



WELCOME

**2015 NDPERS
PAYROLL
CONFERENCE**

For Your Information

- Please turn off cell phones
- Beverages and snacks are located in the meeting room. Please help yourself to coffee and water anytime.
- Feel free to visit the vendor booths during breaks
- Lunch is on your own from 11:45 to 1:00
- The conference will be videotaped for viewing later

PERS UPDATE

What Passed

What Didn't

What Else

Legislation

Passed

- HB 1038 - Health
- HB 1062 - PERS
- HB 1072 - Health
- HB 1080 – Retirement
(SB 2015)
- HB 1154 – Retirement
(SB 2015)
- HCR 3003 – Health

Did not Pass

- SB 2038 - Retirement
- SB 2039 - Retirement
- SB 2102 – Retirement
- SB 2022 – PERS
- HB 1475 -Health

WHAT DID PASS

HB 1038

- Passed
- Telemedicine
- PERS already covered telemedicine

HB 1062

- PERS Technical Bill
 - Updates Federal Compliance for all systems
 - Makes Miscellaneous changes in the
 - HP System
 - Main
 - DC Plan
 - Health plan

HB 1072

- Coverage of Cancer Treatment Medications
- *“The policy copayment, deductible, and coinsurance amounts for patient-administered cancer treatment medications do not exceed the amounts for cancer treatment medications that are injected or are intravenously administered by a health care provider, regardless of the formulation or benefit category;”*

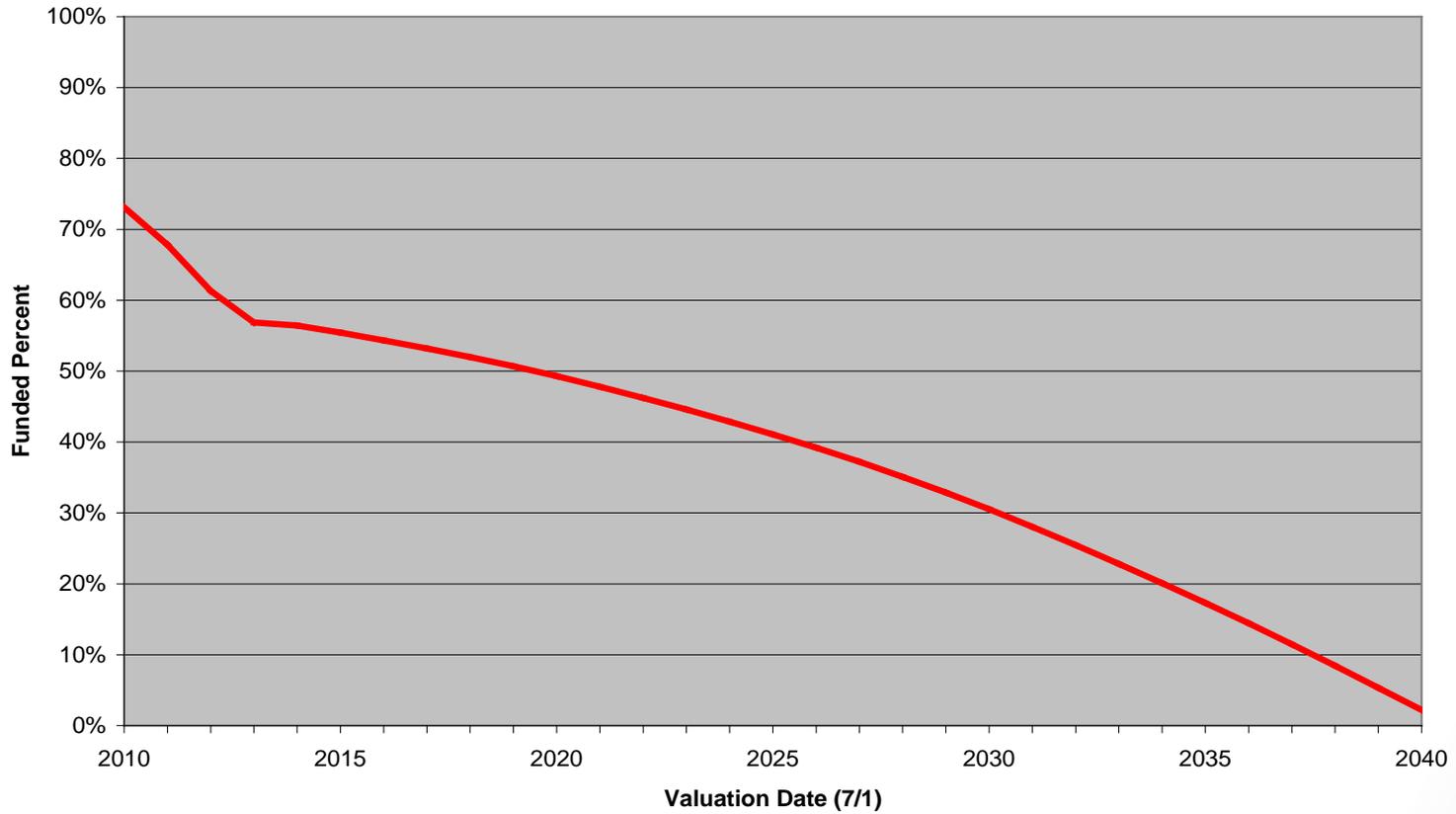
SB 2102

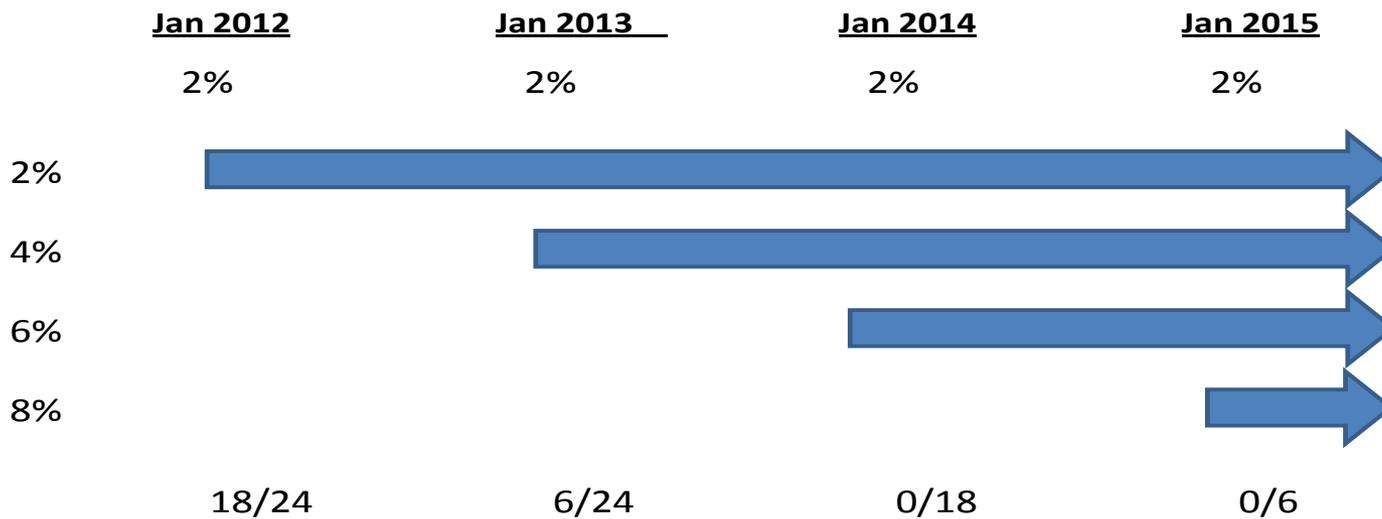
- Closes the PERS National Guard plan and transfers the members to the Law Enforcement plan

H B 1 0 8 0

Provisions	As proposed	As Approved by House	
Increase employer/employee contributions by 1% each (Temporary employees 2%)	Included	Deleted	
Decrease the contribution for State Bureau of Criminal Investigation by .5%	Included	Included	
Final average salary based on 5 years	Included	Included	
Change Rule of 85 to 90 with minimum age of 60	Included	Included	SB 2015
Change early retirement reduction from 6% per year to 8%	Included	Included	SB 2015
Reduce Multiplier from 2% to 1.9%		Added	
Fully funded status	2035	2052	

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





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

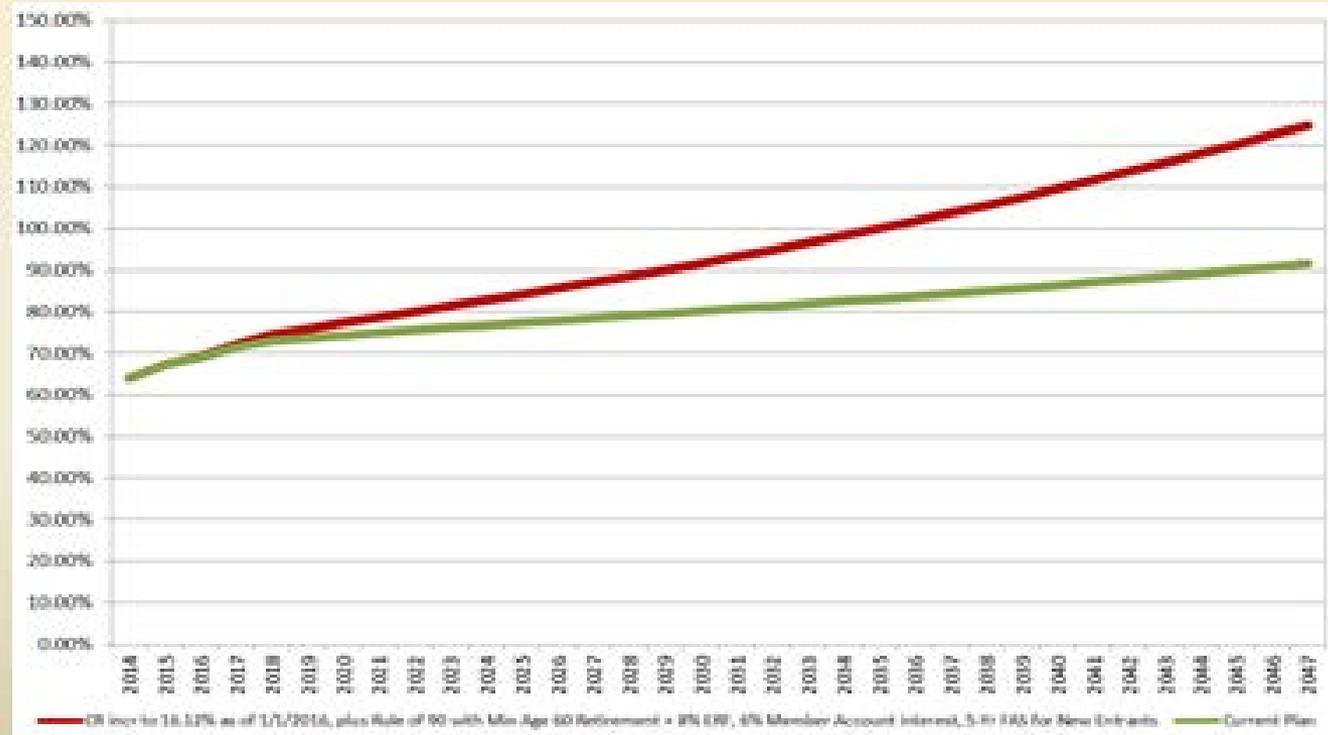
2015 and beyond 100% effective

This proposal was intended to accomplish three objectives:

- 1. To stop the downward trend in the funded status of the plans**
- 2. To stabilize the plans**
- 3. To put the plans on a course back to 100% funded status**

Projected Funded Ratios (AVA Basis) – Main System

RULE OF 90 WITH MINIMUM RETIREMENT AGE 60, 8% ERF, 5-YEAR FAS FOR NEW ENTRANTS AND 2% CONTRIB INCREASE ON JANUARY 1, 2016 (IN MILLIONS)



Retirement Plan – going forward

- Will continue to need 4 years of recovery
- Pursuant to statute we need to do an experience study every 5 years to test the plan assumptions
 - Return assumption
 - Mortality assumption
- If recommended changes are made, it will increase contribution requirements as well
- This years return will likely be less than 8%

HB 1154

- Allow current DC plan members to transfer back to the DB plan
- Must transfer balance back and pay an additional 2% contribution
- Bill failed
- Provision ended up in SB 2015

PERS HEALTH PLAN

Bid History

- 2004 – Fully/ Self Insured
- 2006 – Renewal with BCBS
- 2008 – Renewal with BCBS
- 2010 – Renewal with BCBS (ACA)
- 2012 – Fully Insured
 - BCBS
 - Sanford

2013-15 Premiums (BAFO)

