

WELCOME

2017 PAYROLL CONFERENCE



**NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM**

Agenda

- i. NDPERS Legislative Update – Sparb Collins
- ii. Group Insurance Overview – Rebecca Fricke
- iii. Retirement Overview – Mary Jo Steffes
- iv. Online Communications – Aime Miller
- v. PERSLink Member Self Service App – Sharmain Dschaak
- vi. PERSLink Employer Self Service – NDPERS Accounting
- vii. 457 Deferred Compensation Program – TIAA
- viii. Employee Assistance Programs – EAP Vendors



NDPERS

Legislative Update



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

Agenda

Health Plan

- Plan Design Changes
- HB 1403
- SB 2052
- HB 1406
- HB 1407
- HB 1436
- Funding Methods

HB 1023 – Appropriation Bill

Retirement Plan

- Projected Funded Ratio – Main System
- HB 1148
- SB 2053



Health Plan



Renewal Steps

NDCC 54-52.1-05(2)

1. Use the services of a consultant to concurrently and independently prepare a renewal estimate the board shall consider in determining the reasonableness of the proposed premium renewal amount.
2. Solicit a renewal from the existing vendor.
3. Review the carrier's performance measures, including payment accuracy, claim processing time, member service center metrics, wellness or other special program participation levels, and any other measures the board determines relevant to making the determination and shall consider these measures in determining the board's satisfaction with the carrier's performance.
4. If the board determines the carrier's performance under the existing contract does not meet the board's expectations or the proposed premium renewal amount exceeds the board's expectations and the board determines to solicit a bid under section 54-52.1-04, the board shall specify its reasons for the determination to solicit a bid.



	% Increase	
Sanford Proposed 2017-2019 Premium	17.4%	←
Less: Plan Design Changes (paid by member)	5.2%	←
Less: Reserve Funding (buydown)*	2.4%	←
State Premium 2017-19	9.8%	←



Dakota Plan

Effective July 1, 2017

The NDPERS group health insurance plan will implement plan design changes effective July 1, 2017. Below you will find both the existing and new plan designs.

	Existing PPO/Basic Grandfathered Plan Design			NEW PPO/Basic Grandfathered Plan	
Cost Sharing	PPO	Basic		PPO	Basic
Single Deductible	\$400	\$400	↔	\$500	\$500
Family Deductible	\$1,200	\$1,200	↔	\$1,500	\$1,500
Single Coinsurance / Max	80%/\$750	75%/\$1,250	↔	80%/\$1,000	75%/\$1,500
Family Coinsurance / Max	80%/\$1,500	75%/\$2,500	↔	80%/\$2,000	75%/\$3,000
Office call copayment	\$25	\$30	↔	\$30	\$35
Emergency Room copayment	\$50	\$50	↔	\$60	\$60
RX Formulary					
Generic	\$5/85%	\$5/85%	↔	\$7.50/88%	\$7.50/88%
Brand	\$20/75%	\$20/75%	↔	\$25/75%	\$25/75%
Coinsurance Max	\$1,000	\$1,000	↔	\$1,200	\$1,200
Non-formulary	\$25/50%	\$25/50%	↔	\$30/50%	\$30/50%



*Total
Plan
Premium
and PERS
Reserves
used for
each
Member
Group*

NDPERS Health Plan (Millions)	Premium 2015-2017			Premium 2017-2019		
	General Fund**	Other Funds	Total	General Fund**	Other Funds	Total
State*						
Premium Pd.	\$200.6	\$235.5	\$436.1	\$220.2	\$258.6	\$478.8
Reserves	\$0.0	\$0.0	\$0.0	\$0.0	\$10.5	\$10.5
Total State	\$200.6	\$235.5	\$436.1	\$220.2	\$269.1	\$489.3
Political Subs						
Premium Pd.	\$0.0	\$151.2	\$151.2	\$0.0	\$166.0	\$166.0
Reserves	\$0.0	\$0.0	\$0.0	\$0.0	\$3.7	\$3.7
Total P.S.	\$0.0	\$151.2	\$151.2	\$0.0	\$169.6	\$169.6
Retirees						
Premium Pd.	\$0.0	\$40.3	\$40.3	\$0.0	\$42.1	\$42.1
Reserves	\$0.0	\$0.0	\$0.0	\$0.0	\$0.9	\$0.9
Total Retiree	\$0.0	\$40.3	\$40.3	\$0.0	\$43.0	\$43.0
Total Premium	\$200.6	\$427.0	\$627.6	\$220.2	\$466.6	\$686.9
Total Reserves	\$0.0	\$0.0	\$0.0	\$0.0	\$15.1	\$15.1
Total	\$200.6	\$427.0	\$627.6	\$220.2	\$481.7	\$701.9

* - Assumes 15,938 Executive Budget FTE's & Legislative Assembly



*Total
Plan
Premium
and PERS
Reserves
used for
each
Member
Group*

NDPERS Health Plan (Millions)	Premium 2015-2017			Premium 2017-2019		
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Total	\$200.6	\$427.0	\$627.6	\$220.2	\$481.7	\$701.9
* - Assumes 15,938 Executive Budget FTE's & Legislative Assembly						



HB 1403

Passed & Signed

Pharmacy Benefit Manager (PBM) Auditing

17.0720.03000

Sixty-fifth
Legislative Assembly
of North Dakota

**FIRST ENGROSSMENT
with Senate Amendments
ENGROSSED HOUSE BILL NO. 1403**

Introduced by

Representatives Kasper, Rick C. Becker, Boehning, Headland, Keiser, Louser, Nathe, D. Ruby

Senators Anderson, Bekkedahl, Casper, O. Larsen

- 1 A BILL for an Act to create and enact a new section to chapter 54-52.1 of the North Dakota
2 Century Code, relating to public employee health benefits transparency.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

4 **SECTION 1.** A new section to chapter 54-52.1 of the North Dakota Century Code is created
5 and enacted as follows:

6 Health insurance benefits coverage - Prescription drug coverage - Transparency -
7 Audits - Confidentiality.

8 1. If the prescription drug coverage component of a health insurance benefits coverage
9 contract received in response to a request for bids under section 54-52.1-04 utilizes
10 the services of a pharmacy benefits manager, either contracted directly with a
11 pharmacy benefits manager or indirectly through the health insurer, in addition to the
12 factors set forth under section 54-52.1-04 the board shall consider and give preference
13 to an insurer's contract that:

14 a. Provides the board or the board's auditor with a copy of the insurer's current
15 contract with the pharmacy benefit management company which controls the
16 prescriptions drug coverage offered as part of the health insurance benefits
17 coverage, and if the contract is revised or a new contract is entered, requires the
18 insurer to provide the board with the revision or new contract within thirty days of
19 the change.

