

MEMORANDUM
2009- 3

TO: PAYROLL/HUMAN RESOURCE OFFICERS--POLITICAL SUBDIVISIONS

FROM: NDPERS

DATE: APRIL 2009

SUBJECT: EPO ONLY OPTION AND PREMIUM RATE CHANGE

Our group health insurance contract with Blue Cross Blue Shield of North Dakota (BCBSND) is set to be renewed for the July 1, 2009-2011 biennium. This is to advise you that based on the plan as currently proposed, the EPO only will no longer be an option after June 30, 2009. This means that to retain your coverage through NDPERS, your group must transition to the PPO/Basic plan. The following are the proposed rates for this option effective July 1, 2009. The rates will not be finalized until after the legislative session adjourns. You will be notified of any adjustments. Please note that this biennium employers who participate in the Wellness Program will be assessed the A rate and those who do not participate in the Wellness Program will be assessed the B rate. Pursuant to the renewal, the new rates for your group will change effective July 1, 2009 as follows:

<u>PPO/BASIC OPTION</u>	<u>EFFECTIVE 7/1/2009-11</u>	
	"A" Rate	"B" Rate
SINGLE	\$424.96	\$429.20
FAMILY	\$1026.62	\$1036.88
<u>PPO/BASIC COBRA RATES</u>		
SINGLE	\$433.46	\$433.46
FAMILY	\$1047.14	\$1047.14

The above rates will be in effect through June 30, 2011. Also, the PPO/Basic plan will include some plan enhancements. Details about these changes will be provided in the near future. Furthermore, the deductibles, copayment and coinsurance amounts for these options will remain the same as they were this past biennium. A copy of the current schedule is included for your information.

The premium rates for retirees have also been adjusted. However, because each individual's circumstances may vary, please direct these inquiries to NDPERS at 701-328-3900 within the Bismarck/Mandan calling area or call our toll free number at 1-800-803-7377.

If you have any questions or require additional information, please feel free to contact us.