

# Perspectives

FOR ACTIVE  
MEMBERS  
OF THE  
NORTH DAKOTA  
PUBLIC  
EMPLOYEES  
RETIREMENT  
SYSTEM

SPRING EDITION 2016 • VOLUME 38, NUMBER 1

## IN THIS ISSUE...

- **Are Your Health Insurance Bills Accurate?**
- **Dakota Wellness Program Launching Novu**
- **2015 Comprehensive Annual Financial Report**
- **Healthy Pregnancy Program**
- **Diabetes Doesn't Have to Control Your Life**
- **PERSLink is Going Mobile!**
- **Deadline for Filing FSA Claims**
- **Financial Planning and Retirement Seminars**



This newsletter is published  
by the North Dakota Public  
Employees Retirement System  
Box 1657, Bismarck, ND 58502  
701-328-3900

Toll free: 1-800-803-7377  
[nd.gov/ndpers](http://nd.gov/ndpers)

### Board Members:

Jon Strinden, *Chairman*

Thomas Trenbeath

*Attorney General Appointee*

Arvy Smith

*State Health Officer Designee*

Rep. Pamela Anderson

*Legislative Management Appointee*

Senator Dick Dever

*Legislative Management Appointee*

### Members Elected:

Mike Sandal, Casey Goodhouse,

Yvonne Smith, Kim Wassim

Sparb Collins, *Executive Director*

Kathy M. Allen, *Editor*

## 2015 Valuation Results Summary

Segal Consulting performed the 2015 valuation of the North Dakota Public Employees' Retirement System (NDPERS) to determine whether the assets and contributions are anticipated to be sufficient to fulfill the long-term payment of benefits to retirees and beneficiaries. Actuarial valuations are appraisals that take into account economic and demographic assumptions in order to estimate future liabilities; in the case of NDPERS, these future liabilities are pension payments. The report produced by Segal represents the valuation of NDPERS as of July 1, 2015.

There was a slight increase in the actuarial NDPERS funding ratio of 4% from 64.1% in 2014 to 68.1% in 2015. The increase results from the Plan's asset smoothing method where the actuarial value of assets tends to lag behind the market value of asset.

\*The following data reflects Fiscal Year (FY) results. FY 2014 (7/1/13 – 6/30/14) FY 2015 (7/1/14 – 6/30/15) for the Main NDPERS Plan or Defined Benefit Plan.

### Membership

In 2014, there were 21,814 active members; in 2015, this number increased to 22,381. This is a 2.6% increase over 2014. The membership increase represents permanent employees currently employed by the state and contributing into the main plan.

There was also an 8.1% increase in the number of retirees and beneficiaries. In 2014, there were 9,199 which increased to 9,945 retirees and beneficiaries in 2015.

### Financial

Member and employer contributions amounted to \$145.8M at the end of 2015 compared to \$129.4M in 2014. Benefits payments increased from \$122M in 2014 to \$134.9M in 2015. Benefit payments have generally exceeded members and employer contributions. However, for 2014 and 2015, contributions exceeded benefit payments.

### Assets

The market value of the Plan increased from \$2.2B in 2014 to \$2.3B in 2015; the actuarial value of the assets in the Plan reflected an increase from \$1.8B in 2014 to \$2B in 2015. The actuarial value of assets is determined by spreading market appreciation and depreciation over five years while interest and dividends are recognized immediately.

### Results

Though there was a slight 4% increase in the actuarial funding level of the NDPERS main plan, the present contribution rates and assets denote a contribution deficiency in the long run. To correct this gap, NDPERS and its board submitted a 4-year recovery plan to the 2011 Legislative session. To date, the legislature has approved three years, but not the fourth. This valuation continues to show a need for the approval of the fourth year and the board will be considering submitting legislation to the next session. You can view, download or print the report from the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) under About NDPERS section.

## Are Your Health Insurance Bills Accurate?

Upon receiving notice of a claims payment, or Explanation of Benefits (EOB), from Sanford Health Plan, members are encouraged to audit their medical bills and notify the Plan of any services which are improperly billed or of services that the member did not receive.

If, upon audit of a bill, an error of \$40 or more is found, the member will receive a minimum payment of \$20 or 50% of the resulting savings for paid covered services up to a maximum payment of \$500.