20 b. Provides the board with monthly claims data and information on all programs
21 being implemented or modified, including prior authorization, step therapy,
22 mandatory use of generic drugs, or quantity limits.

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17.0720.03000



HB 2052

Passed & Signed

Telehealth

**Sixty-fifth Legislative Assembly of North Dakota
In Regular Session Commencing Tuesday, January 3, 2017**

SENATE BILL NO. 2052
(Human Services Committee)
(At the request of the Public Employees Retirement System)

AN ACT to create and enact section 26.1-36-09.15 of the North Dakota Century Code, relating to individual and group health insurance coverage of telehealth services; and to amend and reenact section 54-52.1-04.13 of the North Dakota Century Code, relating to public employees retirement system uniform group insurance coverage of telehealth services.

BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

SECTION 1. Section 26.1-36-09.15 of the North Dakota Century Code is created and enacted as follows:

26.1-36-09.15. Coverage of telehealth services.

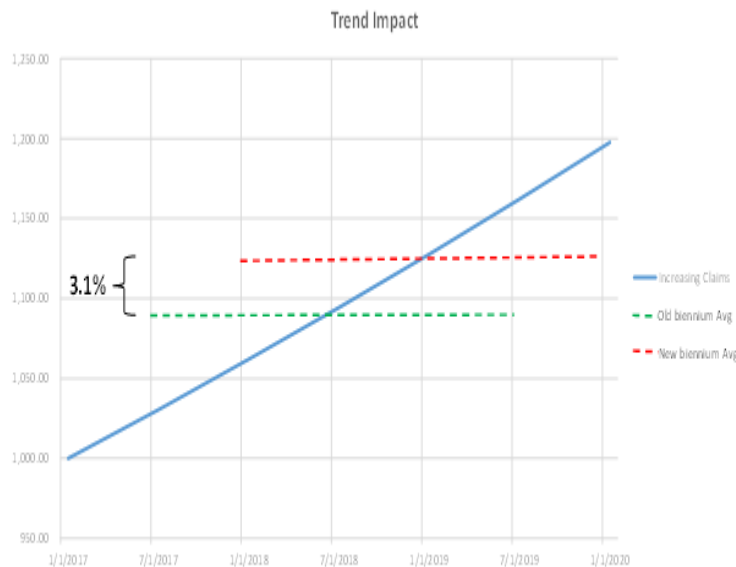
1. As used in this section:

- a. "Distant site" means a site at which a health care provider or health care facility is located while providing medical services by means of telehealth.
- b. "Health care facility" means any office or institution at which health services are provided. The term includes hospitals, clinics, ambulatory surgery centers, outpatient care facilities, nursing homes, nursing, basic, long-term, or assisted living facilities, laboratories, and offices of any health care provider.
- c. "Health care provider" includes an individual licensed under chapter 43-05, 43-06, 43-12.1 as a registered nurse or as an advanced practice registered nurse, 43-13, 43-15, 43-17, 43-26.1, 43-28, 43-32, 43-37, 43-40, 43-41, 43-42, 43-44, 43-45, 43-47, 43-58, or 43-60.
- d. "Originating site" means a site at which a patient is located at the time health services are provided to the patient by means of telehealth.
- e. "Policy" means an accident and health insurance policy, contract, or evidence of coverage on a group, individual, blanket, franchise, or association basis.
- f. "Store-and-forward technology" means electronic information, imaging, and communication that is transferred, recorded, or otherwise stored in order to be reviewed at a distant site at a later date by a health care provider or health care facility without the patient present in real time. The term includes telehome monitoring and interactive audio, video, and data communication.
- g. "Telehealth":
 - (1) Means the use of interactive audio, video, or other telecommunications technology that is used by a health care provider or health care facility at a distant site to deliver health services at an originating site and that is delivered over a secure connection that complies with the requirements of state and federal laws.
 - (2) Includes the use of electronic media for consultation relating to the health care diagnosis or treatment of a patient in real time or through the use of store-and-forward technology.

HB 1406 – Limitation on Contract

Did not pass Senate

- Health Insurance contract must be 2 years
- Must begin January 1



17.0790.01000

Sixty-fifth
Legislative Assembly
of North Dakota

HOUSE BILL NO. 1406

Introduced by

Representatives Carlson, Kasper

1 A BILL for an Act to create and enact a new section to chapter 54-52.1 of the North Dakota
2 Century Code, relating to public employee uniform group health insurance benefits; to provide
3 for application; and to declare an emergency.

4 BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

5 **SECTION 1.** A new section to chapter 54-52.1 of the North Dakota Century Code is created
6 and enacted as follows:

7 **Health benefits plans - Term of contract - Plan design.**

8 1. This section applies to a contract for hospital and medical benefits coverage under
9 section 54-52.1-04, health maintenance organization coverage under 54-52.1-04.1, or
10 a self-insurance plan for hospital and medical benefits coverage under section
11 54-52.1-04.2. The term of a contract must be two years and must begin on January
12 first of an even-numbered year.
13 2. The board may not sign a contract unless the terms of the plan design are consistent
14 with the appropriation for uniform group health insurance program benefits coverage
15 enacted by the most recent legislative assembly.

16 **SECTION 2. APPLICATION.** Notwithstanding contrary term of contract provisions, the term
17 of a contract subject to section 1 of this Act in effect on the effective date of this Act may be
18 increased or decreased by the shortest period necessary in order to synchronize the contract
19 with a January 1, 2018, start date.

20 **SECTION 3. EMERGENCY.** This Act is declared to be an emergency measure.