BCBS Premium

Sanford Premium

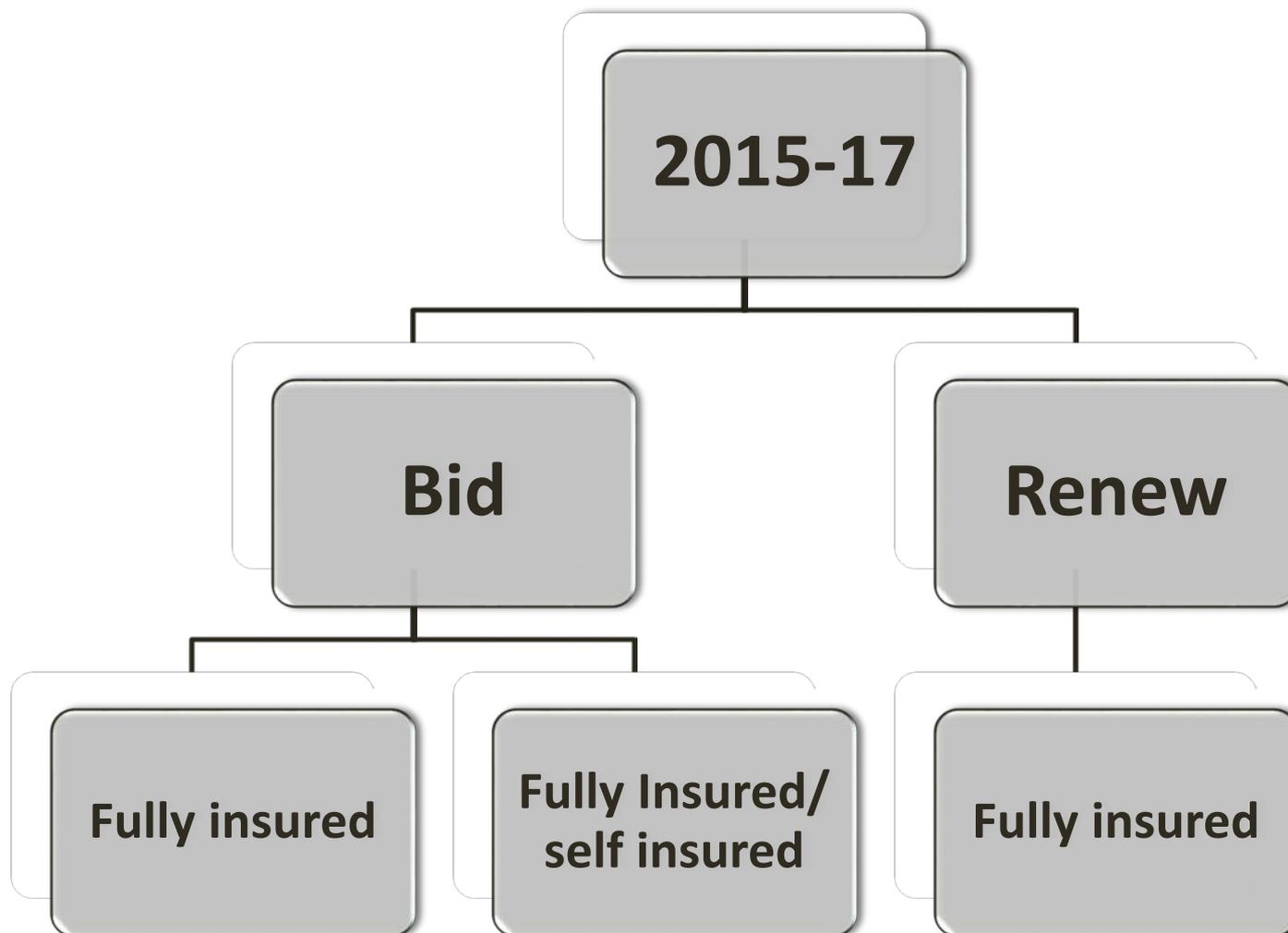
12.98%

\$1001.72

25.49%

\$1112.62

Plan Placement 2015-17



Bid History

- 2004 – Fully/ Self Insured
- 2006 – Renewal with BCBS
- 2008 – Renewal with BCBS
- 2010 – Renewal with BCBS (ACA)
- 2012 – Fully Insured
 - BCBS
 - Sanford
- 2014 – Fully/Self Insured

2015-17 Premiums (BAFO)

BCBS Premium

Sanford Premium

20%

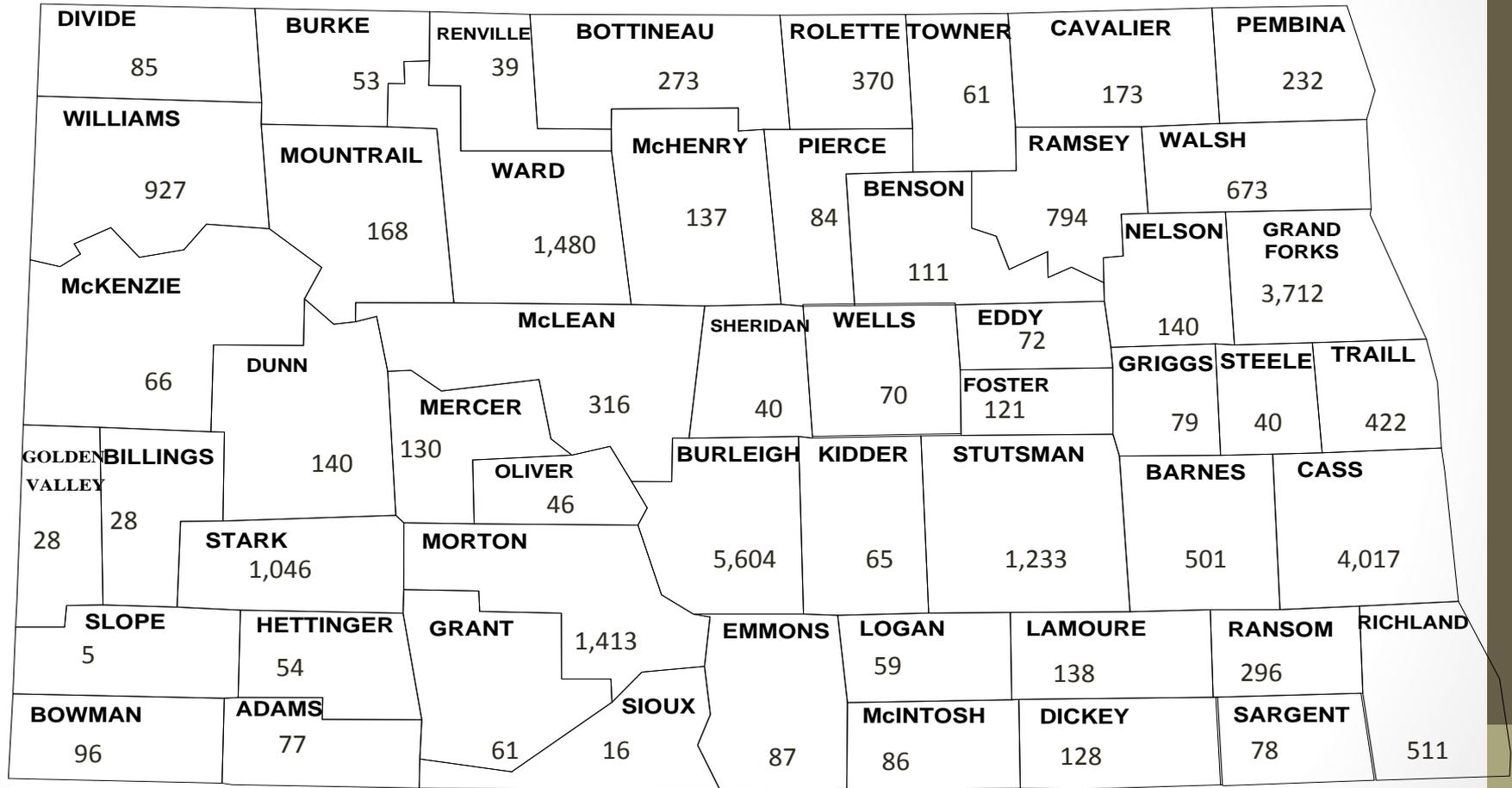
15%

Executive Budget – 18%

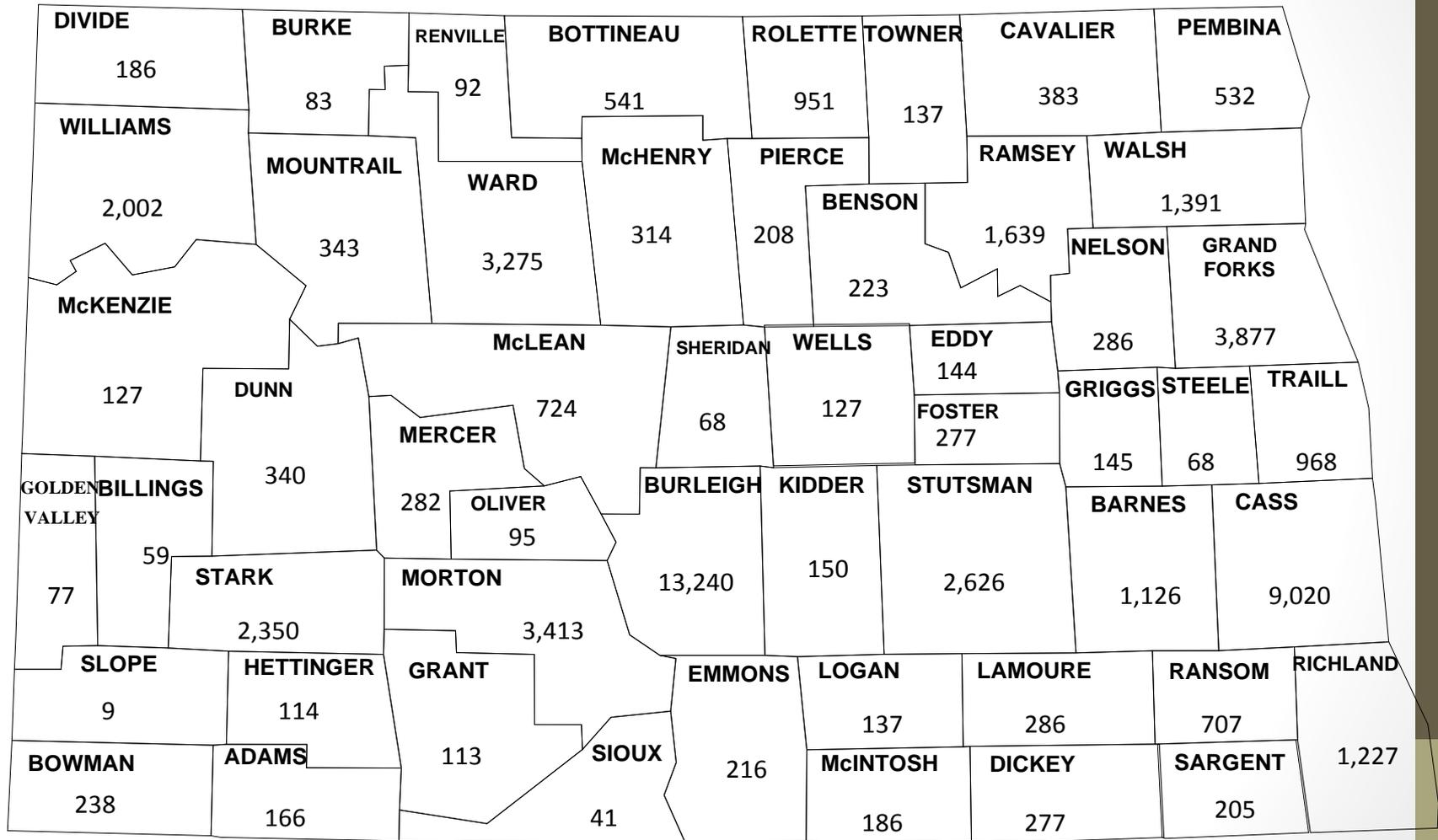
NDPERS participation

	Agency	Employees
State	95	15,203
Counties	45	2,244
School Districts	38	1,188
Cities	50	1,845
Others	64	592
Legislators		133
Retirees		6,973
COBRA		425
	292	28,603

NDPERS health contracts by county



NDPERS number of covered lives by county



About the NDPERS bidding process

- NDPERS is required to follow a bid process as provided in NDCC 54-52.1-04.
- Authorizes PERS to prepare bids, distribute and advertise requests for proposal and use a consultant.
 - The economy to be affected.
 - The ease of administration.
 - The adequacy of the coverages.
 - The financial position of the carrier, with special emphasis as to its solvency.
 - The reputation of the carrier and any other information that is available tending to show past experience with the carrier in matters of claim settlement, underwriting, and services.
- NDCC 54-52.1-04.2 allows the Board to self-insure the plan if it is more competitive than a fully insured bid.

About the NDPERS bidding process

- July 9, 2014 – RFP for fully-insured bid was released.
- Aug. 13 – RFP for self-insured bid was released responses were due Oct. 10.
- Sept. 4 – Fully-insured proposals due.
- Oct. 10 – Self-insured proposals due.
- Oct. 23 – Board rejects fully-insured bids, and issues a new RFP.
- Oct. 29 – Fully-insured RFP for rebid released.
- Nov. 19 – Fully-insured rebid responses due.
- Nov. through Feb. – NDPERS staff and Board review bids, conduct bidder interviews, requests and reviews best and final offers.
- Feb. 19, 2015 – NDPERS Board awards Sanford Health Plan the bid for a fully insured bid.

NDPERS bid decision

- Both bids were to maintain the existing coverage and plan design (deductibles, co-insurance and copayments) for the next two years.
- The overall increase in premiums for 2015-2017 proposed by Sanford Health Plan was approximately 15% compared to Blue Cross Blue Shield of North Dakota (BCBS), which proposed an approximate 20% increase for a fully insured plan.
- The bid was awarded to Sanford Health Plan.

HCR 3003

- **NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF NORTH DAKOTA, THE SENATE CONCURRING THEREIN:**
- That the Legislative Management study state contributions for state employee health insurance premiums, including the feasibility and desirability of establishing a maximum state contribution for state employee health insurance premiums and the effect of losing the state's grandfathered status under the federal Affordable Care Act; and

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

Sixty-third Legislative Assembly of North Dakota
In Regular Session Commencing Tuesday, January 8, 2013

HOUSE BILL NO. 1058
(Government and Veterans Affairs Committee)
(At the request of the Public Employees Retirement System Board)

AN ACT to amend and reenact sections 54-52.1-02, 54-52.1-03.2, and 54-52.1-03.3 of the North Dakota Century Code, relating to benefit coverage and health benefits credit for retired employees not eligible for medicare and retired employees eligible for medicare under the uniform group insurance program; and to provide a contingent effective date.

BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

SECTION 1. AMENDMENT. Section 54-52.1-02 of the North Dakota Century Code is amended and reenacted as follows:

54-52.1-02. Uniform group insurance program created - Formation into subgroups.