To obtain payment through the Member Bill Audit Program, the Member must complete a Member Bill Audit Refund Request Form. To obtain a form, sign into your account at [www.sanfordhealthplan.com/memberlogin](http://www.sanfordhealthplan.com/memberlogin) or call Sanford Health Plan Member Services toll-free at (800) 499-3416 | TTY/TDD: (877) 652-1844 (toll-free) and request a form be mailed to you.

*Note: This program does not apply if Medicare is your primary carrier or when the NDPERS Benefit Plan is the secondary payer on a claim.*

## 2015 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.

## Dakota Wellness Program Launching Novu

*Novu is the new online wellness portal that will be launching April 1, 2016.*

*With Novu, your daily health habits are rewarded in a whole new way. Soon, you will be able to track, personalize and enhance your individual wellness journey using the new online portal.*

You will continue to use a combination of your fitness center reimbursement dollars and wellness points to reach your \$250 wellness incentive. Wellness points are earned in 3 ways:

1. Workplace events led by Sanford Health Plan's Wellness Educators.
2. Scheduling your preventive health and dental appointments.
3. Novu online wellness portal.

Starting on April 1, your first step will be to take your annual online health assessment. With Novu, your health assessment is now called a LifeScore Assessment. If you are currently receiving a fitness center reimbursement, you must take the LifeScore Assessment to receive future fitness center reimbursements.

### Check out recommended programs and challenges

Programs are educational step-by-step plans that guide you in taking strides toward better health. As you complete each step, you will earn points along the way.

Challenges are actions that you commit to for 7 days or 30 days. Challenges can focus on your emotional or physical health. You will track your success with Novu every day and will be rewarded with points for successful completion. **IMPORTANT:** You must sign in to Novu every day to track your progress on challenges. You can only receive points for the current day's activities.

### Get involved in the Community

It's often easier to stick to a new eating or exercise plan if you have a support system on board. Novu allows you to invite co-workers and friends to join your programs and challenges for encouragement and some friendly competition.

### Getting started

Novu is accessed through your mySanfordHealthPlan account. If you have an account, simply log into [sanfordhealthplan.com/memberlogin](http://sanfordhealthplan.com/memberlogin) and choose "Novu Wellness Tool" under the Dakota Wellness program tab.

If you haven't created your secure account, it only takes a few minutes and your Sanford Health Plan member ID card. Simply follow these steps:

1. Go to [sanfordhealthplan.com/memberlogin](http://sanfordhealthplan.com/memberlogin).
2. Click Create an Account.
3. Click Agree to License Agreement.
4. Enter required information from member ID card. Click Next.
5. Create your username and password. Click Next.
6. Click Continue to receive insurance Explanation of Benefits (EOB) online.
7. Click Agree Online Terms.
8. Move cursor over Dakota Wellness Program tab. Choose "Novu Wellness Tool" in the drop-down box.

You are eligible to participate in the Dakota Wellness Program if you have health insurance with NDPERS. You can earn up to \$250 per calendar year. If you are married, your spouse is also eligible to earn \$250 (\$500 per household).

*Join today!*

## Healthy Pregnancy Program

Give your baby a healthy start. Staying healthy during pregnancy can help you avoid a low birthweight or premature birth. That's why Sanford Health Plan offers a free Healthy Pregnancy Program. Through this program, you will get the support you need to make the best choices for you and your baby.

### Our program offers:

- A nurse that reviews a health assessment with you to tailor support, tips and tools to meet your needs and to help you with your pregnancy questions or to assist with your health care needs
- Information on pregnancy, childbirth and postpartum.

### As a Healthy Pregnancy Program member, you will:

- Get free pregnancy tips that tell you how to take care of yourself during pregnancy and after the baby is born.
- Receive a deductible waiver if you have your delivery care provided by a PPO participating provider. High deductible plan members can take part in the program, but are not eligible for the deductible waiver.
- Receive free prenatal vitamins.
- Have access to Text4baby, a free tool that sends you text messages regarding

doctor visit reminders, personalized tips on prenatal care, baby's growth, signs of labor, nursing, eating habits and more. Text BABY (or BEBE) to 511411 to sign up.

To sign up for the Healthy Pregnancy program call Care Management at (888) 315-0884 or sign up online by visiting [www.sanfordhealthplan.com/memberlogin](http://www.sanfordhealthplan.com/memberlogin). After you login go to NDPERS-Education and select Health Programs for You.

**Members with Single coverage:** For coverage to continue beyond thirty-one (31) days of the newborn's date of birth, coverage must be applied for through NDPERS within thirty-one (31) days of the newborn's date of birth.