HB 1407 – Limitation on Contract

Didn't pass the Senate

- May not exceed 2 years
- Emergency clause

17.0172.02000	FIRST ENGROSSMENT
Sixty-fifth Legislative Assembly of North Dakota	ENGROSSED HOUSE BILL NO. 1407
Introduced by Representatives Carlson, Kasper, Keiser, D. Ruby	
1 A BILL for an Act to amend and reenact section 54-52.1-05 of the North Dakota Century Code, 2 relating to the term of the public employee uniform group insurance contract for health benefits 3 coverage; and to provide for application.	
4 BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:	
5 SECTION 1. AMENDMENT. Section 54-52.1-05 of the North Dakota Century Code is 6 amended and reenacted as follows:	
7 54-52.1-05. Provisions of contract - Term of <u>fully insured uniform group insurance</u> 8 <u>contract for hospital benefits, medical benefits, or prescription drug coverage.</u>	
9 1. Each uniform group insurance contract entered by the board must be consistent with 10 the provisions of this chapter, must be signed for the state of North Dakota by the 11 chairman of the board, and must include the following:	
12 a. As many optional coverages as deemed feasible and advantageous by the 13 board.	
14 b. A detailed statement of benefits offered, including maximum limitations and 15 exclusions, and such other provisions as the board may deem necessary or 16 desirable.	
17 2. The initial term or the renewal term of a fully insured uniform group insurance contract 18 for hospital benefits coverage, medical benefits coverage, or prescription drug 19 coverage may not exceed two years.	
20 a. The board may not renew a contract subject to this subsection without soliciting a 21 bid under section 54-52.1-04 if the board determines the carrier's performance 22 under the existing contract meets the board's expectations and the proposed 23 premium renewal amount does not exceed the board's expectations.	
24 b. In making a determination under this subsection, the board shall:	
Page No. 1	17.0172.02000



HB 1436 – Limitation on Contract

Didn't Pass the Senate

- Require PERS to be self-insured
- Effective January 2018
- Provide a 50 million line of credit with the bank

17.1008.04000	FIRST ENGROSSMENT
Sixty-fifth Legislative Assembly of North Dakota	ENGROSSED HOUSE BILL NO. 1436
Introduced by	
Representatives Carlson, Bellew, Kasper, Keiser, Streyle, Vigasaa	
Senators Bekkedahl, Casper, Laffen, Schaible	
(Approved by the Delayed Bills Committee)	
1 A BILL for an Act to amend and reenact sections 54-35-02.4, 54-52.1-04, 54-52.1-04.2, and	
2 54-52.1-04.3 of the North Dakota Century Code, relating to the employee benefits program	
3 committee, public employee uniform group insurance health benefits coverage, and to provide	
4 for a retirement board line of credit; to provide a continuing appropriation; to provide for	
5 application; and to provide statements of legislative intent.	
6 BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:	
7 SECTION 1. AMENDMENT. Section 54-35-02.4 of the North Dakota Century Code is	
8 amended and reenacted as follows:	
9 54-35-02.4. Employee benefits programs committee - <u>Standing committees</u> - Powers	
10 and duties.	
11 1. The <u>During the interim between regular legislative sessions, the</u> employee benefits	
12 programs committee shall consider ;	
13 a. <u>Meet at least quarterly at the discretion of the chairman.</u>	
14 b. <u>Receive quarterly reports from the public employees retirement system on the</u>	
15 <u>activities of the public employees retirement system, including the status of and</u>	
16 <u>any proposed changes to its retirement system plans and uniform group</u>	
17 <u>insurance plans. Before each regular legislative session, the public employees</u>	
18 <u>retirement system shall present to the committee the executive budget proposals,</u>	
19 <u>including any anticipated changes, relating to retirement plans and uniform group</u>	
20 <u>insurance plans administered by the public employees retirement system. The</u>	
21 <u>committee shall consider and report on these activities and executive budget</u>	
22 <u>proposals.</u>	
23 c. <u>Investigate the feasibility and desirability of making changes to the retirement</u>	
24 <u>plans and uniform group insurance plans administered by the public employees.</u>	
Page No. 1	17.1008.04000



Methods for Funding Health Plan

Fully insured

- No risk
- No gain
- ACA Tax

Self insured

- Risk of loss
- Get gain
- No ACA Tax

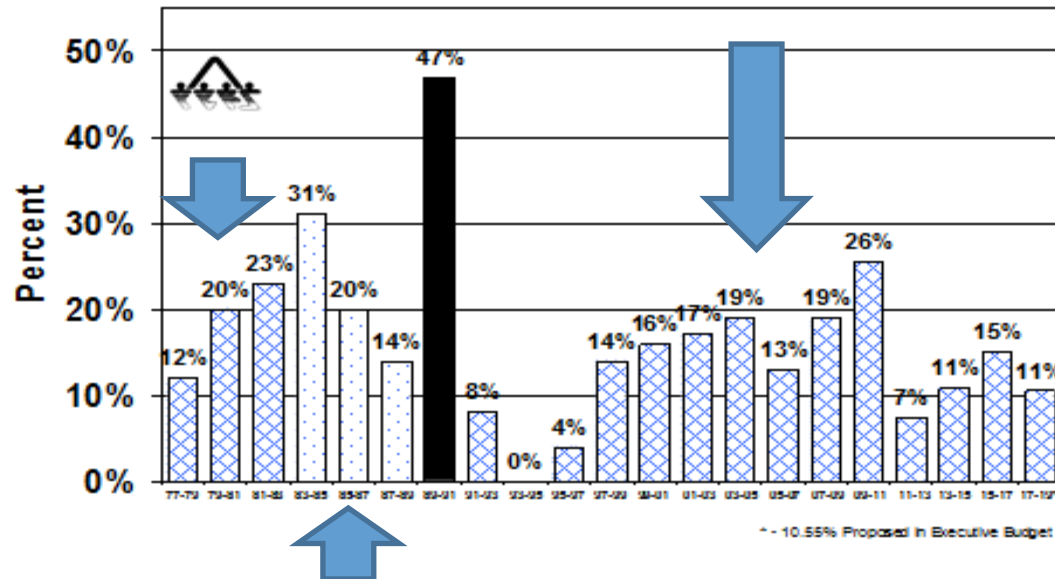
PERS Hybrid

- No risk
- Get gain
- ACA Tax



State Health Premium Percentage Increase From Previous Biennium

(Excludes Plan Design Changes)



1. As we look at the years the health plan was self-insured, the plan's average increase was **21.7%**.
2. If we look at the years the plan was fully insured or hybrid insured without the transition biennium, we see the average increase was **14%**. With the transition biennium it was about 16%.
3. While there are many variables to what causes a rate increase in a given biennium, these numbers do not indicate on their own that one method is superior over the other.