In order to promote the economy and efficiency of employment in the state's service, reduce personnel turnover, and offer an incentive to high-grade individuals to enter and remain in the service of state employment, there is created a uniform group insurance program. The uniform group must be composed of eligible and retired employees and be formed to provide hospital benefits coverage, medical benefits coverage, and life insurance benefits coverage in the manner set forth in this chapter. The uniform group may be divided into the following subgroups at the discretion of the board:

1. Medical and hospital benefits coverage group consisting of active eligible employees and retired employees not eligible for medicare, ~~except for employees who first retire after the effective date of this Act and are not eligible for medicare on their retirement.~~ In determining premiums for coverage under this subsection for retired employees not eligible for medicare, the rate for a non-medicare retiree single plan is one hundred fifty percent of the active member single plan rate, the rate for a non-medicare retiree family plan of two people is twice the non-medicare retiree single plan rate, and the rate for a non-medicare retiree family plan of three or more persons is two and one-half times the non-medicare retiree single plan rate.
2. In addition to the coverage provided in subsection 1, another coverage option may be provided for retired employees not eligible for medicare, ~~except for employees who first retire after the effective date of this Act and are not eligible for medicare on their retirement.~~ provided the option does not increase the implicit subsidy as determined by the governmental accounting standards board's other postemployment benefit reporting procedure. In offering this additional option, the board may have an open enrollment but thereafter enrollment for this option must be as specified in section 54-52.1-03.
3. Retired medicare-eligible employee group medical and hospital benefits coverage.
4. Active eligible employee life insurance benefits coverage.
5. Retired employee life insurance benefits coverage.
6. Terminated employee continuation group medical and hospital benefits coverage.
7. Terminated employee conversion group medical and hospital benefits coverage.
8. Dental benefits coverage.
9. Vision benefits coverage.

- Closes the plan in 2015
- 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 54 million and growing – not presently funded

WHAT DID NOT PASS

HB 1475 - Concerns

- Network
- Different Pre Authorization
- Data
- Marketing

HB 1300

- Allow PERS network to be portable
- Presently with BCBS
- Make contact with PERS so any provider could use it

SB 2038 and SB 2039

- Interim Study
- Establish a DC plan for new state employees and set up a contingency fund
- Reserve fund was removed

SB 2022 – Special Session

- PERS Budget
- Other provisions
 - Change PERS Board
 - RX audit
 - Term of contract
 - Data sharing
 - Network rates
 - Health Reserve Fund

GROUP INSURANCE

NDPERS Payroll Conference 2015

Rebecca Fricke - NDPERS

High Deductible Health Plan & Political Subdivisions

- The NDPERS Board will be reviewing the option to offer the High Deductible Health Plan (HDHP) to political subdivisions. The option will require the entire group be part of the HDHP
- If this option is approved, NDPERS will not administer the Health Savings Account for political subdivisions
- Information will be provided as these details are defined
- 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, 2015 to meet requirements of ACA:
 - Works on average 30 hours per week
 - Works 130 hours in a month

Affordable Care Act

- Employers will need to review their employees to determine who meets the ACA definition to ensure they are offered coverage based upon employers established measurement period
- Special enrollment for temporary employees for 2016 plan year will require your existing temporary employees that meet the ACA definition complete a new waiver if they elect not to join
- Important to get a waiver from your eligible temporary employees each time they waive health coverage
- Acknowledgement from married state employees also should be obtained annually

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, if a small employer (less than 50 full-time employees) loses grandfathered status, this will remove them from NDPERS participation and requires employer be part of the small employer group pool on the exchange. Definition of small employer will be changing as of 2016 to be less than 100 full-time employees, which may result in the group needing to be removed from NDPERS in the future

Affordable Care Act

- 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
- Additional information:
<http://www.nd.gov/ndpers/news/special-aca-forum.html>

Pre-Medicare Retirees & RHIC

TWO PROVISIONS:

- Closes NDPERS Health Plan to New Pre-Medicare Retirees
 - Retirees receiving their first benefit payment on or after July 1, 2015 who are not on Medicare at the end of their COBRA period will be required to attain insurance coverage outside of NDPERS until they or their spouse becomes Medicare eligible
- Makes the Retiree Health Credit Portable
 - Currently only available for NDPERS health coverage
 - July 1, 2015: allows the credit to be used for any health and prescription drug plan as well as the NDPERS dental, vision or LTC plans

Questions?



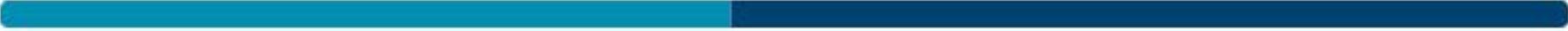


**North Dakota
Public Employees
Retirement System**
Dakota Plan Health Benefits

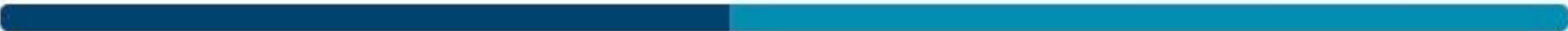
**North Dakota Public
Employees Retirement
System Health Plan**

**New Insurance
Carrier Update**

SANFORD
HEALTH PLAN



No changes in plan design and coverage

- Your plan design and coverage is not changing.
 - Your copay, deductible and coinsurance amounts are not changing.
 - Any future premium rate changes will follow the normal NDPERS notification process.
- 

No disruptions in pharmacy coverage

- Your current prescription coverage will remain the same.
 - You can continue using your same pharmacy.
 - Sanford Health Plan works with 60,000 pharmacies nationwide.
-

No changes in incentives and allowances

- The \$250 in wellness incentives, including the Health Club credit, will continue as part of Sanford Health Plan's bWell program.
- Annual preventive screening allowances will continue.
- The High-deductible Plan HSA (Health Savings Account) will continue.

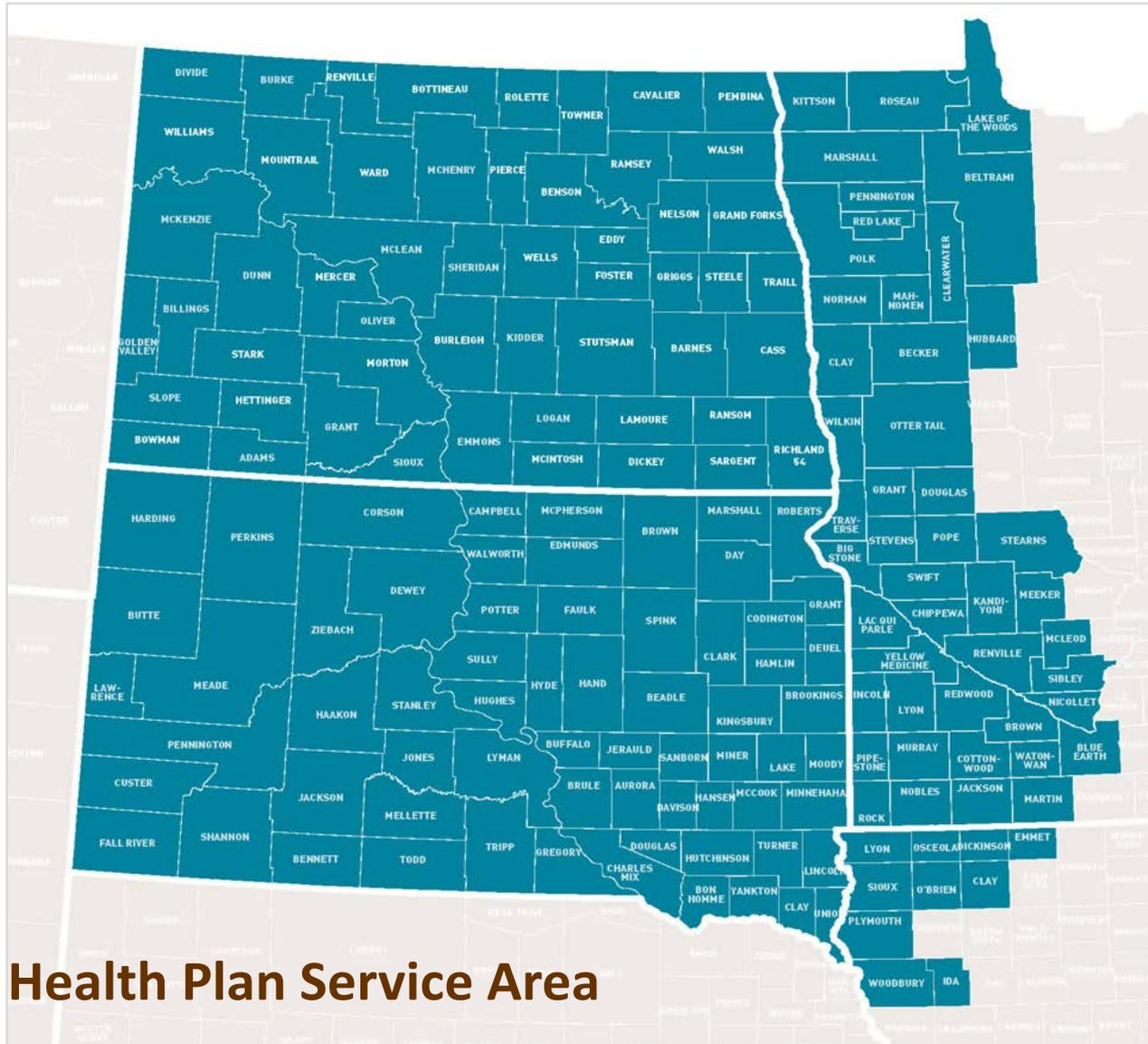
A seamless transition

- You do not need to re-enroll for coverage as the result of this insurance carrier change.
- This is not an opportunity to enroll if you currently do not have NDPERS coverage.
- Any deductible and coinsurance you have incurred prior to July 1 will be carried over.

Sanford Health Plan provider network

National network of **700,000 providers** with over **18,000 local network providers**, including:

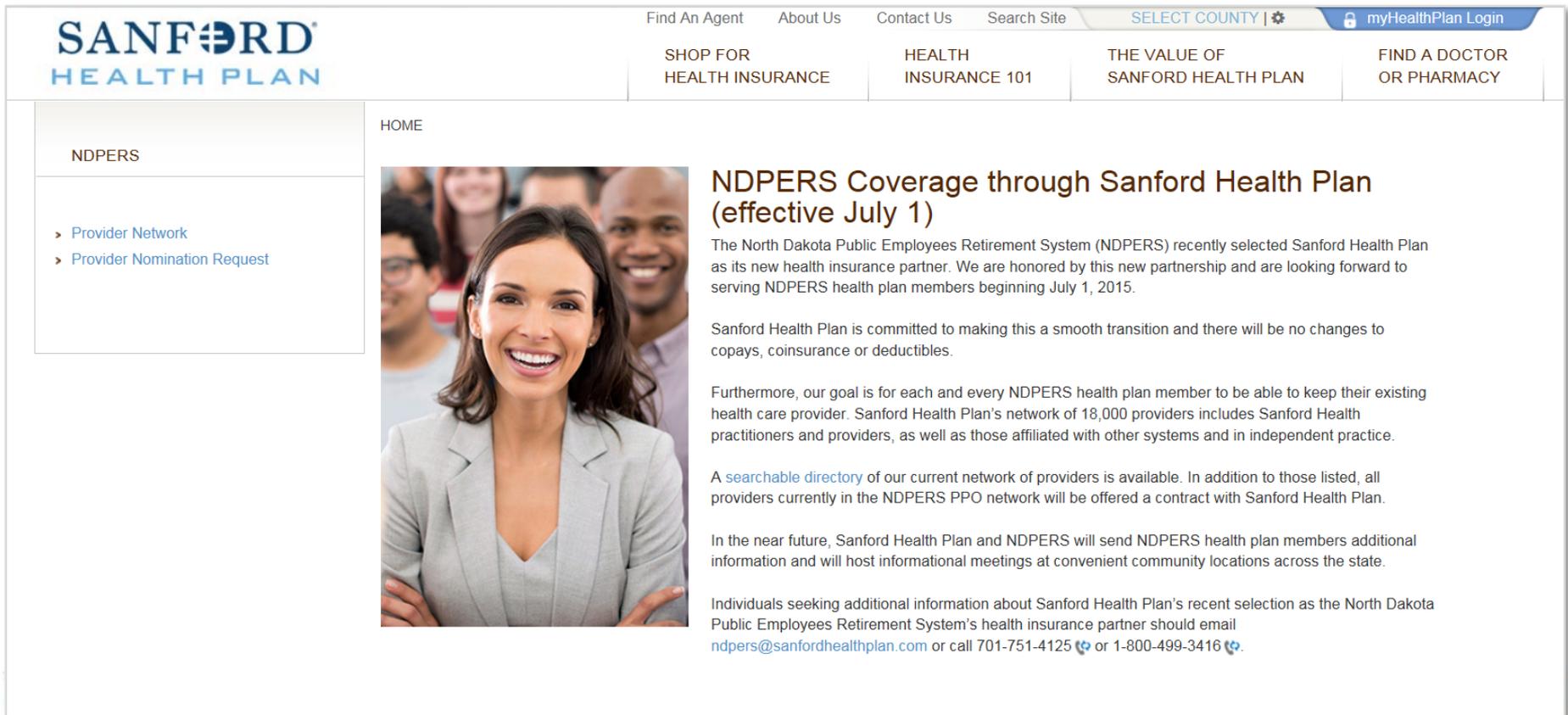
- Sanford Health providers
- Independent providers
- Providers with other system affiliations, such as Essentia, Altru, St. Alexius, Mid-Dakota Clinic, etc.
- University Medical Centers, Mayo Clinic and other facilities around the country
- All Transplant Centers of Excellence
- Trinity and Essentia Health are in Sanford Health Plan's network. However, due to credentialing terms and conditions, they do not currently display in the provider search tool.
- College students of NDPERS members who reside out of state continue to be covered.



