

# Perspectives

FOR RETIRED  
MEMBERS  
OF THE  
NORTH DAKOTA  
PUBLIC  
EMPLOYEES  
RETIREMENT  
SYSTEM

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### Board Members:

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*Chairman*

Thomas Trenbeath

*Attorney General Appointee*

Arvy Smith

*State Health Officer Designee*

### Members Elected:

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Joan Ehrhardt, Ron Leingang

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Kathy M. Allen

*Editor*

## CIGNA ... Your Dental Plan Carrier

The CIGNA group dental plan is available to employees of state agencies and the University System. We often receive questions from participants about obtaining a member ID card for the dental plan, claim status, or coverage information. Following is information we hope you find useful in accessing dental services and expediting your claims processing:

• **Member ID Card:** ID cards are available and may be printed from the PERS web site at [www.nd.gov/ndpers](http://www.nd.gov/ndpers). Select Forms & Publications from the menu and then the Dental Plan to print a CIGNA dental ID card. The card contains the NDPERS group account number **3328472** as well as the necessary information for you or your provider to file a claim. This card **DOES NOT** contain your Member ID number. To obtain your Member ID number, you must register on the [myCIGNA.com](http://myCIGNA.com) web site or call CIGNA Customer Support.

• **Member ID Number:** Your Member ID number is a unique number used to identify each plan participant. It starts with a 'U' followed by 9 digits and an individual identifier number beginning with 01 for the subscriber, 02 for the

spouse, 03 for first dependent, etc. You have two options available to obtain your Member ID number:

1. If you have not already done so, go to [myCIGNA.com](http://myCIGNA.com) web site home page and select the register button. Complete the personal information as requested. Where it asks for Member ID, provide your social security number and select continue. This will take you to the registration screen. After completing this step you can continue and will be provided with a profile of your account. You may download and print your Member ID card(s) which contains coverage information as well as your personal Member ID number and NDPERS group account number.

2. If you do not have access to the internet, call CIGNA Customer Support at 1.800.244.6224. Respond 'dental' for type of coverage and 'eligibility' for type of information. A customer service representative will then ask you to verify some personal information before providing you with your Member ID number. CIGNA will not mail out ID cards so please record the number and retain it for future reference.

*Continued inside*

## Thank You Howard

Due to his retirement, Howard Sage's term as a NDPERS Board member concluded on December 31, 2007. Howard's term began January 1, 1985 and he served on the Board for 22 years. The PERS staff extends its appreciation to Howard for his contribution and dedication during his tenure as a member of the NDPERS Board.



*Howard Sage*

Continued from front cover

## CIGNA ... Your Dental Plan Carrier

- **Member Resources:** At myCIGNA.com, you also have convenient access to your personalized information and a variety of resources. You can:
  - Download and print dental claim forms,
  - View screen shots of your personal individual and family maximums and deductibles,
  - Get answers related to common dental procedures,
  - Check the status of a claim,
  - Use the convenient ‘cost calculator’ to help you determine your out-of-pocket costs once your dental insurance is applied to your claim, or
  - Review your dental plan information.
- **Locating a Dentist:** The Member ID Card contains information about how to locate a dentist. This DOES NOT apply to the PERS plan because we do not have a dental network. You may receive services from the dentist of your choice.
- **Filing Claims:** Your provider can file a claim using either your social security number or your Member ID number.