HB 1023

PERS Appropriation Bill



HB 1023 as Passed

What it does do

- We are required to go to bid next biennium.
- We will be working with a new committee for next biennium relating to health insurance. (which sunsets)

What did not happen

- Change Governance/Fiduciary
- Remove authority for reserves
- Cabinet position

Vetoed



Special Session?



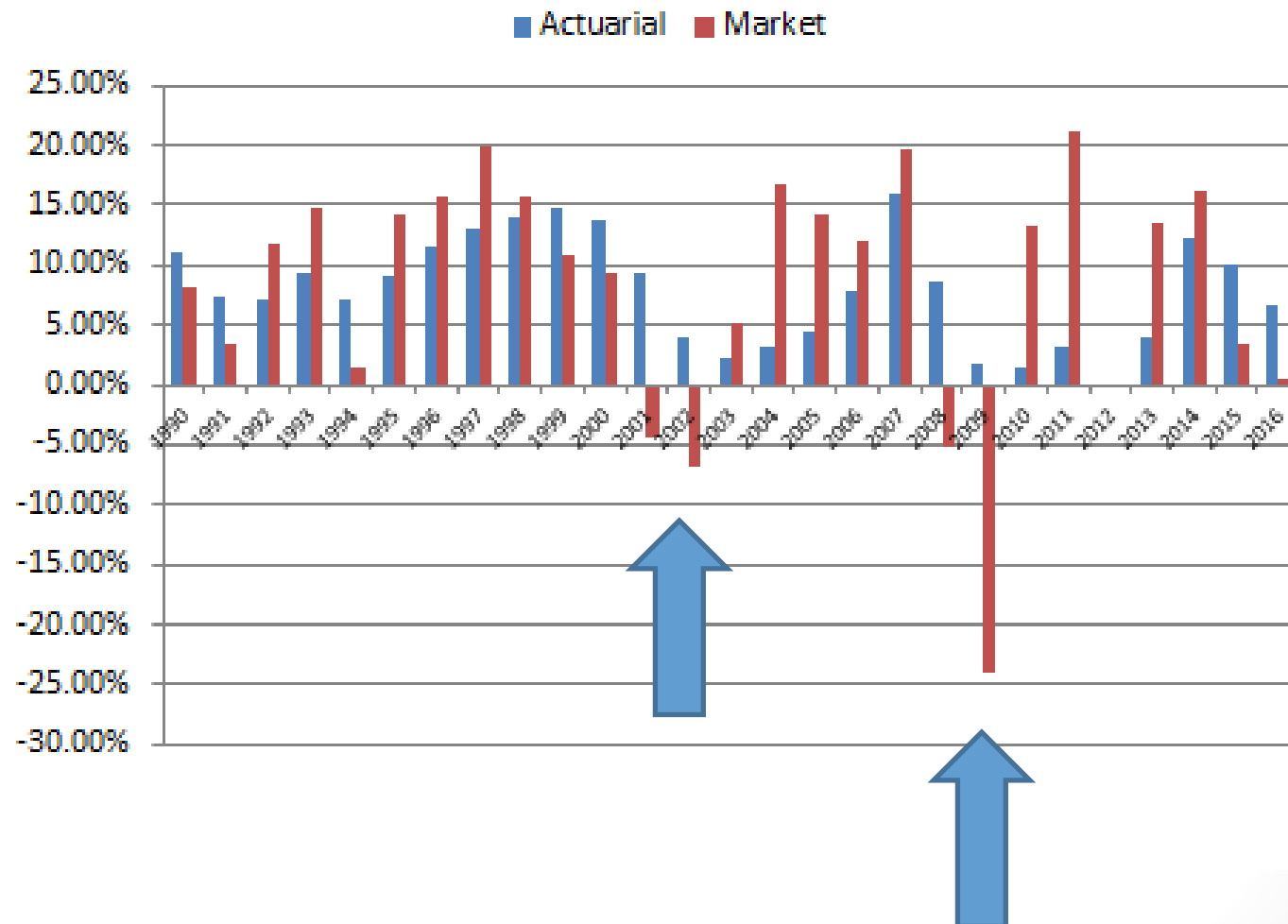
Attorney General's Opinion