Sanford Health Plan Service Area

Sanford Health Plan provider network

- Search the network at **www.sanfordhealthplan.com/ndpers**



The screenshot shows the Sanford Health Plan website. At the top left is the Sanford Health Plan logo. The navigation bar includes links for 'Find An Agent', 'About Us', 'Contact Us', 'Search Site', 'SELECT COUNTY' (with a gear icon), and 'myHealthPlan Login'. Below the navigation bar are four main menu items: 'SHOP FOR HEALTH INSURANCE', 'HEALTH INSURANCE 101', 'THE VALUE OF SANFORD HEALTH PLAN', and 'FIND A DOCTOR OR PHARMACY'. On the left side, there is a sidebar with 'NDPERS' and two links: 'Provider Network' and 'Provider Nomination Request'. The main content area features a 'HOME' heading, a large photo of a smiling woman, and a section titled 'NDPERS Coverage through Sanford Health Plan (effective July 1)'. The text in this section announces that the North Dakota Public Employees Retirement System (NDPERS) has selected Sanford Health Plan as its new health insurance partner, effective July 1, 2015. It highlights that Sanford Health Plan is committed to a smooth transition with no changes to copays, coinsurance, or deductibles. It also states that the goal is for every NDPERS health plan member to keep their existing health care provider, as the network of 18,000 providers includes Sanford Health practitioners and those affiliated with other systems. A searchable directory of the current network is available, and providers currently in the NDPERS PPO network will be offered a contract with Sanford Health Plan. In the near future, Sanford Health Plan and NDPERS will send members additional information and host informational meetings. Individuals seeking more information should email ndpers@sanfordhealthplan.com or call 701-751-4125 or 1-800-499-3416.

Sanford Health Plan provider network

- Search the network at **www.sanfordhealthplan.com/ndpers**

IMPORTANT: Sanford Health Plan is offering you the same PPO network you currently have with BCBSND. Since the contracting of providers in this network will take time, be assured you will be able to see any of the NDPERS PPO providers at the PPO level the same as you do today.

Sanford Health Plan provider network

- Verify if you live **INSIDE** or **OUTSIDE** the Sanford Health Plan service area

The screenshot shows the Sanford Health Plan website interface. At the top left is the Sanford Health Plan logo. The top navigation bar includes links for 'Find An Agent', 'About Us', 'Contact Us', 'Search Site', 'SELECT COUNTY' with a gear icon, and 'myHealthPlan Login'. Below the navigation bar are four main menu items: 'SHOP FOR HEALTH INSURANCE', 'HEALTH INSURANCE 101', 'THE VALUE OF SANFORD HEALTH PLAN', and 'FIND A DOCTOR OR PHARMACY'. The main content area has a breadcrumb trail 'HOME > PROVIDER NETWORK'. On the left, there is a sidebar with the heading 'NDPERS' and two links: 'Provider Network' and 'Provider Nomination Request'. The main content features a photograph of a woman and a child in winter clothing. To the right of the photo is the heading 'NDPERS Members: Tell us more about yourself.' followed by a paragraph: 'Sanford Health Plan has a nationwide network. Please tell us a little more about yourself so we can give you the most accurate information about your network. Sanford Health Plan has already contracted with more than 90 percent of the providers you are currently using today. As more providers are added, the directory will be updated daily'. Below this are two sections: 'I live INSIDE North Dakota, South Dakota, Minnesota or Iowa:' with the text 'If you are an NDPERS member looking to search your network, please select "Sanford Health Plan Group – Employer Coverage" in the network dropdown on the next page.' and 'I live or travel OUTSIDE North Dakota, South Dakota, Minnesota or Iowa:' with the text 'All providers and facilities in the NDPERS PPO Network are in-network regardless of the disclaimers you may see.'

Sanford Health Plan provider network

Select your network:

Network: ▼

Create State Directory:

State Directory displays all Sanford Health Plan Network Physicians, Hospitals and Ancillary Services available within the selected state

State: ▼

[Create State Directory](#)

Or Search for a Provider:

Enter a city and state **or** a zipcode:

Provider City:

Provider State: ▼

OR

Provider Zip Code:

Search Radius: ▼

Sanford Health Plan provider network

Enter a city and state **or** a zipcode:

Provider City:

Provider State:

OR

Provider Zip Code:

Search Radius:

Select Specialties:

Specialties: clear	Sub Specialties: clear
<input type="checkbox"/> Ancillary Services <input type="checkbox"/> Hospital <input type="checkbox"/> Physician & Practitioner	Select one or more specialties to see a list of corresponding sub-specialties.

Selected Specialties: 0 Selected Sub-Specialties: 0

Enter any optional search criteria:

Hospital/Facility Name:

Practitioner Last Name:

Hospital Affiliation:

Group Affiliation:

Gender:

Accepting New Patients:

Language:

Nominate a provider

- If you do not see your provider in the directory submit a **Provider Nomination Form** online.

The screenshot displays the Sanford Health Plan website interface. At the top, the logo for Sanford Health Plan is on the left, and navigation links for 'Find An Agent', 'About Us', 'Contact Us', and 'Search Site' are in the center. On the right, there are links for 'SELECT COUNTY' and 'myHealthPlan Login'. Below the navigation, there are four main menu items: 'SHOP FOR HEALTH INSURANCE', 'HEALTH INSURANCE 101', 'THE VALUE OF SANFORD HEALTH PLAN', and 'FIND A DOCTOR OR PHARMACY'. The main content area is titled 'HOME > PROVIDER NOMINATION REQUEST' and 'NDPEERS'. A sidebar on the left contains a 'Provider Nomination Request' link. The main text explains the purpose of the form and lists the required fields: *First Name, *Last Name, Middle Initial, *Primary Specialty, Degree/License (e.g. M.D., P.A., L/P.C.), *Clinic/Facility Name, *City, *State (set to North Dakota), Zip, and Clinic/Facility Phone. Each field has a corresponding input box.

SANFORD HEALTH PLAN

Find An Agent About Us Contact Us Search Site SELECT COUNTY myHealthPlan Login

SHOP FOR HEALTH INSURANCE HEALTH INSURANCE 101 THE VALUE OF SANFORD HEALTH PLAN FIND A DOCTOR OR PHARMACY

HOME > PROVIDER NOMINATION REQUEST

NDPEERS

> Provider Network
> Provider Nomination Request

NDPEERS

Provider Nomination Request

We understand that the relationship with your provider is very important. We are in the process of replicating the current PPO network. We are offering contracts to the providers in North Dakota who participate in NDPEERS but are not currently in our network.

Please complete this form if you would like Sanford Health Plan to contact a provider for participation in the Sanford Health Plan network. Although we cannot guarantee that a provider will choose to participate, we will contact them and make every effort to include them. We encourage you to follow up with the provider, as well.

*First Name

*Last Name

Middle Initial

*Primary Specialty

Degree/License (e.g. M.D., P.A., L/P.C.)

*Clinic/Facility Name

*City

*State

Zip

Clinic/Facility Phone

Providing advance notification

- Prior to accessing certain services and higher levels of care, Sanford Health Plan has a process in place for advance notification (prior authorization).
 - This process improves the experience and outcomes for members.
-



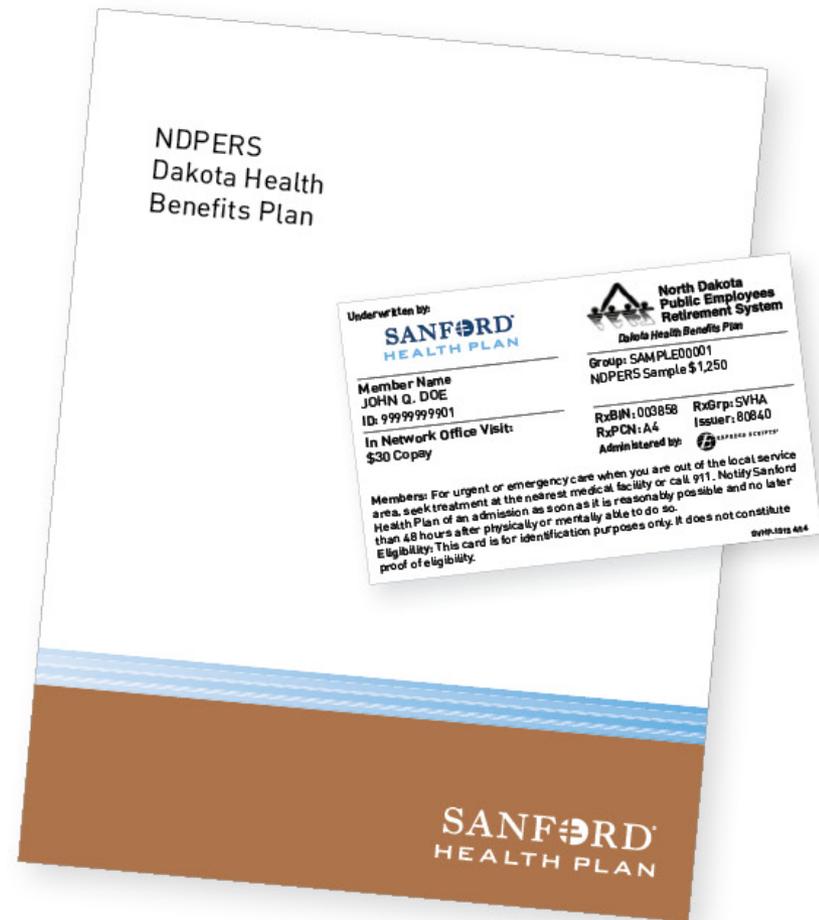
Seamless transition of care

- Service and treatment plans with prior approval and preauthorization from BCBSND prior to July 1 will be honored.



More to come

- Important insurance information headed your way in the coming weeks!
- ID cards will be in members hands prior to July 1st.
- You will also receive a member handbook, as well as a copy of your current policy and summary of benefits and coverage prior to July 31st.



*my*SanfordHealthPlan Portal

- This secure portal allows you to access your benefit information anytime, anywhere.
 - It's simple. Beginning **July 1st** with your Member ID card in hand, with 4 simple steps your account can be created!
-

mySanfordHealthPlan Portal

- Order ID card(s)
- View plan documents
- View your accumulators towards your deductible and out of pocket maximum
- View and print your Explanation of Benefits (EOBs)
- Review the status of your claims
- Secure message with our medical management team
- Access the bWell portal for wellness information
- Use the mySanfordHealthPlan mobile app
- And much more...



*my*SanfordHealthPlan App



The advertisement features two smartphones. The primary smartphone in the foreground displays the app's main menu with the following options:

- Claims** > Medical Claim Information
- Benefit Balances** > Eligibility and Deductible
- ID Card** > Member Information

The background smartphone shows a 'Benefit Balances' screen with a 'Logout' button and a dropdown menu for 'Sam Jones'.

SANFORD[®]
HEALTH PLAN

- VIEW CLAIM INFORMATION
- CHECK DEDUCTIBLE STATUS
- FIND DOCTORS & PHARMACIES
- SECURE ACCOUNT ACCESS 24/7

my
Sanford

About Sanford Health Plan

- **Mission is to ensure our communities have access to affordable, quality health care**
- Serving the Dakotas, Minnesota and Iowa for almost 20 years
- A non-profit, taxable organization
- Locations in Sioux Falls, Fargo and Bismarck
- 260 employees and over 1,000 community agents
- Accredited by the National Committee for Quality Assurance (NCQA)

Here to serve you



Contact Us

Website: sanfordhealthplan.com/ndpers

Create An Online Account (July 1): sanfordhealthplan.com/memberlogin

Local Number: (701) 751-4125

Toll-free Number: (800) 499-3416

Email: ndpers@sanfordhealthplan.com

Address: 1749 38th St. S.W., Fargo, ND 58103

2015 NDPERS PAYROLL CONFERENCE



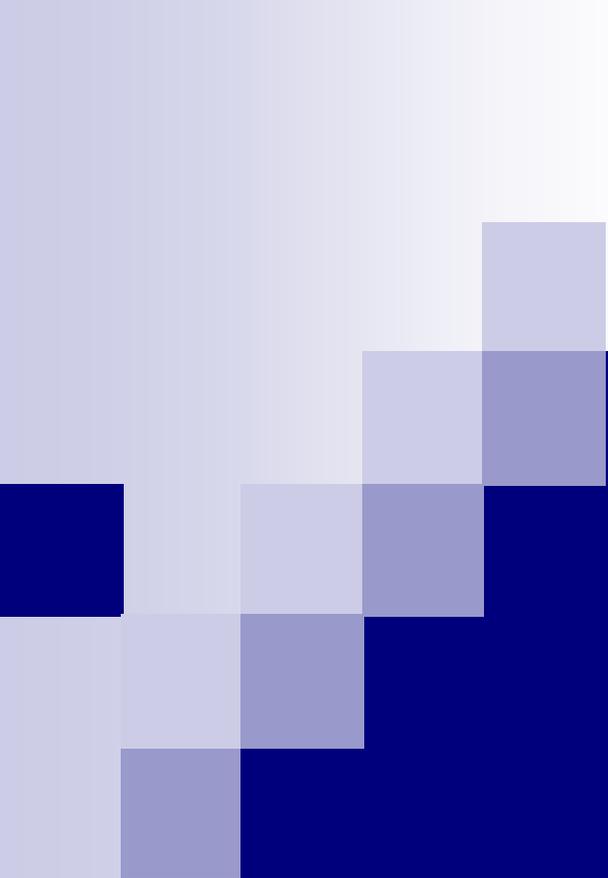
BREAK/VENDOR FAIR

10:00 to 10:30

REFRESHMENTS AVAILABLE

Please help yourself!





Wellness Program Update

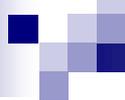
NDPERS Payroll Conference 2015

Rebecca Fricke

Wellness Program Update

- Wellness Renewal
- Program Contacts





2015 Plan Year Renewal

- 2015-2016 Plan Year

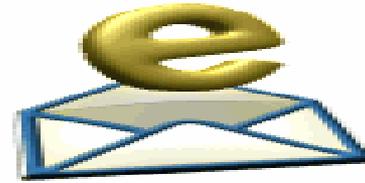
- 195 of 271 total employers

- 103 State Agencies, University Systems & District Health Units
 - 38 Counties
 - 17 Schools
 - 17 Cities
 - 20 Political Subdivisions

- Receive 1% Premium Discount

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

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): Sanford Health Plan Wellness Team – Jennifer McDonald at Jennifer.McDonald@SanfordHealth.Org or (605) 328-7178
 - Once additional staff trained and available, contact information will be provided to Wellness Coordinators

Questions?