|  |  |  |  |
|--|--|--|--|
|   |  | <b>“YOUR INVITATION TO SERVE”</b><br><a href="http://rsvp.ndsu.nodak.edu">http://rsvp.ndsu.nodak.edu</a> |  |
| <p><b>RSVP Dakota West</b><br/>         1173 3rd Ave. W. #16<br/>         Dickinson, ND 58601<br/>         701-227-2481<br/>         Serving Stark, Billings, Adams<br/>         Bowman, Slope, Golden Valley<br/>         Hettinger, &amp; Dunn Counties</p>  | <p><b>RSVP Fact Sheet</b> <span style="float: right;"><b>3/31/08</b></span></p> <p>Mission: “RSVP engages individuals 55+ in meaningful volunteer service that meets critical community needs and enriches the lives of the volunteers themselves.”</p> <p>In 2007, the six RSVP programs listed to the left served over 3,000 volunteers, who in turn served nearly half a million hours in their local communities at more than 600 not-for-profit locations, including</p> <ul style="list-style-type: none"> <li>• Schools and Head Start programs</li> <li>• Hospitals and public health districts</li> <li>• Long-term care facilities</li> <li>• Thrift stores and food pantries</li> <li>• Senior meal sites, Meals on Wheels delivery</li> <li>• Churches and other faith-based organizations</li> <li>• Community/County government projects</li> <li>• State government, including higher education</li> <li>• Cultural, fine arts, performing arts centers</li> <li>• Museums and interpretive centers</li> <li>• National organizations such as March of Dimes, United Way, Red Cross, American Cancer Society</li> <li>• Local/regional organizations such a blood banks, shelters, community centers, mentoring programs</li> </ul> |  |  |
| <p><b>RSVP Central ND</b><br/>         1223 S. 12th St., Suite 4<br/>         Bismarck, ND 58504<br/>         701-258-5436<br/>         Serving Burleigh, Morton,<br/>         Oliver, Mercer, Sioux, Grant,<br/>         &amp; Emmons Counties</p>  | <p>RSVP is a federally funded program matched by local dollars and sponsored in the six locations listed by NDSU as an outreach project. The program is intended to help communities and their service providers address the needs of citizens in a way that harnesses the talents and experiences of those in the second half of life.</p>  |  |  |
| <p><b>RSVP North Central ND</b><br/>         307 5th Ave. SE Suite 301<br/>         Minot, ND 58601<br/>         701-852-3799<br/>         Serving Ward, Divide, Burke<br/>         Renville, Williams, McKenzie,<br/>         McLean, Sheridan, Mountrail<br/>         McHenry, Pierce, &amp; Bottineau<br/>         Counties</p> | <p>To join RSVP and begin volunteering, a few hours or many, seasonally or year-round, at one location or more, call the office nearest you. There are no requirements other than being 55 years of age or older and having a willingness to serve others for the betterment of all.</p>   |  |  |
| <p><b>RSVP South Central ND</b><br/>         502 10th Ave. SE<br/>         Jamestown, ND 58401<br/>         701-252-2882<br/>         Serving Stutsman, LaMoure,<br/>         Wells, Foster, Logan, Dickey,<br/>         Kidder, &amp; McIntosh Counties</p>   | <p><b>United Way</b>  <b>NDSU</b>  <small>Corporation for</small> <b>NATIONAL &amp; COMMUNITY SERVICE</b> </p>   |  |  |
| <p><b>RSVP Southern Valley</b><br/>         3001 S. 11th Street<br/>         Fargo, ND 58103<br/>         701-893-9090<br/>         Serving Cass, Barnes, Griggs,<br/>         Ransom, Sargent, Richland,<br/>         Steele, Traill, &amp; Clay Counties</p>   |  |  |  |
| <p><b>RSVP Northeast ND</b><br/>         1407 24th Ave. S. #312<br/>         Grand Forks, ND 58201<br/>         701-787-0043<br/>         Serving Grand Forks. Nelson,<br/>         Walsh, &amp; Pembina Counties</p>  |  |  |  |
| <p>Nancy Olson,<br/>         RSVP Program Manager<br/>         209F ET Bldg., NDSU<br/>         Fargo, ND 58105-5819<br/>         701-231-7100, 701-231-6593 fax<br/>         Nancy.Olson@ndsu.edu</p>   |  |  |  |

### ***If you plan to visit the NDPERS Office...***

Please make an appointment for counseling services if you want to meet with a PERS staff member to discuss your retirement options and/or any of the benefit programs administered by this office. Although staff will accommodate walk-ins when possible, an appointment will ensure that someone is available to assist you at the time you arrive. An appointment also allows staff to prepare the appropriate benefit information to respond to your individual needs and to ensure that the time spent is productive.

# NDPERS Receives Award



## Public Pension Coordinating Council Public Pension Standards 2007 Award

Presented to

### North Dakota Public Employees Retirement System

In recognition of meeting professional standards for  
plan design and administration as  
set forth in the Public Pension Standards.