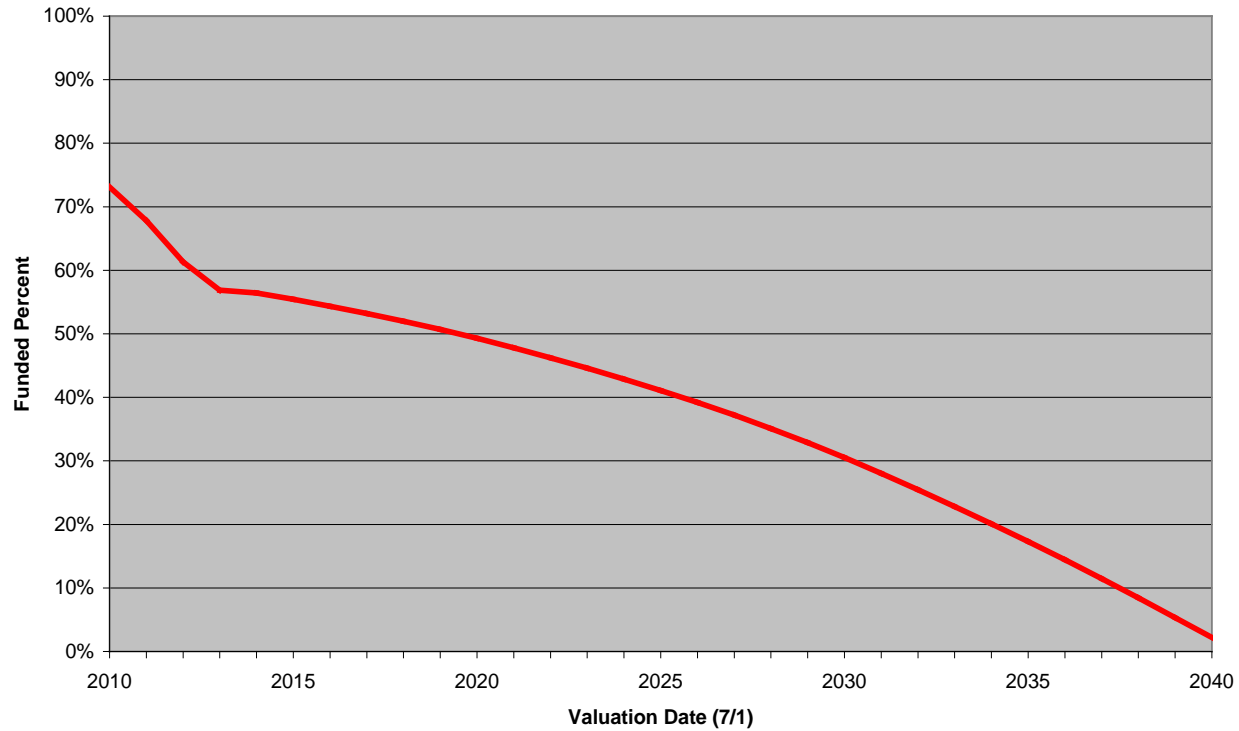
Retirement Plan



NDPERS Main System Investment Returns



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



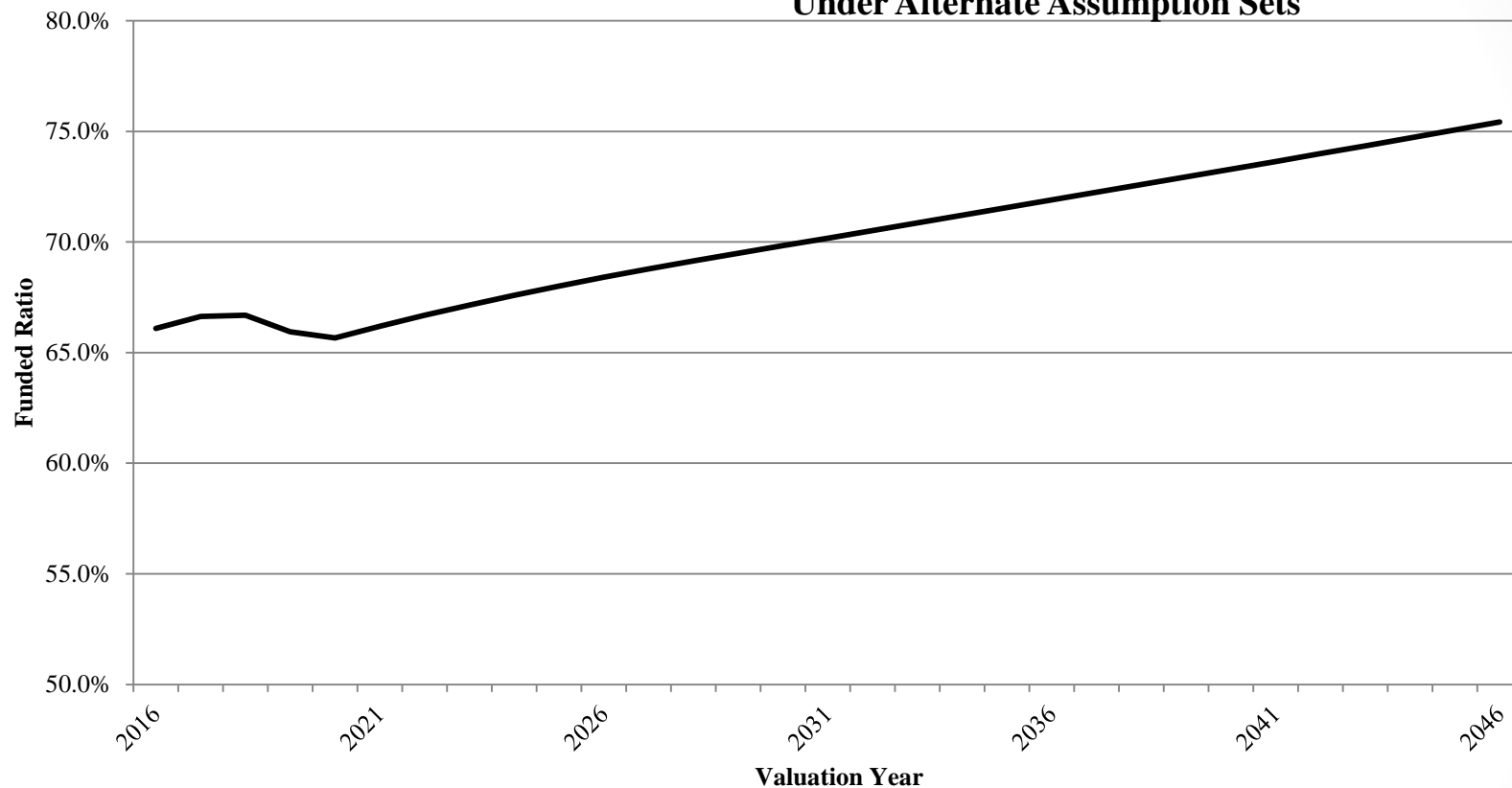
	<u>Jan 2012</u>	<u>Jan 2013</u>	<u>Jan 2014</u>	<u>Jan 2015</u>
	2%	2%	2%	2%
2%				
4%				
6%				
8%				
	18/24	6/24	0/18	0/6

Months increase effective for 2011-2013/ Months effective for 2013-2015
 2015 and beyond 100% effective

