship

- Resulting from sudden and unexpected, unforeseeable circumstances as a result of events beyond the control of the participant.
- Subject to Board approval

Distributions (cont.)

Lump sum deminimus

- Account is less than \$5,000
- No deferrals for previous 24 months
- No previous distributions

FLEXCOMP PLAN

For State Employees and Participating Health Units only



Eligibility

- At least 18 years of age
- Work at least 20 hours a week
- 20 or more weeks a year
- Position is regularly funded & not of limited duration

Enrollment

- 60 days from hire date
- During Annual Enrollment Season
 - Need to enroll annually
- An IRS Qualified Change in Status

Premium Conversion

- Allows you to pay premiums for various insurances through pre-tax payroll deductions
- Automatically pretax first \$50,000 of Employee Supplemental Life Insurance premium

Medical Spending Account

- Allows you to redirect a portion of your salary to pay on a pretax basis for medical expenses not covered by insurance
- \$2,500 limit per year
- Over-the-Counter medications NOT allowed unless you have a prescription
- Cannot have a Medical Spending Account if you are enrolled in the High Deductible Health Plan

Dependent Care Reimbursement Account

- Allows you to redirect a portion of your salary to pay for your dependent care expenses on a pretax basis
- \$5,000 maximum (for a married couple filing a joint tax return or a single parent)
- \$2,500 maximum (for a married couple filing separate tax returns)

IRS Regulations

- Use It or Lose It!
 - Grace Period
 - Changes in Participation
 - Marriage
 - Birth/adoption
 - Changes in employment status
- Separate Accounts

Submitting Claims

- Welcome Packet sent by ADP upon enrollment in spending account
- Claims incurred in current year can be submitted until April 30 of the next year
- Claims submitted to and processed by ADP:
 - File a claim by mail or fax
 - Pay eligible expenses with ADP Spending Account Card
 - Online Claim Submission
 - Mobile Phone Application

NDPERS Employee Assistance Program



NDPERS Employee Assistance Program

- NDCC 54-52.1
- Only available to State Agencies, University System & District Health Units

Employee Eligibility

- Permanent State Employee
 - Works at least 20 hours per week for 20 or more weeks per year
 - Is at least 18 years of age
 - Holds a position that is regularly funded and not of limited duration

Dependent Eligibility

- Legally married spouse
- Dependent children*
- Adopted children*
- Appointed legal guardian*

* Must be residing in the same household as the employee or be dependent children attending school.

Enrollment

- Enrolled through MSS or through NDPERS staff
- Premium is paid by employer

Program Description

- Provide special assistance in guidance & counseling to determine appropriate diagnosis/treatment to employees and eligible dependents
- Educational seminars and brochures

Services

- 6 individual sessions per issue per year
- Phone counseling
- Toll-free number
- 24-hour crisis hot line

Range of Counseling Services

- Alcohol & drug dependence
- Job stress concerns
- Family/marriage problems
- Financial Issue
- Work-related problems
- Emotional problems
- Behavioral problems
- Gambling Issues
- Physical or sexual abuse
- Family Relationships

Confidentiality

- The cornerstone of the EAP is the strict confidentiality adhered to regarding all program services.
- All clients can be assured that no information will be disclosed to anyone without the client's written authorization, or within the limits of the state and federal laws.

EAP Providers

- Employer determines who EAP provider is for agency
- Current EAP Providers:
 - Deer Oaks
 - St. Alexius/Heartview
 - Village Family
 - Live Well Solutions (new as of 7/1/2013)
- Visit [NDPERS website](#) to determine your EAP provider

Employer Guide

- Available on Website
- General information on plan

Questions

