



# PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll

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## Events & Mailings

### **2015 Pre-Retirement Education Program (PREP)**

NDPERS has scheduled the following PREP.

<b><u>Date</u></b>	<b><u>Location</u></b>
October 14, 2015	Ramada Inn, Grand Forks

## Retirement Plan Updates

### **Defined Contribution Plan Member Election Period (Defined Contribution to Defined Benefit Plan)**

Senate Bill 2015 was passed this last legislative. It provides that each active member of the NDPERS Defined Contribution (DC) plan will be given the opportunity to rejoin the NDPERS Defined Benefit (DB) plan. This option is not available to retirees, members who have a Qualified Domestic Relations Order on their account, or to members not actively employed. The bill also provides that this election period will be for three months and begin no later than February 2016.

This fall NDPERS will provide eligible members more information on this provision and the opportunity to make an election to rejoin the DB plan. In order for members to be eligible for this election option, he or she must also be actively employed on the date of transfer of the funds.

## Group Insurance Updates

### **Same Gender Marriages**

NDPERS has made the following determination with regard to complying with the provisions of the U.S. Supreme Court ruling on same-gender marriage as it relates to the NDPERS Group Health Insurance Plans.

**Same-gender marriages that occurred prior to June 26, 2015:** NDPERS will have a special enrollment period from July 1, 2015 through September 30, 2015. Coverage will be effective retroactive to July 1, 2015. If the subscriber does not enroll during this eligibility period, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st. This special enrollment period is available only to those members impacted by the Supreme Court ruling.

In order to facilitate the enrollment process for this group, eligible subscribers must complete and submit a paper application to the NDPERS office. The application form is available on our web site at <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-60036-health-insurance-application-or-change.pdf>

**Same-gender marriages that occur on or after June 26, 2015:** The subscriber must enroll for coverage within the first 31 days of the event. If the subscriber does not enroll when initially eligible, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st.

We are in the process of assessing the effect of this ruling as it applies to our other group insurance benefits. We will continue to keep you notified by e-mail as we make these policy determinations.

If you have any questions, please contact the NDPERS office at 701-328-3900 or 800-803-7377.

### **Annual Enrollment Season – 2016 Plan Year**

This year's Annual Enrollment Season will be scheduled from October 19th through November 6th, 2015. More information will be provided later this fall.

### **Wellness Program Update**

The Employer Based Wellness Program Year-End Program/Activity Confirmation SFN 58437 should be completed by wellness coordinators to report back to NDPERS regarding the recent plan year activities. The form should reflect completion of all wellness activities from July 1, 2014 to June 30, 2015. Coordinators should submit this form to NDPERS if not already done as soon as possible. If you have any questions on the employer based wellness program, please contact Rebecca Fricke at (701) 328-3978 or [rfricke@nd.gov](mailto:rfricke@nd.gov).

### **Required ACA Health Insurance Marketplace Notice Reminder:**

As a reminder, the Affordable Care Act (ACA) required employers to provide a Notice of Coverage Options to current employees (both permanent and temporary employees) by October 1, 2013. The Act also specifies that employers must provide this notice on an on-going basis to new hires within their first 2 weeks of employment. It is the employer's responsibility to distribute the notice.

The sample template prepared by NDPERS has recently been updated due to the change in the definition for temporary employees and can be found at <http://www.nd.gov/ndpers/employers/docs/notice-of-coverage-options.pdf>

### **NDPERS Group Health Insurance Plan Employer Minimum Participation, Contribution Requirements and ACA Compliance Update for Participating Political Subdivisions**

In order for a political subdivision to participate in the North Dakota Public Employees Retirement System (NDPERS) health plan, the group must meet the minimum participation and minimum contribution requirements.

The Underwriting Requirements for minimum participation require that a certain number of eligible employees participate in the plan based upon the size of the eligible employee population. The minimum contribution requirements have been in

effect since May 1, 2004 and require all groups that enroll in the NDPERS health plan on or after that date to pay a minimum employer contribution, which is defined as at least 50% of the single premium. Employer groups participating prior to May 1, 2004 are not subject to these requirements. However, if you were in compliance at the time these guidelines went into effect, you are required to maintain your compliance and may not change your policy in the future to pay less than 50% of the single premium. The purpose for both of these requirements is to prevent adverse selection to the plan, which could increase the premiums for participants.

Additionally, to ensure compliance with the Affordable Care Act (ACA) and to monitor your ongoing eligibility as a grandfathered plan you must notify NDPERS 90 days prior to implementing any changes in your employer contribution rate. The ACA specifies that an employer will lose grandfathered status if they reduce the employer contribution rate by more than 5% of the contribution rate that was in effect on March 23, 2010. In addition, the ACA indicates that an employer must have at least 1 individual continuously covered on the employer plan since March 23, 2010. If it is determined that a reduction of the employer contribution or a lapse in coverage will result in the plan losing its grandfathered status, NDPERS will move your group to the non-grandfathered plan and your premiums will be adjusted accordingly.

If this occurs, written notification will be provided to the employer. **However, if you are a small employer group (as defined by the ACA as 100 employees or less in 2016), you will lose your eligibility to participate in the NDPERS health insurance plan.** Small employer groups that lose their grandfathered status will be transitioned off the NDPERS group health insurance plan and will be provided options by BCBSND for ACA compliant coverage as well.