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

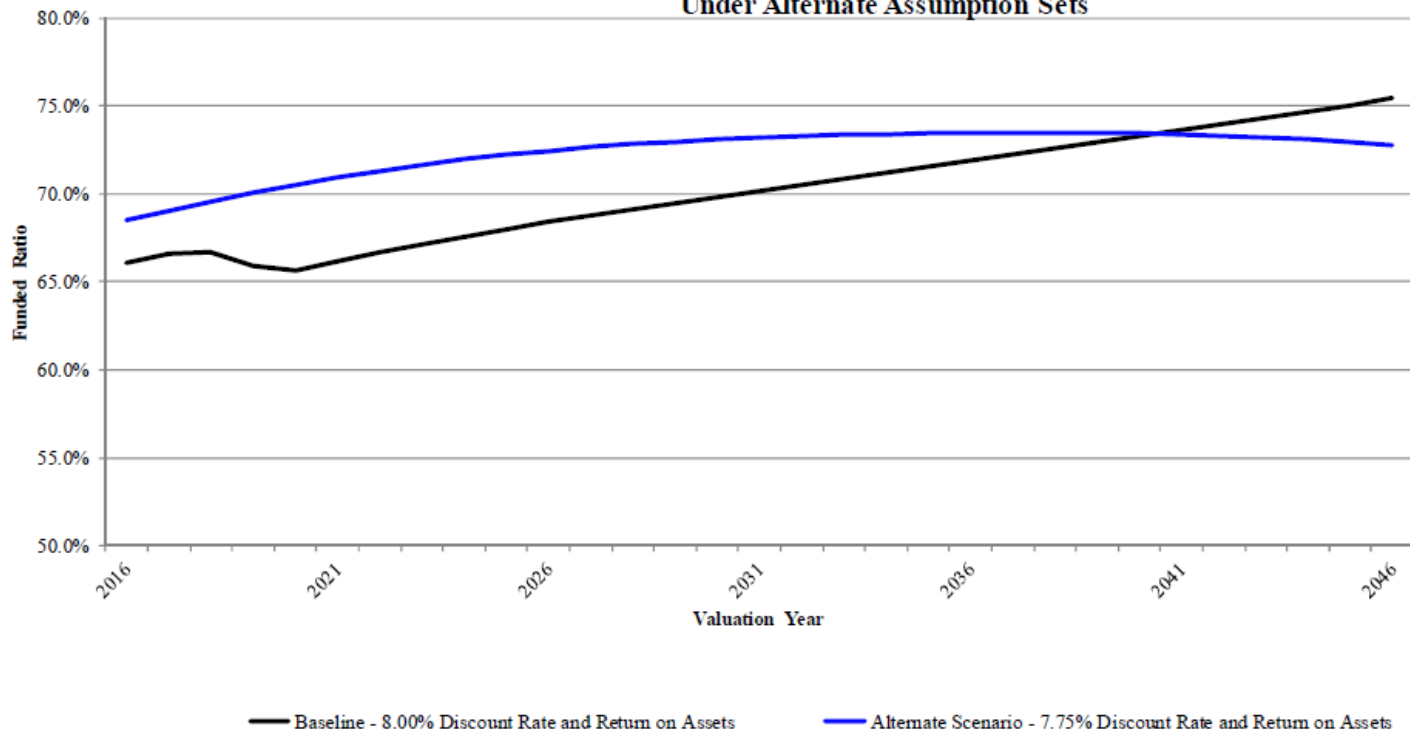
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Main System - Current Contribution Rates
7.12% Employer Contribution Rate, 7.00% Employee Contribution Rate
Projected Funded Ratio (Actuarial Value of Assets)
Under Alternate Assumption Sets