Dakota Wellness Program



**North Dakota
Public Employees
Retirement System**

Dakota Plan Health Benefits



**Katie Nermoe,
Director of Business Development & Wellness**

SANFORD
HEALTH PLAN

**Dedicated to the work of
health and healing in
every way possible.**

SANFORD
HEALTH PLAN

What is wellness?



BLUE ZONES

LONGEVITY HOTSPOTS

LOMA LINDA
CALIFORNIA

NICOYA
COSTA RICA

SARDINIA
ITALY

ICARIA
GREECE

OKINAWA
JAPAN

BLUE ZONE LIFE LESSONS



MOVE NATURALLY



RIGHT TRIBE



RIGHT OUTLOOK



EAT WISELY

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In 2009, married middle income parents worked the equivalent of an additional day per week – almost 12 additional weeks – as compared to 1979.

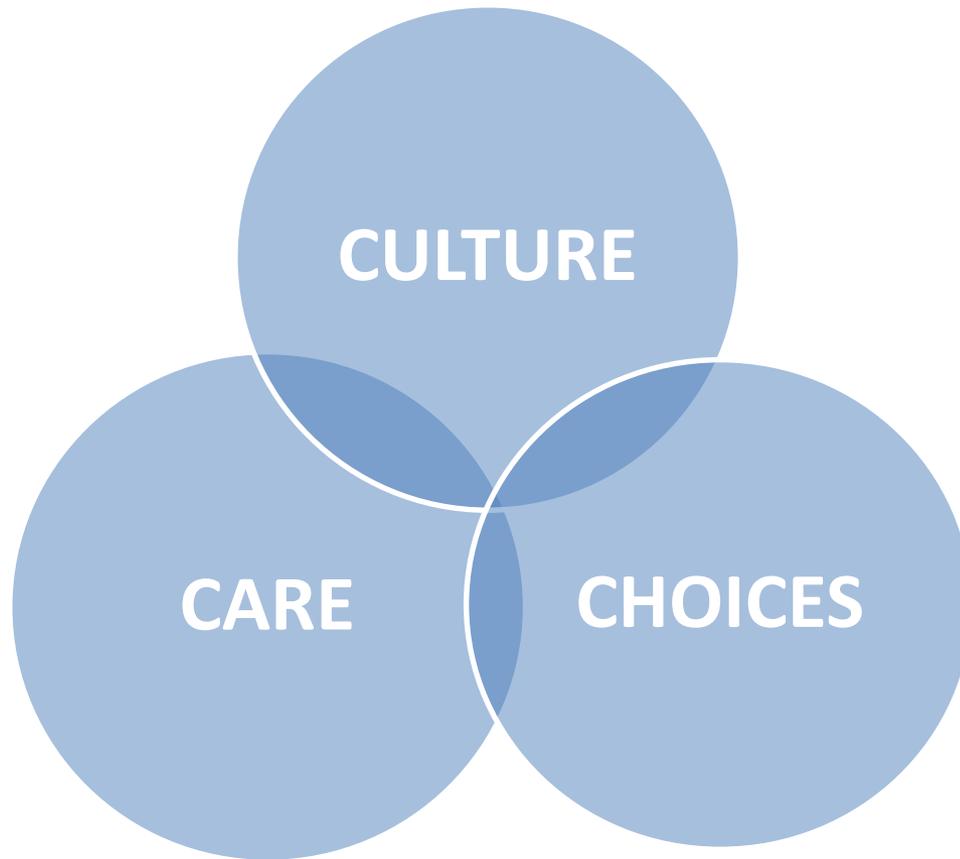


70 percent
can't go to bed
without
checking their
email one last
time.



Over half of workers feel absolutely no reduction in stress from their vacations, and 28 percent return even more stressed than they were before they left.

Employee health is becoming a leading predictor of a company's health.



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CULTURE

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Workplace Culture

- According to Gallup Group, too many companies make the mistake of trying to change employee behavior without addressing organizational culture first.
- This is why most worksite wellness programs fail.

Workplace Culture

- Engaged employees have lower incidences of chronic disease, such as high blood pressure, high cholesterol, diabetes, obesity, depression, and heart attacks.
- They also eat healthier, exercise more frequently, and consume more fruits and vegetables.

Workplace Culture

- The problem:
 - 70 percent of Americans who go to work each day are not engaged in their job.
 - Only 1 in 4 leaders has an engagement plan in place.
 - According to a Harvard Medical School study, 96 percent of leaders said they felt burned out.

Workplace Culture

- On-site “Leading for Wellness” education topic categories
 - Creating community in the workplace
 - Investing in first-line leaders
 - Creating and maintaining a line of sight
 - Ensuring meaningful feedback mechanisms

CARE

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Care

- On-site education topic categories
 - Self-care
 - Physical Health
 - Emotional wellbeing
 - Habit change
- Internal communications tools
- Online education

CHOICES

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HEALTH PLAN

Choices

- On-site education topic categories
 - Nutrition
 - Physical Activity
 - Stress
 - Worksite Wellness
- Internal communications tools
- Challenges
- Online education

\$250 Wellness Incentive

- Get points at work, home, your fitness center, in the community or online.

The screenshot shows the Sanford Health Plan website interface. At the top left is the Sanford Health Plan logo. On the top right, it says "You are currently logged in as: KATHRYN NERMOE" with links for "Messages (0)", "Profile", and "Logout". Below the logo is the slogan "Plan on the best fit." A navigation bar contains links for "My Information", "Member Education", "Forms", "Flex/HRA Account", "Contact Us", and "Sanford Health Sites". A left sidebar menu lists various services: "Medical claims", "Rx claims", "ID card", "Find a provider", "Find a pharmacy", "Summary of benefits", "Preventive benefits", "Plan document", "Pharmacy handbook", "Formulary", "bWell Health Management Tool", and "Grant access to my spouse". The main content area features an announcement: "Announcement: Click here to learn about our new Online Claims Authorization Processes" above a photograph of a woman with curly hair sitting on a couch and using a laptop.



Home



Profile



App Manager



AppXchange

Health Assessment

Medical Library

Medicine Cabinet

Weight Tracker

Blood Pressure

May 19
Systolic :120 mmHg
Diastolic :120 mmHg

Symptom Checker

Step Tracker

Cholesterol Tracker



Recommendations

Blood Glucose Tracker



Health Assessment



KATHRYN NERMOR Your age at the time of your last completed Health Assessment was 40 years old, but..

You are as healthy as the average

33 year old!

Saved 05/26/2015 10:10:02 PM CDT

- Return to Start
- Share Health Age
- Print Full Report
- Print Certificate

Health Assessment Results Report

Find out how your results affected your Health Age.

What's Increasing your Health Age ?

Time to visit the dairy aisle! You only rarely get your 3 daily servings of low-fat or nonfat dairy.

Time to get sodium-savvy. You only sometimes limit added salt in the food you eat. Think about using other spices to add flavor.

You're dealing with a lot of stress these days. High stress levels can impact your

Your Health Assessment Risks

- Hypertension
- Breast Cancer
- Colon Cancer



You Compared to Other Users



Health Assessment Results Report

Find out how your results affected your Health Age.

↑ What's Increasing your Health Age ?

Time to visit the dairy aisle! You only rarely get your 3 daily servings of low-fat or nonfat dairy.

Time to get sodium-savvy. You only sometimes limit added salt in the food you eat. Think about using other spices to add flavor.

You're dealing with a lot of stress these days. High stress levels can impact your health, so it's important to find ways to manage and relieve stress.

↓ What's Lowering your Health Age ?

Your BMI (body mass index) is 24.4, based on your height and weight. Good news - you're in the healthy range of 18.5-24.9!

You're getting an excellent 240 minutes of moderate cardiovascular activity each week.

You always get the recommended 2.5 daily cups of vegetables. Way to eat your leafy greens, carrots, and beans!

You're doing a great job with fruit - you usually eat your recommended 2 cups per day.

You're a lean, mean, protein-eating machine! You always choose lean protein.

You usually limit your intake of saturated fats and trans fats. Smart move!

You have limited to low added sugars in your food.

Your Health Assessment Risks

[Hypertension](#)

[Breast Cancer](#)

[Colon Cancer](#)



You Compared to Other Users



- Same Actual Age
- 'Younger' Health Age
- 'Older' Health Age



Weight Tracker



Chart

List

From: 05/01/2015



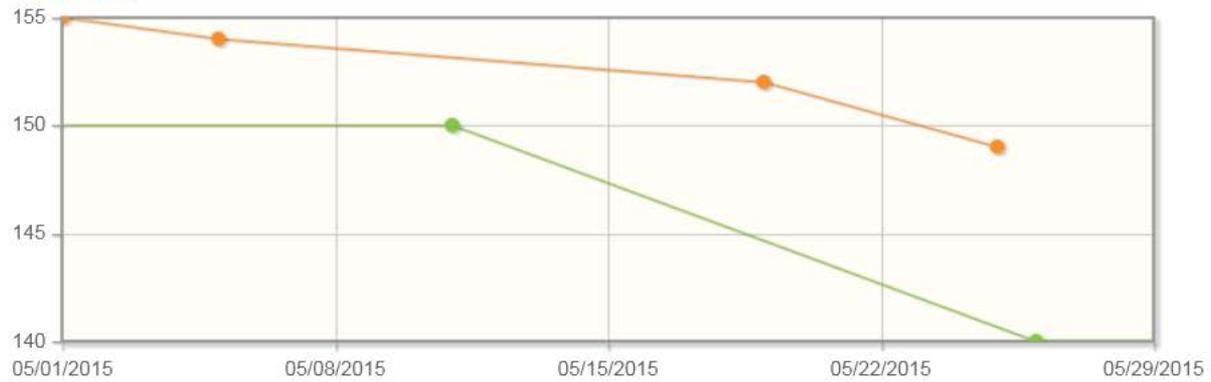
To: 05/27/2015



GO

View As: Lbs Kilograms

Pounds



■ Your Goal

■ Your Activity

Add Entry

Set Goal



Medicine Cabinet []

- Medicine Cabinet
- Reminders
- Alerts
- Drug Search

WARFARIN - ORAL

New Search

Pronunciations(s): (WARF-uh-rin)
Common brand names: Coumadin

Images



Uses

This medication is used to treat blood clots (such as in deep vein thrombosis-DVT or pulmonary embolus-PE) and/or to prevent new clots from forming in your body. Preventing harmful blood clots helps to reduce the risk of a stroke or heart attack. Conditions that increase your risk of developing blood clots include a certain type of irregular heart rhythm (atrial fibrillation), heart valve replacement, recent heart attack, and certain surgeries (such as hip/knee replacement). Warfarin is commonly called a "blood thinner," but the more correct term is "anticoagulant." It helps to keep blood flowing smoothly in your body by decreasing the amount

Health Club Credit (now referred to as fitness center reimbursement)

- To receive the Sanford Health Plan fitness center reimbursement, members will need to fill out a participation form at their local gym or fitness center.

Questions?

Remember to fill out the
Wellness Coordinator survey.



Retiree

Health

Insurance

Credit

What is the RHIC Program?

- Established under NDCC 54-52.1-03.2
- Funded by your employer during working years
- Reduces cost of health insurance premiums paid during retirement years

Eligibility for RHIC

- Eligible Retirement Plans:
 - NDPERS Defined Benefit Plans:
 - Main
 - Law Enforcement
 - Judges
 - Highway Patrol
 - Job Service
 - Defined Contribution
- NDPERS members currently receiving an ongoing retirement check at least annually
- Surviving spouses receiving an ongoing retirement benefit or RHIC joint and survivor benefit

Calculation

- NDPERS calculates for each member upon retirement
- Calculation: $\$5.00 \times \text{Years of Service}$
 - Reduced with Early Retirement
- Retiree Benefit Amount
 - Annual summary statement
 - View Online:
 - Member Self Service (MSS) account

Am I currently receiving my RHIC benefit?

- If you have NDPERS health insurance – YES!
 - Applied toward premium costs
- If you have non-NDPERS health insurance – No!
 - Not available – until now!
- HB 1058 , passed in 2013 changed this by making the credit portable.



Change effective July 1, 2015

- RHIC becomes “portable”
- Credit may be used for any health insurance and/or prescription drug plan premium expense
- NDPERS administered dental, vision, and long term care plan premium expenses
- Program administration will change
- Premium billing and credit reimbursement will change

How Will Portability Work

- Health Plans
 - NDPERS sponsored
 - or non-NDPERS sponsored plans (*new*)
- Prescription Drug Plans
 - NDPERS sponsored
 - or non-NDPERS sponsored plans (*new*)
- Dental – NDPERS sponsored plan only (*new*)
- Vision – NDPERS sponsored plan only (*new*)
- Long-Term Care – NDPERS sponsored plan only (*new*)
- Applies to premiums incurred as contract holder or covered dependent

Who will this affect?



NDPERS retirees!

- If you have NDPERS health insurance
 - Change in billing process
 - Change in reimbursement process
- If you have non-NDPERS health insurance
 - You can now use your RHIC for eligible premium expenses
- To accommodate the above changes, NDPERS has selected ASIFlex to administer the RHIC program.