*Presented by the Public Pension Coordinating Council, a confederation of*

National Association of State Retirement Administrators (NASRA)  
National Conference on Public Employee Retirement Systems (NCPERS)  
National Council on Teacher Retirement (NCTR)

Alan H. Winkle  
Program Administrator

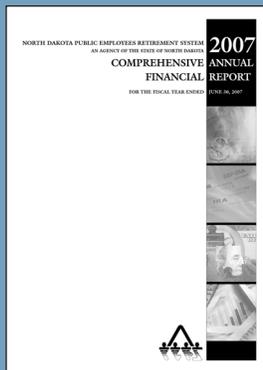
We are pleased to announce that the Public Pension Coordinating Council has awarded the North Dakota Public Employees Retirement System a Public Pension Principles Achievement Award for 2007. The purpose of the award program is to promote high professional standards for public employee retirement systems and to publicly commend the systems that adhere to the standards.

## NDPERS Receives GFOA Recognition

The Certificate of Achievement for Excellence in Financial Reporting has been awarded to NDPERS by the Government Finance Officers Association of the United States and Canada (GFOA) for its 2006 CAFR. The Certificate of Achievement is the highest form of recognition in the area of governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management. NDPERS has received this award for the past 11 fiscal years.

## 2007 Comprehensive Annual Financial Report

NDPERS prepares a Comprehensive Annual Financial Report as of June 30 of each year. This report contains detailed financial, investment, actuarial and statistical information for the plans administered by NDPERS. You can view, download or print the report from the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) under Forms and Publications. If you have any questions on the report, contact Sharon Schiermeister.



## Certificate of Achievement for Excellence in Financial Reporting

Presented to

### North Dakota Public Employees Retirement System

For its Comprehensive Annual  
Financial Report  
for the Fiscal Year Ended  
June 30, 2006

A Certificate of Achievement for Excellence in Financial Reporting is presented by the Government Finance Officers Association of the United States and Canada to government units and public employee retirement systems whose comprehensive annual financial reports (CAFRs) achieve the highest standards in government accounting and financial reporting.



President

Executive Director

## PERS Board Reviews Annual Actuarial Valuations

At its October meeting, the PERS Board reviewed the annual actuarial valuations as of June 30, 2007 with the systems' actuary, The Segal Company. The actuary reported the following to the board:

- The Judges, National Guard, Highway Patrol and Retiree Health Insurance Credit Fund have positive contribution margins. The Main, Law Enforcement with prior Main service, and Law Enforcement without prior Main service have negative contribution margins. The Job Service plan has no contribution margin.

- The funded ratio is above 100% for Judges, National Guard and Job Service but below 100% for Main, Retiree Health Insurance Credit Fund, Law Enforcement with prior Main service, Law Enforcement without prior Main service, and the Highway Patrol Fund.

- The Main System is over 100% funded at market value.

- The number of active members in the Main System increased to 18,299

| Retirement System(s)                          | ASSETS          |                |                 |   |
|---|-----------------|----------------|-----------------|---|
|   | MARKET VALUE    |                | ACTUARIAL VALUE |   |
|   | \$\$\$          | Rate of Return | \$\$\$          | Rate of Return                          |
| Main, Judges National Guard & Law Enforcement | \$1.9 billion   | 19.63%         | \$1.5 billion   | 15.84% (7.8% higher than 8% assumed)    |
| Highway Patrol                                | \$60.2 million  | 19.7%          | \$48.2 million  | 16.3% (8.31% higher than 8% assumed)    |
| Job Service                                   | \$ 94.7 million | 16.44%         | \$75.7 million  | 12.16% (4.66% higher than 7.5% assumed) |
| Retiree Health Insurance Credit               | \$45.3 million  | 15.91%         | \$38.9 million  | 10.44% (2.44% higher than 8% assumed)   |

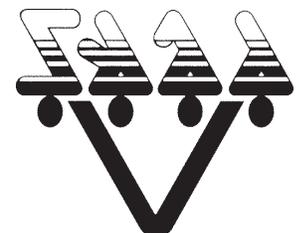
members compared to 17,887 members as of June 30, 2006. The average age of active members was 47 years compared to 46.8 years the prior year.

- During the last fiscal year, 474 new pensions became effective in the PERS

System. Since benefits became payable under the system, a total of 8,024 retirement pensions have been awarded of which 5,862 remained as of June 30, 2007. The average age of these pensioners is 72 years.

*The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, financial or tax advisor with regard to your individual situation. This newsletter is available in alternate formats upon request. Printed on recycled paper.*

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