**Members with current Family coverage:** Subscribers with Family Coverage under the Plan are encouraged to notify the Plan in advance when a pregnancy and expected due date is known. Newborn children will be added to the Certificate automatically if the Subscriber is enrolled in Family Coverage and the Plan and/or NDPERS is notified of the pregnancy.

## PERSLink is Going Mobile!

This summer, NDPERS is launching our Member Self Service (MSS) on a free mobile app. Our new mobile app will provide you improved access to your benefits in a modern and convenient way through your mobile device.

The app can be accessed using an Apple, Android or Windows device – just visit the Apple Store, Google Play or Windows Store. Search for PERSLink and then install the app.

Manage your Benefits on your new Mobile App!

- Stay updated with your retirement planning by using the benefit estimate and service purchase calculators.
- View your retirement account balance.
- Update your address.
- View your designated beneficiaries and covered dependents.
- Update your benefit elections during Annual Enrollment.

## Deadline for Filing Your 2015 FSA Claims

The claims submission deadline for your 2015 Health Care and Dependent Care expenses is April 30, 2016. All FSA claims must be received or postmarked no later than April 30, 2016. Claims submitted after this date will not be processed and any remaining balance in your account(s) will be forfeited.

Make sure you submit Explanation of Benefits (EOBs) or detailed itemized receipts with your claims and that all debit card purchases have been substantiated.

If you have questions, please call ADP customer service at 1-800-336-1881, or log in to your account at <http://myspendingaccount.adp.com> to download a claim form and eligible expense guide.

## Diabetes Doesn't Have to Control Your Life

Understand, monitor and manage your diabetes – and improve your overall health – with the *About the Diabetes Management Program*. This free service is provided by pharmacists and other health professionals throughout North Dakota for current Sanford Health Plan members.

Eligible members are entitled to:

- One Comprehensive Medication Review
- Two targeted interventions per year for a two-year period

During your time with a provider they will review your health history, diabetes goals, recent lab results, and current medications. The provider will also provide you with education about your health conditions, make recommendations to improve your medication therapy, and refer you to other health care providers such as dietitian or eye specialists if needed.

The Diabetes Management program is open to any NDPERS member that has a diagnosis of diabetes and is a current member of Sanford Health Plan. Members who are currently enrolled in a Medicare Part D prescription drug plan are not eligible for the diabetes program. To enroll and for more information visit [www.aboutthepatient.net/patients/diabetes-info/ndpers-program-info](http://www.aboutthepatient.net/patients/diabetes-info/ndpers-program-info).



North Dakota Public Employees Retirement System  
Box 1657  
Bismarck, ND 58502-1657

PRESORTED  
STANDARD  
US POSTAGE  
**PAID**  
PERMIT NO. 37  
BISMARCK, ND  
58501

*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.*

## Financial Planning and Retirement Seminars

NDPERS hosted the Financial Essential Workshop (FEW) on March 2 at the Capitol. This is a one-half day workshop. Due to the high interest in this event, NDPERS has added FEW to its financial planning and retirement seminars as a permanent program. FEW focuses on the importance of integrating financial planning and goal setting into your everyday lifestyle. Be part of the FEW to take initiative and create a plan for your finances and retirement, learn how to budget effectively, save for your kid's college, and prepare for the unexpected.

In addition to FEW, NDPERS also offers a Pre-Retirement Education Program (PREP) designed for individuals who plan on retiring in the next five to ten years. PREP covers specific topics for these future retirees including presentations on benefits from Social Security and Medicare as well as NDPERS Insurance and Retirement Plans.

On-Site Benefit Counseling Service (OBCS) is another program for members to receive individual pre-retirement counseling and ask specific questions about other benefits. Employers may request a NDPERS Representative to provide this custom service. There are minimum requirements to qualify for this program. For more information, contact the NDPERS office at 1-800-803-7377 or visit our website [www.nd.gov/ndpers](http://www.nd.gov/ndpers) and select Program Administration under Employer Services.

### Upcoming Seminars

*(Registration is not currently open. More details to follow)*

Financial Essentials Workshop	August 10, 2016, 8 am – 12 pm	Bismarck
Financial Essentials Workshop	August 10, 2016, 1 pm – 5 pm	Bismarck
Pre-Retirement Education Program	September 7, 2016, 8 am – 5 pm	Minot