ASIFlex

- Specialized in benefit administration for large public sector entities since 1987
- Located in Columbia, Missouri
- Services Provided:
 - RHIC Record-keeping
 - RHIC Claims Review and Payment
 - RHIC Customer Service
- Register online and view details of your account
 - ASIFlex.com

Retirees with NDPERS Health Insurance

- NDPERS Insurance Premium Billing will change
 - RHIC no longer applied at NDPERS
- NDPERS will notify ASIFlex of premium amounts paid
 - No action required for retiree except setting up payment method!
- Reimbursement of RHIC issued by ASIFlex

Billing Currently		Billing after July 1, 2015	
\$480.72	Health Premium	\$480.72	Health Premium
<u>\$126.50</u>	<u>RHIC Applied</u>	<u>\$ 0.00</u>	<u>RHIC Applied</u>
\$354.22	Billed Amount	\$480.72	Billed Amount
		\$126.50	RHIC Reimbursement with ASIFlex (2-3 business days)

Retirees with non-NDPERS Health Insurance (or NDPERS Long Term Care Insurance)

- **Submit a Claim Form to ASIFlex**
 - Online: asiflex.com
 - ASIFlex Mobile app
 - Fax: 1-877-879-9038
 - Mail: PO BOX 6044
COLUMBIA, MO 65205-6044
- **Customer Service: 1-800-659-3035**

Documentation Required (non-NDPERS Plans)

- Submit a Claim Form to ASIFlex
- Provide proper documentation
 - Dates of coverage period
 - Type of insurance
 - Premium amount
- Show proof of payment
 - Pay stub
 - Bank statement
 - Cancelled check
 - Credit card receipt
 - Electronic payment
- Reimbursement is issued based upon designated method of payment

Claims Process (non-NDPERS Plans)

- Can only claim up to maximum RHIC available each month
- May submit expenses at any time & frequency within the plan year
 - July 1 – June 30
- Processed daily
- Payment issued 2-3 business days
- Sign up for notification alerts

Payment Options

- Direct Deposit
 - Print form @ asiflex.com
 - Expedites payments – sign up!
- Check mailed to member address on file
 - NDPERS and ASIFLEX are not responsible for lost or stolen checks or for delayed mail.
 - Be sure to update MSS online and keep your address on file with NDPERS current



Reimbursement Deadline

September 30th

following the close of the plan year
on June 30th



Federal Health Plan Subsidy

If you are eligible...

You may not use the RHIC as an offset to your premium, in addition to the lower amount paid for your health insurance premium



SUBSIDIES

Questions



ASIFlex

Toll Free: 1-800-659-3035

ASI@ASIFLEX.COM

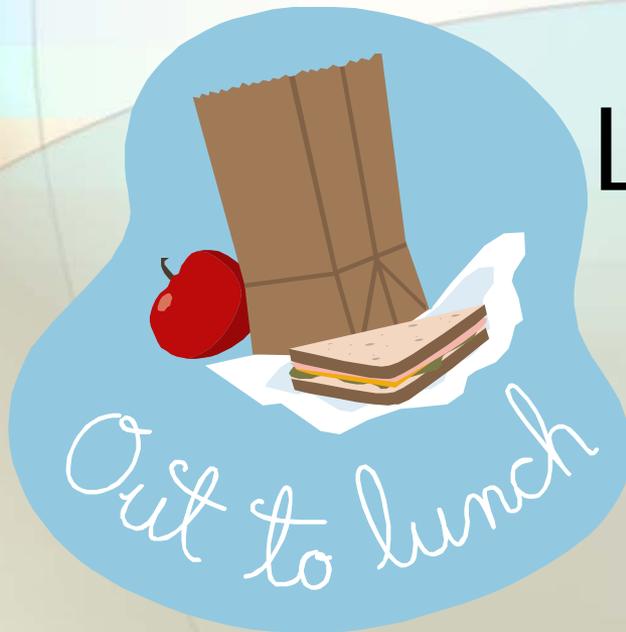
NDPERS

Phone: 1-701-328-3900

Toll Free: 1-800-803-7377

ndpers-info@nd.gov

2015 NDPERS PAYROLL CONFERENCE



Lunch (on your own)

11:45 to 1:00

PERSLink Employer Self Service

Breakouts:

Exhibit Hall - Political Subdivisions

Prairie Rose Rooms - State Agencies

2015 NDPERS PAYROLL CONFERENCE

BREAK/VENDOR FAIR

2:30 to 3:00



REFRESHMENTS AVAILABLE

Please help yourself!





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.



Investment Options

There are eight (8) companies approved to provide investment services under the deferred compensation plan as follows:

American Trust Center

AXA Equitable

Bank of North Dakota

Mass Mutual

Jackson National Life

Nationwide Life

VALIC

Waddell & Reed Financial Services

In addition to the above, the NDPERS Companion is also an option.



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 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:

2015: The lesser of 100% of compensation or \$18,000

(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 \$6,000 in 2015 (**for a total of \$24,000 in 2015**, 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 \$36,000 in 2015 (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 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

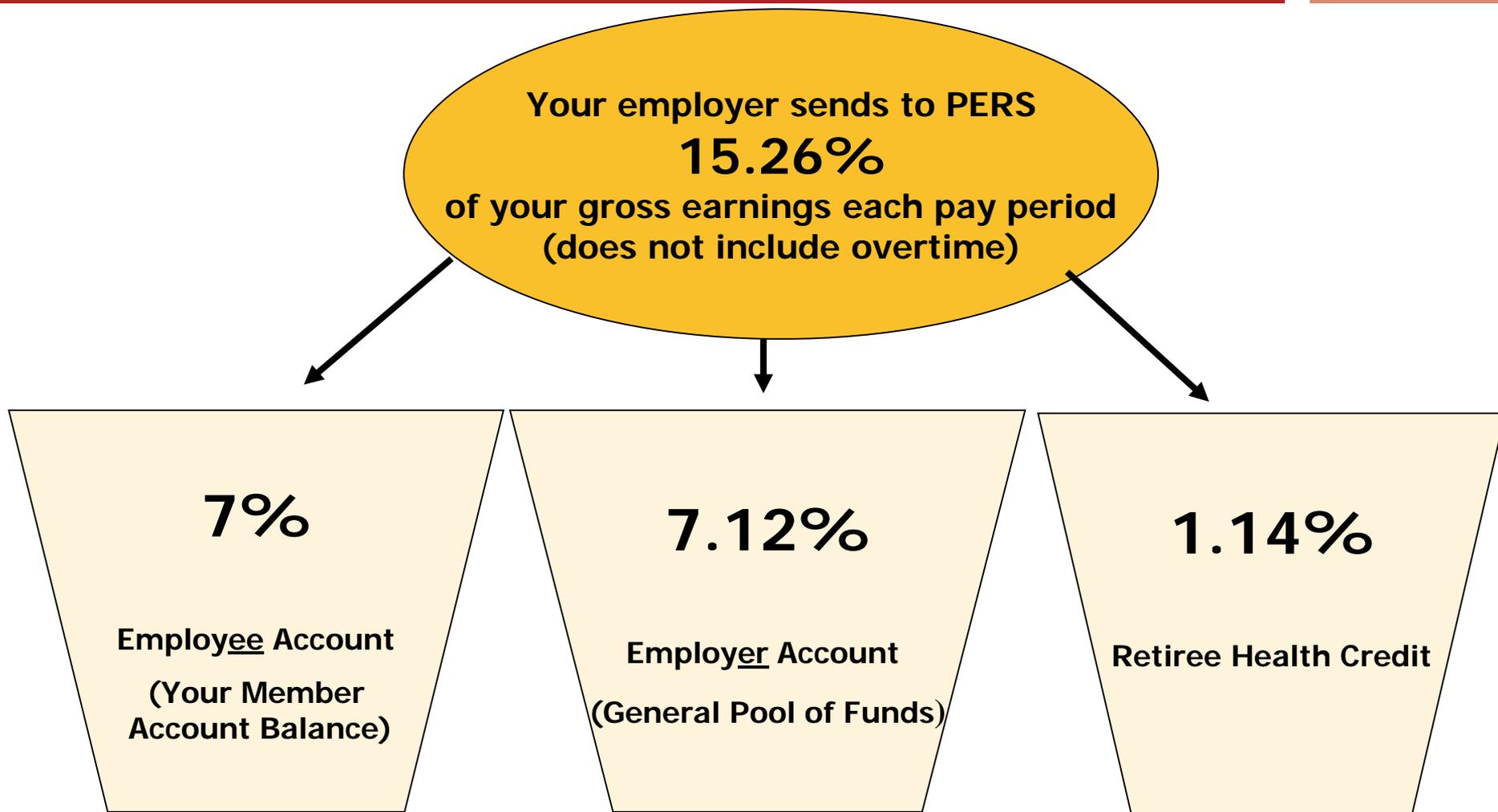


What Are The Advantages Of Participating In A Deferred Compensation Plan?

- 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)

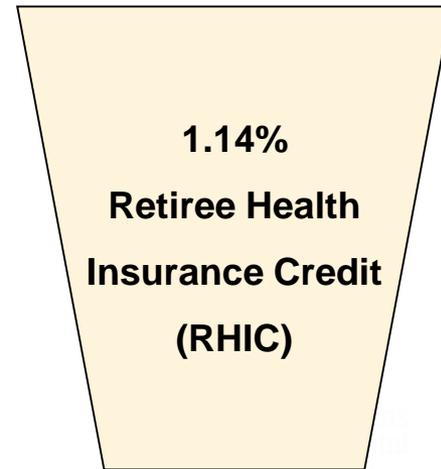
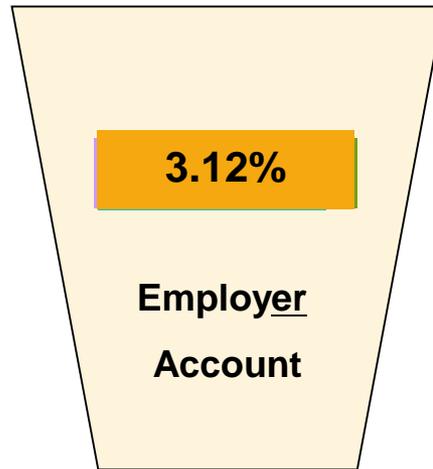
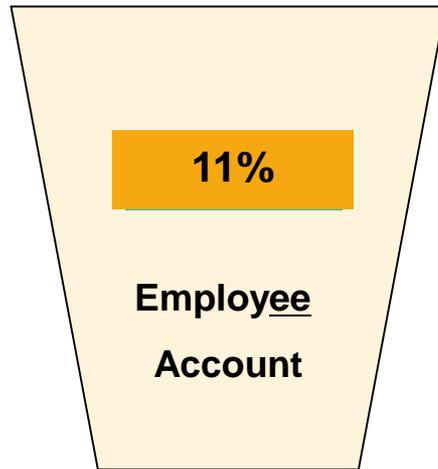
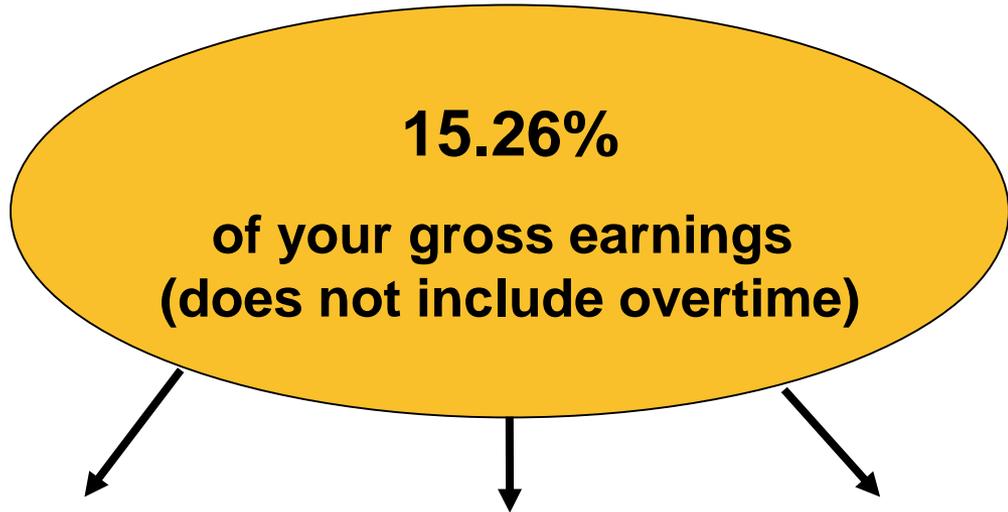


Contribution Allocation Without PEP



Contribution Allocation With PEP

Years of Service	Your Investment in Deferred Comp
0-12 months	1% of gross pay or minimum of \$25
13-24 months	2% or minimum of \$25
25-36 months	3% or minimum of \$25
37 + months	4% or minimum of \$25



NDPERS distributes into these accounts



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 **individual meetings** to address questions and assist with financial planning – and/or **group financial educational presentations**.
- 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 high quality objective support in planning to meet your individual needs.
- **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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C1302



NDPERS EMPLOYEE ASSISTANCE PROGRAM (EAP)

State Agencies

7/2015 – 6/2017 Biennium

Changes Due: Friday June 19, 2015

Four Choices:

The Village EAP

St. Alexius EAP

Live Well Solutions EAP

Deer Oaks EAP



NDPERS 2015

Employee Assistance
Program

VBI's EAP can help promote Wellness in Your Organization

According to the U.S. Department of Health & Human Services:

- It has been estimated that depression costs U.S. businesses and organizations \$44 billion annually
- 70% of physicians visits are directly related to stress
- 22% of American adults suffer from a diagnosable mental disorder in a given year
- 500 million workdays are lost annually due to alcoholism

VBI EAP 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)

VBI EAP Services

- Household Aggregate Model
- Highest confidentiality
- Face-to-face counseling
- Web-based counseling
- Financial counseling
- Legal counseling
- 24/7 crisis counseling
- CD evaluations and education

VBI EAP Services - Supervisor Resources

- Unlimited access to Supervisor Helpline
- Formal referral for job performance
- Formal referral for DFWP/DOT
- Customized employee and management training—two hours per NDPERS Organization – Additional two hours for every 500 FTE.

VBI TRAINING TOPICS

- **Team Training & Development** – Conflict Resolution, Effective Communication, Team Building, Intergenerational Teams, Dealing with Difficult Personalities, Workplace Diversity
- **Supervisory Training & Development** - Supervisor Basics, Leading Effective Teams, Developing the Leader in You, Creating a Culture of Accountability, Performance Management
- **Compliance Training** – Drug-Free Workplace, Reasonable Suspicion, Preventing Harassment, Handling Harassment Complaints, Workplace Violence, Bullying
- **Employee Training & Development** - Overcoming Negative Attitudes, Understanding Your Communication Style, Serving the Difficult Customer, Providing Exceptional Customer Service
- **Wellness Training** – Stress Management, Handling Personal Change, Work/Life Balance, Money Management, Mindfulness, Compassion Fatigue/Burnout

EAP COMMUNICATION & EDUCATION MATERIALS

- Orientation Packets
- In person Orientation of Benefit, yearly and as needed – Recorded Orientation available
- Yearly Poster/Check-Stuffer Campaign
- Monthly Employee Newsletters
<http://villageeap.com/>
- Quarterly Supervisor Newsletters
- EAP Website
- Monthly Blog

PROMOTIONAL MATERIALS

Do You Need a Timeout?