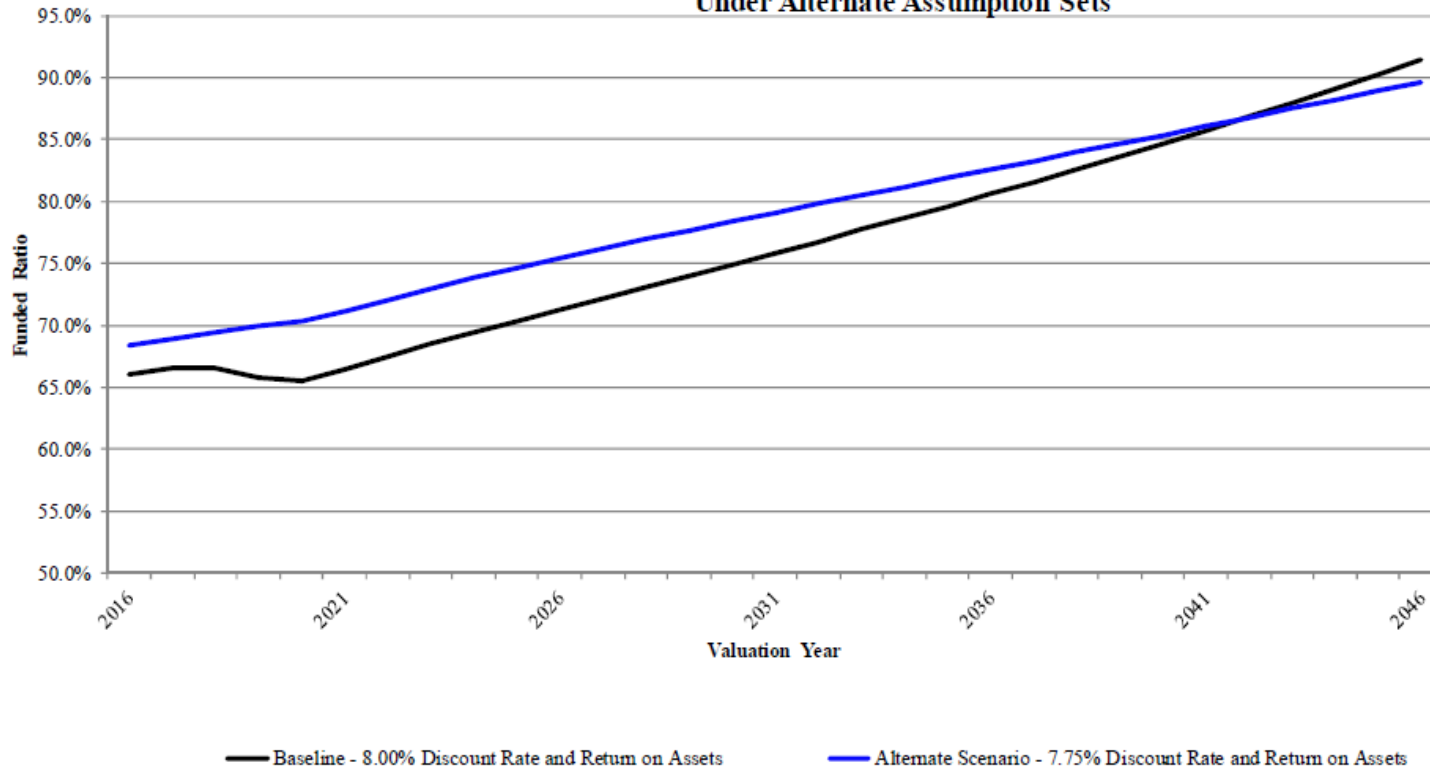


— Baseline - 8.00% Discount Rate and Return on Assets

Main System - Current Contribution Rates
7.12% Employer Contribution Rate, 7.00% Employee Contribution Rate
Projected Funded Ratio (Actuarial Value of Assets)
Under Alternate Assumption Sets



Main System - Increased Contribution Rates
8.12% Employer Contribution Rate, 8.00% Employee Contribution Rate
Projected Funded Ratio (Actuarial Value of Assets)
Under Alternate Assumption Sets



HB 1148

Passed & Signed

Firefighters may join the PERS Law Enforcement Plan.

Sixty-fifth Legislative Assembly of North Dakota In Regular Session Commencing Tuesday, January 3, 2017

HOUSE BILL NO. 1148
(Representatives Porter, Maragos, Toman)
(Senator Cook)

AN ACT to amend and reenact sections 54-52-01, 54-52-02.1, and 54-52-06.3 and subsections 3 and 4 of section 54-52-17 of the North Dakota Century Code, relating to a public employee retirement plan for firefighters.

BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:

SECTION 1. AMENDMENT. Section 54-52-01 of the North Dakota Century Code is amended and reenacted as follows:

54-52-01. (Effective through July 31, 2017) Definition of terms.

As used in this chapter, unless the context otherwise requires:

1. "Account balance" means the total contributions made by the employee, vested employer contributions under section 54-52-11.1, the vested portion of the vesting fund as of June 30, 1977, and interest credited thereon at the rate established by the board.
2. "Beneficiary" means any person in receipt of a benefit provided by this plan or any person designated by a participating member to receive benefits.
3. "Correctional officer" means a participating member who is employed as a correctional officer by a political subdivision.
4. "Eligible employee" means all permanent employees who meet all of the eligibility requirements set by this chapter and who are eighteen years or more of age, and includes appointive and elective officials under sections 54-52-02.5, 54-52-02.11, and 54-52-02.12, and nonteaching employees of the superintendent of public instruction, including the superintendent of public instruction, who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.13, and employees of the state board for career and technical education who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.14. Eligible employee does not include state employees who elect to become members of the retirement plan established under chapter 54-52.6.
5. "Employee" means any person employed by a governmental unit, whose compensation is paid out of the governmental unit's funds, or funds controlled or administered by a governmental unit, or paid by the federal government through any of its executive or administrative officials; licensed employees of a school district means those employees eligible to participate in the teachers' fund for retirement who, except under subsection 2 of section 54-52-17.2, are not eligible employees under this chapter.
6. "Employer" means a governmental unit.
7. "Funding agent" or "agents" means an investment firm, trust bank, or other financial institution which the retirement board may select to hold and invest the employers' and members' contributions.
8. "Governmental unit" means the state of North Dakota, except the highway patrol for members of the retirement plan created under chapter 39-03.1, or a participating political subdivision thereof.



SB 2053

Passed & Signed

PERS

- Proposed a decrease in the employee contribution rate on behalf of peace officers employed by the Bureau of Criminal Investigation.
- Clarifies that disability benefits are only payable from the fund to which the member was actively contributing at the time the member became disabled.
- Updates references to normal retirement.

Defined Contribution (DC) Retirement Plan

- Adds the same language to the DC Retirement Plan as the Defined Benefit Hybrid (Main) Retirement Plan relating to the treatment of late payments of employer contributions
- Allows the board to pay administrative expenses of the DC Retirement Plan from fines and fees collected from vendors.

Affordable Care Act (ACA)

- Updates statute in case the ACA changes.



Other Updates

Wellness Program \$250 Benefit – Reinstated June 1, 2017.

Life Insurance – Basic coverage increase to \$7,000 and other enhancements: *line of duty, occupational hazard, portability, accelerated death benefit.*

Employee Assistance Program (EAP)

Vision Insurance

457 Deferred Compensation Plan – awarded to current carrier TIAA.
No price changes.

Defined Contribution (DC) Retirement Plan Special Enrollment for Non-classified State Employees - expires July 31, 2017.



Group Insurance Overview



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

Group Insurance Overview

Sanford Health Plan

- Health Plan Design Changes
- \$250 Wellness Benefit Reinstatement
- Wellness Worksite Events

NDPERS

- Employer Based Wellness Program Renewal
- Life Insurance Rate & Plan Design Changes
- Other Plan Updates:
 - Vision Plan Update
 - FlexComp Plan Update
 - Dental Plan Update



NDPERS Health Plan Benefit Update

Presented by: Steve Webster, Account Executive

Today's Agenda

1. Plan design changes effective July 1, 2017
2. Dakota Wellness Program
 - \$250 incentive reinstatement
 - Reporting for wellness incentive
 - Worksite Wellness services

Plan Design Changes

Effective July 1, 2017

PPO/Basic Grandfathered Plan

Effective July 1, 2017

	Existing PPO/Basic Grandfathered		New PPO/Basic Grandfathered	
	PPO	Basic	PPO	Basic
Single Deductible	\$400	\$400	\$500	\$500
Family Deductible	\$1,200	\$1,200	\$1,500	\$1,500
Single Coinsurance/Max	80%/\$750	75%/\$1,250	80%/\$1,000	75%/\$1,500
Family Coinsurance/Max	80%/\$1,500	75%/\$2,500	80%/\$2,000	75%/\$3,000
Single Maximum Out of Pocket	\$1,150	\$1,650	\$1,500	\$2,000
Family Maximum Out of Pocket	\$2,700	\$3,700	\$3,500	\$4,500
Office Call Copayment	\$25	\$30	\$30	\$35
Emergency Room Copayment	\$50	\$50	\$60	\$60