To verify compliance with these policies, each fall the insurance carrier conducts an annual survey of participating political subdivision employers. However, we are providing this information, should you be planning any time during the year to make changes to either your participation or employer contribution rates to the NDPERS group health insurance plan.

If you have questions, please contact or Rebecca Fricke (NDPERS) at (701) 328-3978.

## Member & Employer Self Service Updates

### MEMBER SELF SERVICE (MSS)



NDPERS  
PERSLink  
Member Self Service

Featured Topic:

#### **Are your employees interested in Purchasing Service Credit?**

Eligible service credit may be purchased in specific cases. Employees may purchase additional service credit and have that added to their total years of credited service, which increases the amount of their future monthly retirement benefit.

To perform a service purchase estimate, go to the Icon labeled “**PERSLink Member Self Service**” on the NDPERS Homepage at [www.nd.gov/ndpers](http://www.nd.gov/ndpers). Log in and click on the “*Service Credit Purchase*” link on the Home Page. Next, click on the dropdown menu provided and select “**Calculate a Service Purchase Cost Estimate**”. Click on “**GO**”. Here you will see the steps to complete a service purchase estimate.

## EMPLOYER SELF SERVICE (ESS)



### Authorized Agent Training

Are you a new authorized agent or an experienced authorized agent looking for a refresher on ESS or the benefits NDPERS has to offer? Sign up for authorized agent training at the NDPERS office. Fill out a meeting request and registration form located on our website: <http://www.nd.gov/ndpers/forms-and-publications/forms/meeting-request-form.pdf>

### PART C TYPE OF PRESENTATION

<input type="checkbox"/> New Employer Group: <input type="checkbox"/> Group Insurance: <input type="checkbox"/> Health <input type="checkbox"/> Life <input type="checkbox"/> Retirement Plan <input type="checkbox"/> Law Enforcement Retirement Plan <input type="checkbox"/> Deferred Compensation (457) <input checked="" type="checkbox"/> Authorized Agent Training Program	<input type="checkbox"/> Pre-Retirement Education Program (PREP) <input type="checkbox"/> Onsite Benefit Counseling Services (OBCS) <input type="checkbox"/> NDPERS Benefit Programs Meeting <input type="checkbox"/> Group Insurance <input type="checkbox"/> Retirement Plan <input type="checkbox"/> Deferred Compensation (457) <input type="checkbox"/> Agency Intensive/Investment Education
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### Benefit Enrollment Report

Please be sure to run your benefit enrollment report at least once a month to show any changes to your employee's coverages. To access the benefit enrollment report – go to the ESS home page and click the link on the bottom left. There you can generate and view the report to show any changes in status or coverage.

The screenshot shows the ESS dashboard with a left-hand navigation menu and a main content area with six tiles. The 'Benefit Enrollment Report' tile is highlighted with a red border.

- General**
  - Dashboard
  - Employees
  - Upload Payroll Files
  - Payroll Reporting
  - Forms
- Other Tasks**
  - Organization Profile
  - Reports
  - Processed Payroll F
  - Payments
  - Report a Problem
  - Seminar Registratic
  - Report a Death
  - Resource Library

Welcome to PERSLink Employer Self Service (ESS), serving our members in the best way possible is top priority.

<b>Dashboard</b>  <a href="#">View important information at a glance</a>	<b>Unpaid Invoices</b>  <a href="#">View Payroll Reports requiring payments</a>
<b>Payroll Reporting</b>  <a href="#">Create, View, or Update Payroll Reports</a>	<b>Employees</b>  <a href="#">Add, View or Update Employees</a>
<b>Benefit Enrollment Report</b>  <a href="#">View or Generate Benefit Enrollment Report</a>	<b>Transaction History</b>  <a href="#">View Billing and Payment Summary/Details</a>

## Miscellaneous

### Are your employees' addresses at NDPERS current?

In the first part of August, NDPERS will be mailing 2015 Member Annual Statement of Accounts.

There are several ways an employee's address can be updated:

- Via PERSLink Member Self Service through the **"Personal Profile"** menu option
  - If you are a State agency using the State PeopleSoft Payroll System, employees must update addresses and demographic information through the PeopleSoft Employee Hub.
  
- Via PERSLink Employer Self Service through the **"Employees"** menu option

## NDPERS Website Resources

Home Page	NDPERS News	Employer Services Program Administrations
<ul style="list-style-type: none"><li>• Sanford Health Plan Information</li><li>• ASI Flex, RHIC Portability</li><li>• Redeem You Health Blue Points</li><li>• The Starting Line Retirement Webinar</li></ul>	<ul style="list-style-type: none"><li>• 2015 Payroll Conference- Recorded Sessions</li><li>• Pre-Retirement Education Programs</li><li>• TIAA-CREF Visits</li></ul>	<ul style="list-style-type: none"><li>• Employer Guide</li><li>• ACA Information</li><li>• GASB 68</li></ul>

Look forward to receiving your next edition of the PERSonnel Updates in September 2015.

This newsletter is intended to provide general information and may not be considered to be a legal interpretation of law. Statements contained in this newsletter do not supersede the North Dakota Century Code or Administrative Code or restrict the authority granted to the Retirement Board. This information is subject both to changes made by the legislature and rules and regulations established by the Board of the North Dakota Public Employees Retirement System.

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We're **on** the Web!

*See us at:*

[www.nd.gov/ndpers](http://www.nd.gov/ndpers)