When struggling with financial issues that have you wanting to take a timeout, call The Village Business Institute's Employee Assistance Program.

The Village EAP—We have what you need to get your finances back on track.

Call us today to set up a FREE and confidential appointment. The EAP benefit is provided through your employer.

Go to VillageEAP.com to sign up for our free informational e-newsletters.

800-627-8220

www.VillageEAP.com

POSTERS/CHECK-STUFFERS

**When Financial
Troubles Become a
Pain in Your Neck...**



Call The Village Business Institute's Employee Assistance Program to set up a free and confidential appointment. The EAP benefit is provided through your employer, and gives you easy access to personal, financial, and legal counseling.

Go to VillageEAP.com to access wellness resources and sign up for free informational e-newsletters.

**MBI The Village
Business Institute**
a division of The Village Family Service Center
800-627-8220 • www.VillageEAP.com

**When Your Relationships
Get Complicated...**



Call The Village Business Institute's Employee Assistance Program to set up a free and confidential appointment. The EAP benefit is provided through your employer, and gives you easy access to personal, financial, and legal counseling.

Go to VillageEAP.com to access wellness resources and sign up for free informational e-newsletters.

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800-627-8220 • www.VillageEAP.com

VBI EAP Services

- Consulting
- Executive Level Services
- Utilization reports
- CISM

EAP Utilization Report

Date Range: 1/1/2014 - 6/30/2014

Payers: EAP - Company XYZ

Brand New Users of Service	60
Re-Opened Users of Service	12
Total Clients Served	94

Annualized Utilization Rate: 10.59%

Annualized Utilization Rate Based on Population of 1750 employees and 181 days in this period

People Trained: 313

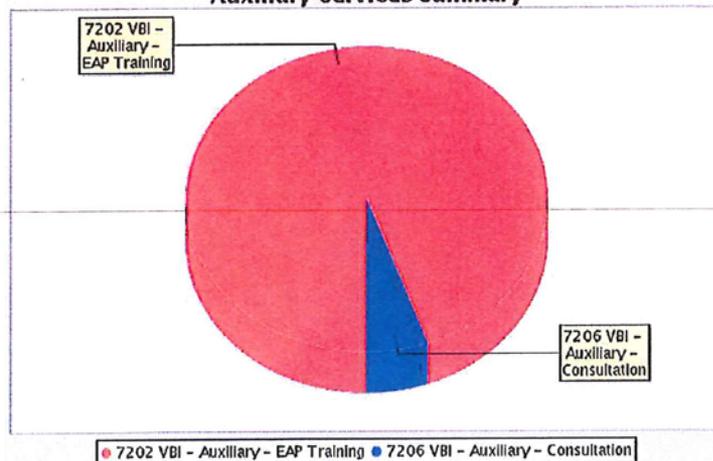
Client Contact Summary

Total Number of Contacts With Client	250
Average Number of Contacts Per Client Case	2.66

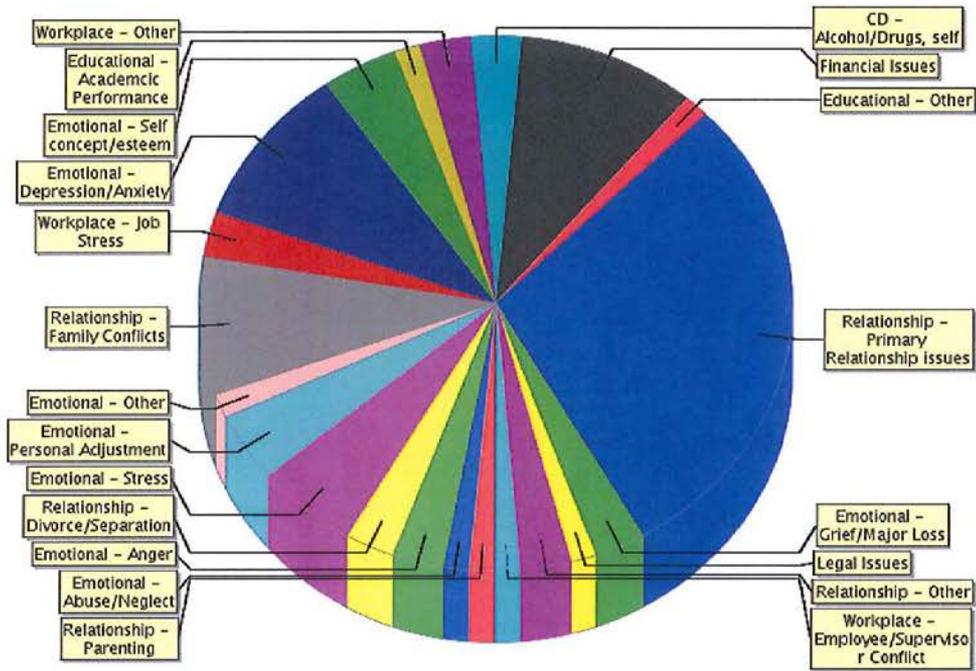
Auxiliary Services Summary

Code	Hours	Percent
(7202) VBI - Auxiliary - EAP Training	25.75	94.50%
(7206) VBI - Auxiliary - Consultation	1.5	5.50%

Auxiliary Services Summary



Primary Assessed Problem

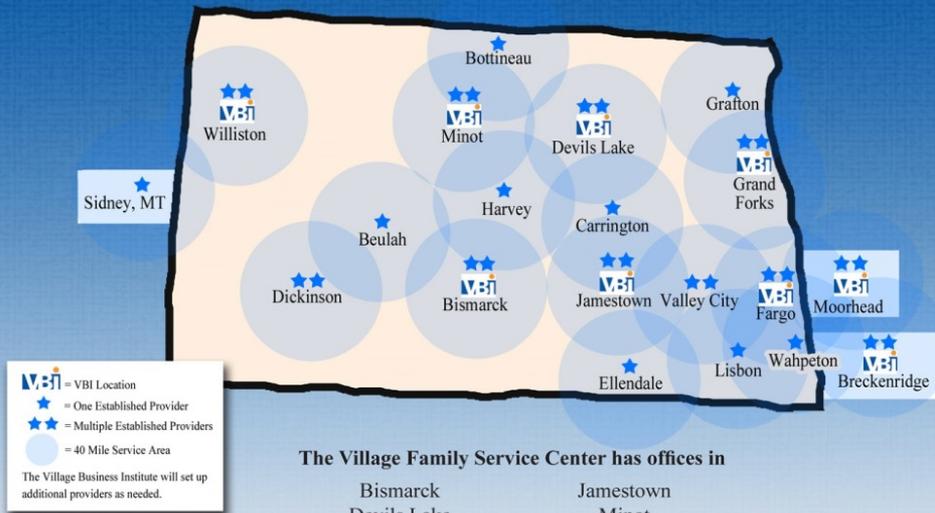


- Relationship - Parenting ● Emotional - Abuse/Neglect ● Emotional - Anger ● Relationship - Divorce/Separation ● Emotional - Stress
- Emotional - Personal Adjustment ● Emotional - Other ● Relationship - Family Conflicts ● Workplace - Job Stress ● Emotional - Depression/Anxiety
- Emotional - Self concept/esteem ● Educational - Academic Performance ● Workplace - Other ● CD - Alcohol/Drugs, self ● Financial Issues
- Educational - Other ● Relationship - Primary Relationship Issues ● Emotional - Grief/Major Loss ● Legal Issues ● Relationship - Other
- Workplace - Employee/Supervisor Conflict

VBI/Village Staff

- 1 Senior Professional in Human Resources (SPHR)
- 2 Professional in Human Resources (PHR)
- 3 Certified Employee Assistance Professionals (CEAP)
- 1 Licensed Psychologist
- 1 D.O.T. Qualified Substance Abuse Professional (SAP)
- 3 Human Resources professionals
- 1 Masters in Management professional
- 18 Certified Critical Incident Stress Management Professionals (CISM)
- 1 Certified in Internal Investigations Council on Education in Mgt. Qualified Neutral (Mediator)
- 1 Certified 16-PF Questionnaire
- 1 Certified MBTI
- 5 Trained in Eye Movement Desensitization and Reprocessing (EMDR)
- 1 Certified Wellness Coach
- 3 Account Executives – Quality Account Management

We've Got You Covered



The Village Family Service Center has offices in

Bismarck
 Devils Lake
 Fargo (2 locations)
 Grand Forks

Jamestown
 Minot
 Williston

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

<p>Beulah Anchor Christian Counseling</p> <p>Bismarck Anchor Christian Counseling Discovery Christian Counseling Heartview Foundation Diana Jacobson Kazmierczak Counseling Link Counseling Services NuVation Health Adapt</p> <p>Botineau Gorder Counseling</p> <p>Carrington Jessie Fuhrer</p> <p>Devils Lake Blooming Prairie Center Adapt</p>	<p>Dickinson Anchor Christian Counseling Center Dickinson Family Counseling Heart River Alcohol & Drug Abuse Therapy Solutions Adapt</p> <p>Ellendale Life Seasons Counseling</p> <p>Fargo Counseling Center Drake Counseling Fargo Cass Health Ban Program First Step Recovery Chris Shiro Counseling Services Parents Forever @ NDSU Fargo Quality Resolutions Sharehouse Sharehouse - Genesis Adapt Valley Christian Counseling Center Sarah Wells</p>	<p>Fort Totten Spir Lake Nation Recovery and Wellness Program</p> <p>Grafton Pam Quinn</p> <p>Grand Forks Agassiz Associates Adapt Anchor Counseling Services Sue Nelson</p> <p>Harvey Blooming Prairie Center</p> <p>Jamestown Addiction & Counseling Services Jessie Fuhrer Life Seasons Counseling Prairie Counseling</p> <p>Langdon Blooming Prairie Center</p>	<p>Lisbon Shenone Valley Counseling</p> <p>Minot Goodman Addiction Services Mary Solberg Popishil & Associates Will Backmeier Adapt</p> <p>Oakes James River Counseling</p> <p>Valley City Jessie Fuhrer Creative Therapy</p> <p>Wahpeton Cynthia Swanson</p> <p>Williston Dakota Family Solutions Adapt Playworks Child & Family Therapy Montgomery Counseling Services</p>	<p>Breckenridge, MN Tischen Therapeutic Services Solutions Counseling</p> <p>Moorhead, MN George Kane Colette Kuznia Parent's Forever Sharehouse-Moorhead Solutions, Inc.</p> <p>Sidney, MT E. MT Community Mental Health Center District II Alcohol & Drug Program</p>
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We've Got You Covered in Bismarck

The Bismarck Village Family Service Center office is fully staffed and equipped to deliver services through The VBI Employee Assistance Program.



Anna Thompson is an In-Office Counselor in The Village's Bismarck office. She earned a Master of Science degree in Community Counseling from Minnesota State University Moorhead and is a ND Licensed Professional Clinical Counselor. She was employed with The Village from 2006 through 2010 and again beginning in 2012.



Kelsey Anderson is an Outpatient Mental Health Counselor in The Village's Bismarck office. She received a Master's degree in Counseling from the University of North Dakota and is a North Dakota Licensed Professional Clinical Counselor. She has been employed at The Village since 2011, first at the Grand Forks office and more recently in Bismarck. Kelsey also completed her graduate school internship at The Village from 2005-2006.



Carrie Cooper has a bachelor's degree in University Studies with a minor in Business Administration, and Social & Behavioral Science from North Dakota State University. She is headquartered out of the Bismarck office. Her responsibilities at The Village include new business development, consulting with customers on services needed, customer retention and marketing the services of The Village offices in central and western North Dakota.



Kim Wood is a Pregnancy and Adoption Social Worker in The Village's Bismarck Adoption Option program. She earned a Bachelor of Social Work degree from the University of Mary and is a ND Licensed Social Worker. Kim has been employed with The Village since 2013.



Jessica Sorenson is a facilitator in the Bismarck office. She received a Bachelor of Arts degree in Psychology from Minot State University and has 7 years of experience working with children and families. Jessica is trained in FTDM through the State of Washington's Family to Family Initiative and in FGDM through Village Facilitator Lorrie Meier, who has trained FGDM facilitators in both Minnesota and North Dakota since 2002. Jessica has been employed with The Village since January 2011.



Joann Jessor is a facilitator in the Bismarck office. She received a Bachelor of Science degree with a major in Criminal Justice and a minor in Psychology from Minot State University and has 9 years of experience working with adolescents and families. Joann is trained in FTDM through

the State of Washington's Family to Family Initiative and in FGDM through The Village Facilitator Lorrie Meier, who has trained FGDM facilitators in both Minnesota and North Dakota since 2002. Joann has been employed with The Village since December 2011.



John Trombley is an Organization Development Consultant and Trainer with The Village Business Institute with over 14 years of experience in providing consulting services and training programs. He has a passion for group process facilitation and corporate training in areas such as leadership development, change management, Leadership Transition processes, managerial coaching and personality assessment workshops, among others. John is registered with the Supreme Court of the State of Minnesota as a Qualified Neutral mediator, is trained in Critical Incident Stress Management Group Crisis Intervention, and is certified in Internal Investigations by the Council on Education in Management.



Kathryn Berg, BA
Kathryn joined the Village Business Institute in September of 2014 as a trainer serving the VBI's Employee Assistance Program client companies. Prior to joining the Village, Kathryn spent two years working in the human resources field, focusing during that time on recruitment, training, wellness and benefits administration. Kathryn provides training on a wide variety of topics and currently focuses subjects such as harassment prevention and drug-free workplace compliance. She graduated from Georgetown University in Washington, DC, with bachelor's degrees in English and Psychology and a minor in French. Outside of her work at the Village, she spends her evenings and weekends as a competitive swim coach.



Robert Jones, MSED
Robert joined the Village Business Institute in April 2015 as an Employee Assistance Program Trainer. Robert has a Bachelor degree in History and a Master's Degree in Education with an emphasis in counseling and leadership from Northern State University in Aberdeen, SD. Robert also has a Bachelor degree in Communication Studies from Minnesota State University Moorhead. He recently began working on his Educational Doctorate in Leadership from St. Mary's University of Minnesota. Robert has nearly 20 years hospitality field and has been doing freelance training or almost 10 years. In his free time, he volunteers with local organizations like Habitat for Humanity and is an Alumni Advisor for a fraternity at Minnesota State University Moorhead.

In addition to the Bismarck Village office, we have a network of affiliate providers that provide services through our EAP.

FINANCIAL COUNSELING

When you choose The Village Business Institute's Employee Assistance Program, your employees can also access financial counseling services from wherever they are.



107 West Main Ave., Suite 350, Bismarck, ND 58501
www.TheVBI.com
701-255-1165

We've Got You Covered in Grand Forks

The Grand Forks Village Family Service Center office is fully staffed and equipped to deliver services through The VBI Employee Assistance Program.



Emily Emerson, LPC, MA
Family-Based Therapist and
Outpatient Counselor
Master's degree from University
of North Dakota



Talia Tweten, MA
Family-Based Therapist and Family
Group Decision Making Facilitator
Master's degree from University
of North Dakota



Bethany Sutton, MA, LAMFT
Family Based Therapist
Master's degree from Adler School
of Professional Psychology



Cindy Juntenen, PhD, LP
Licensed Psychologist
Doctorate from University of
California, Santa Barbara



Susan Dubray, MSW, LCSW
Family-Based Therapist
Master's degree from University
of North Dakota



Luke Klefstad, MA, LPC
Regional Director
Master's degree from University
of North Dakota



John Trombley, M.Mgt.
Organization Development
Consultant and Trainer
Master's degree from
University of Mary, Fargo



Kathryn Berg, BA
Employee Assistance
Program Trainer
Bachelor's degrees from
Georgetown University



Kristi Ventzke, MS, LMFT
Outpatient Counselor
Master's degree from St.
Cloud State University



Robert Jones, MEd
EAP Trainer
Master's degree from
Northern State University

FINANCIAL COUNSELING

When you choose The Village Business Institute's Employee Assistance Program, your employees can also access financial counseling services from wherever they are.

In addition to the Grand Forks Village office, we have a network of affiliate providers that provide services through our EAP. We also offer web based counseling.



1726 S. Washington, Suite 33A, Grand Forks, ND 58201
www.TheVBI.com
1-800-627-8220

EAP FEATURES

- OUR OWN CALL CENTER
 - Intake Staff in ND
- FINANCIAL RESOURCE CENTER
 - Financial Counseling
- IN PERSON TRAINING/E-TRAINING/RECORDED TRAINING
- WEB-BASED COUNSELING
- WELLNESS
 - Education
 - Health Risk Assessment
 - Nutrition Counseling
- CONSULTING

WINTER 2015

GROUPS AND CLASSES

You can use your VBI Employee Assistance Program benefit for wellness education classes. The classes listed here are offered by The Village Family Service Center, but they don't have to be Village-offered classes to qualify. Call 1-800-627-8220 (ask for EAP) to register. (Please call before the class begins. We cannot cover wellness education classes you have already started.)

Fargo, ND **Mindfulness**

A Mindfulness group will be held on Mondays from 6:30-8 p.m. beginning Jan. 12, 2015. This six-week group will be held at The Village Family Service Center, 1201 25th St. S., Fargo, ND. Participants will learn the tools of mindfulness, which teaches us to respond, rather than react to events, with openness and compassion. This group will work to recognize and disengage from busy or negative mind states, and practice switching gears from driven/doing mode to a more peaceful way of dealing with life's ups and downs.

Happiness is a Verb

Happiness is a Verb will be held on Thursdays from 6:30-8 p.m. beginning Feb. 19, 2015. This six-week group will be held at The Village Family Service Center, 1201 25th St. S., Fargo, ND. New research in the field of Positive Psychology identifies proven techniques that can help improve happiness and quality of life right now. Happiness is a Verb will help you master these techniques so you can begin living a more joyful and fulfilled life.

Depression and Anxiety Psychotherapy Group

The Village Family Service Center's Depression and Anxiety Psychotherapy Group meets on Wednesdays, 2-4 p.m. at The Village Family Service Center, 1201 25th St. S., Fargo, ND. This is an ongoing group—the length of time individuals attend will depend on their individual situation. Participants will learn and practice proven coping skills and tools to reduce or relieve symptoms of depression and anxiety.

This group is for persons with a medical diagnosis of anxiety or depression needing long term psychotherapy. The group is not covered by EAP due to access being based on medical necessity. It can be submitted to health insurance plans for coverage and self-pay is accepted.

Adoption Information Meeting

Adoption Option, a partnership between The Village Family Service Center and Lutheran Social Services of North Dakota is holding a FREE informational meeting about adoption, Thursday, Jan. 20, 2015, 6:30-8 p.m. at The Village Family Service Center, 1201 25th St. S., Fargo, ND. This meeting is open to North Dakotans who are considering adopting a child. For more information, call 1-800-627-8220.



Tenant Education

The Village's Tenant Education Program gives new renters essential skills to help them find and keep a decent, safe, and affordable place to live. The program also teaches renters how to better their housing situation and to address problems specific to individual rental histories. Attending the class can help you recognize and address problems to make you a more marketable tenant. The Tenant Education Class is held free of charge, but pre-registration is required.

Jan. 6, 2015, 6-9 p.m., The Village Family Service Center, 1201 25th St S., Fargo

Feb. 10, 2015, 9:30 a.m.-12:30 p.m., West Acres Community Room. Lower Level of JCPenney wing, 3902 13th Ave S., Fargo

March 10, 2015, 6-9 p.m., The Village Family Service Center, 1201 25th St S., Fargo

Homebuyer Education (Fargo)

Attend The Village's FREE Homebuyer Education Program to learn about purchasing and owning a home. You will also work one-on-one with a Village financial counselor to create a personal financial action plan. Local lenders, realtors, and housing assistance programs will also give you ideas on making wise housing choices.

Jan. 26 & 27, 2015, 5:45-9:45 p.m., Best Western Plus Kelly Inn & Suites, 1767 44th St. S., Fargo

March 9 & 10, 2015, 5:45-9:45 p.m., Best Western Plus Kelly Inn & Suites, 1767 44th St. S., Fargo

The Village

FINANCIAL RESOURCE CENTER



FRC The Village
Financial Resource Center
a program of The Village Family Service Center

Too Many Bills? Turn to Us.

The Village Financial Resource Center's certified financial counselors will help you put together a plan to pay off your debt and make positive financial decisions. Whether you are deep in debt or just want to plan for the future, The Village has the tools you need to successfully execute your financial plan.

Financial Review

You don't have to be in financial trouble to benefit from seeing a Village financial counselor. Your financial counselor will work with you to create a budget and financial action plan—customized to help you reach your goals and dreams.

Debt Management Plan

The Village's Debt Management Plan (DMP) can help you reduce your debt, provide relief through reduced interest and late charges, put an end to collection calls, and give you peace of mind. You'll send one payment to The Village each month and we'll pay your creditors. Throughout the program, your Village counselor will be available to answer any questions and help you meet your financial goals.

Housing Counseling/Foreclosure Prevention

If you are behind in your mortgage payments, the thought of losing your home can be terrifying. Village financial counselors can provide you with the information and assistance you need to avoid foreclosure. They can help you establish a budget, set priorities, and determine the appropriate strategies to help you keep your property—or understand your options.

www.HelpWithMoney.org

VBI's EAP can help promote Wellness in Your Organization

According to VBI's own ROI research:

- 39% decreased absenteeism post-counseling through our EAP
- 11% improved productivity rating post-VBI EAP counseling
- 26% reported general improvement in health post-EAP counseling
- 98% of employees who accessed The Village Business Institute's EAP reported that the EAP was a valuable benefit.

VBI Mission

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

CHOOSE VBI TO HELP YOU!



**CHI St. Alexius
Health**

Imagine better health.SM

CHI St. Alexius Employee Assistance Program
NDPERS Payroll Conference

June 17, 2015

History of the CHI St. Alexius EAP

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

2014 St. Alexius Medical Center joined the Catholic Health

Initiatives network to become CHI St. Alexius Health

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 – Locally staffed

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

- Marriage and Family
- Emotional-Behavioral
- Work-related
- Substance-related including SAPs

Service Locations and Affiliate Services

Main office located in Bismarck

Satellite clinics: Hettinger, Harvey, Rolla, Fort Yates, Minot, Dickinson, Prairie Knights Casino and Hazen

Local providers established to provide services outside of main office and satellite clinic locations

Services available state and nation wide

*All clinicians are licensed by their professional board

Enhancing Excellence in the Workplace

Supervisory Training & Staff Education Presentations

Three times per year

Now through webinar technology

In addition-will provide onsite educational presentations

CHI St. Alexius EAP Website

www.st.alexius.org/eap

Provides easy access to Employer Resources and Forms

Copies of all Informational Brochures and Supervisory and Professional Updates

Information on educational and training opportunities

Easy access to quality resources for personal and professional needs

CHI St. Alexius EAP Contact Information

Paul Millner, Director, or Hope Schiele, Counselor

Phone: 701-530-7195 or 800-327-7195

Email: pmillner@primecare.org or hmschiele@primecare.org

Address:

1310 E Main Avenue

Bismarck, ND 58506



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" in a teal font. Underneath this title is a paragraph of text and a bulleted list of benefits. To the right of the text is a circular image showing three people (two women and one man) in an office setting, smiling and engaged in a meeting. To the left of the text is a rectangular image showing a family (a man, a woman, and a child) shopping in a grocery store.

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

The screenshot shows the Live Well SOLUTIONS website. At the top right is the phone number (866) 831-2181. A navigation menu includes Parenting, Aging, Balancing, Thriving, Working, and Living. The main content area features a featured article titled "Getting Your Affairs In Order" with a photo of a woman writing. Below this is a list of links: Hiring an Attorney, Living Wills, Alternatives to Guardianship, Dreaming Big: Financial Planning for Unexpected Wealth, and Estate Planning Checkup. A "News For You" section highlights "Safety Month" and "Midwest Floods" with a paragraph of text. A poll titled "Are you prepared for the unexpected?" shows results for various preparedness levels. An "Online Seminars" section lists upcoming events like "The Path to Inner Peace" and "When Only the Best Will Do: Finding Quality Child Care". A sidebar on the right contains "Locate Resources", "Site Search", "Live Connect", "Savings Center", "Nurseline", "Live Well", "Learning Center", and "Relocation Center".



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

North Dakota EAP Program

DEER OAKS EAP SERVICES

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



DEER OAKS

A Behavioral Health Organization



More Than An EAP



- A strategic management partner
 - Proactively align services with HR initiatives
 - Supervisor excellence training
 - Support efforts to improve employee morale and motivation
- Deploy EAP services in ways that substantially improve the overall health of the employee population
 - Customized stress management training & resources
 - Focus on depression awareness & access to services
 - Integration with wellness programming

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 confirm local counselor availability for each caller
- Case management of mandatory referrals including DOT
- Extensive North Dakota provider network

Robust Work-Life Programs



- **Daily Living Assistance:** Concierge services to assist individuals with locating pet sitters, home repair, moving/relocation, volunteer opportunities, house cleaners, travel services, etc.
- **Child Care Assistance:** Concierge services to locate accredited daycare facilities; family/parenting trainings; Parents at Work Program; parenting toolkit
- **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
- **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
- Credit report reviews with tips for improvement
- Unlimited access to a wealth of educational financial resources, links, tools, and forms (i.e. tax guides, financial calculators, etc.)

- **Identity Theft Protection & Recovery Support**

- Unlimited consultations with Identity Recovery Experts

Comprehensive Website



- **Customizable layout**
 - Including Agency branding, etc.
- **Wide array of content**
 - 61 content modules; 503 content categories
- **Searchable databases**
 - Childcare, eldercare, pet sitters, colleges, volunteer opps., etc.
- **Self-assessments**
 - 70 interactive health assessments
- **Employee skill builders**
 - Online training programs with certificates of completion
- **Savings center**
 - Discount shopping program offering up to 25% discounts

Organizational Services



- Unlimited **Onsite Critical Incident Counseling**
- A bank of **Onsite Seminars** provided for each agency – 100+ topics to choose from including employee health, supervisor skills, etc.
- Unlimited **Management Consultations**
- **Employee & Supervisor Educational Newsletters** provided for distribution on a monthly basis

Program Promotion



Creative, multi-media promotional campaigns

- Innovative strategies (i.e., non-counseling services, “did you know”)
- Trainings and wellness seminars & webinars
- Orientations for employees and supervisors
- Health & wellness fair participation
- Promotional items such as brochures, topical flyers, wallet cards, posters and monthly e-newsletters
- Employee & supervisor orientation DVDs
- **Agency branding of materials**

For More Information...



Please Contact:

Greg Brannan

Deer Oaks EAP Services

301-829-0364

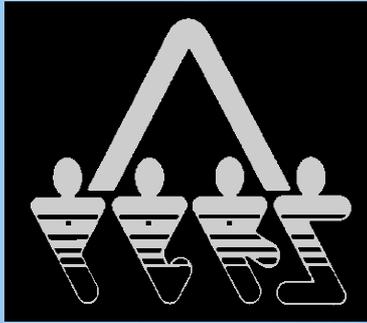
gbrannan@deeroaks.com

www.deeroaks.com

**Thank you for
attending the 2015
Payroll Conference.**

Questions





Contact Information

North Dakota Public Employees Retirement System

PO Box 1657, Bismarck, ND 58502-1657

1-800-803-7377

701-328-3900

ndpers-info@nd.gov (email)

www.nd.gov/ndpers (web address)