PPO/Basic Grandfathered Plan

Effective July 1, 2017

	Existing PPO/Basic Grandfathered		New PPO/Basic Grandfathered	
	PPO	Basic	PPO	Basic
RX Formulary				
Generic	\$5/85%	\$5/85%	\$7.50/88%	\$7.50/88%
Brand	\$20/75%	\$20/75%	\$25/75%	\$25/75%
Coinsurance Max	\$1,000	\$1,000	\$1,200	\$1,200
Non-formulary	\$25/50%	\$25/50%	\$30/50%	\$30/50%

PPO/Basic High Deductible Health Plan

Effective July 1, 2017

	Existing PPO/Basic HDHP		New PPO/Basic HDHP	
	PPO	Basic	PPO	Basic
Single Deductible	\$1,500	\$1,500	\$2,000	\$2,000
Family Deductible	\$3,000	\$3,000	\$4,000	\$4,000
Single Coinsurance/Max	80%/\$1,500	75%/\$2,000	80%/\$1,500	75%/\$2,000
Family Coinsurance/Max	80%/\$3,000	75%/\$4,000	80%/\$3,000	75%/\$4,000
Single Maximum Out of Pocket	\$3,000	\$3,500	\$3,500	\$4,000
Family Maximum Out of Pocket	\$6,000	\$7,000	\$7,000	\$8,000

*Co-pays apply to out of pocket maximum on Non-Grandfathered Plans

PPO/Basic Non-Grandfathered Plan

Effective July 1, 2017

	Existing PPO/Basic Non-Grandfathered		New PPO/Basic Non-Grandfathered	
	PPO	Basic	PPO	Basic
Single Deductible	\$400	\$400	\$500	\$500
Family Deductible	\$1,200	\$1,200	\$1,500	\$1,500
Single Coinsurance/Max	80%/\$750	75%/\$1,250	80%/\$1,000	75%/\$1,500
Family Coinsurance/Max	80%/\$1,500	75%/\$2,500	80%/\$2,000	75%/\$3,000
Single Maximum Out of Pocket	\$1,150	\$1,650	\$1,500	\$2,000
Family Maximum Out of Pocket	\$2,700	\$3,700	\$3,500	\$4,500
Office Call Copayment	\$25	\$30	\$30	\$35
Emergency Room Copayment	\$50	\$50	\$60	\$60

*Co-pays apply to out of pocket maximum on Non-Grandfathered Plans

PPO/Basic Non-Grandfathered Plan

Effective July 1, 2017

	Existing PPO/Basic Non-Grandfathered		New PPO/Basic Non-Grandfathered	
	PPO	Basic	PPO	Basic
RX Formulary				
Generic	\$5/85%	\$5/85%	\$7.50/88%	\$7.50/88%
Brand	\$20/75%	\$20/75%	\$25/75%	\$25/75%
Coinsurance Max	\$1,000	\$1,000	\$1,200	\$1,200
Non-formulary	\$25/50%	\$25/50%	\$30/50%	\$30/50%

*Co-pays apply to out of pocket maximum on Non-Grandfathered Plans

Dakota Wellness Program

- \$250 incentive reinstatement
- Reporting for wellness incentive
- Worksite Wellness services



Dakota Wellness Program Reinstatement effective June 1, 2017

- Participants will receive a 5,000 point (or \$50) bonus after completing their annual health assessment (also called LifeScore)
 - These bonus points will be credited to participants in the Redemption Center
- \$250 incentive is taxable and administered by Payroll

Reporting for Wellness Incentive

- NDPERS groups need to complete a form to update the group contact information **excluding** agencies on the State Central Payroll & Higher Education Payroll
 - Forms and instructions are available
- Sanford Health Plan will send a secure email to all contacts containing SFTP connection information, usernames, passwords and redemption file download instructions by the end of June
- The Wellness Benefit Redemption File will be uploaded on the 8th day of every month, starting July 2017.

Dakota Wellness Program

Overview



- Earn your \$250 wellness benefit the same as you did before
 - Online wellness portal
 - Fitness center reimbursements
 - Worksite events (vouchers)
- Must complete the health assessment (LifeScore) inside the online wellness portal to become eligible for fitness payments and point redemption



Fitness Center Reimbursement

Online Enrollment

- NIHCA, the gym network administrator, has a new payment processing vendor
- Members previously enrolled in this benefit must set up a new online account and enter banking information to receive their fitness payments
- Gym visits during the program suspension period (January to May, 2017) are not eligible for reimbursement



Worksite Wellness Services

Wellness training topics offered by Sanford Health Plan

- Mindful Eating
- Paint Your Plate
- Gratitude
- Get Moving at Work
- Make it Happen
- Success Over Stress
- Five-Star Sleep
- Dakota Wellness Program Overview



Worksite Wellness Services

Additional Opportunities

- Organizational Wellness Plan Development
- *Leading for Wellness* Leadership Training
- Break Room Assessment
- Fresh-to-Desk Program Start-up
- Worksite Challenges
- Food and Tobacco Policy Review
- Wellness Coaching
- Tobacco Cessation Program
- Healthy Eating in the Workplace Training

NDPERS Dakota Wellness Team

(844) 742-0014

NDPERSwellness@sanfordhealthplan.com



Karisa Gullickson



Amy Keller



Angela Oberg

Questions?



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

SANFORD
HEALTH PLAN

Employer Based Wellness Program

2017-2018 Plan Year

Participating employers: 189 of 249 total employers

- 103 State Agencies, University Systems & District Health Units
- 35 Counties
- 14 Schools
- 17 Cities
- 21 Political Subdivisions
- Receive 1% premium discount
- 97% of covered employees work for employers offering worksite wellness



Employer Based Wellness Program

Who to Contact?

- 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

NDPERSwellness@sanfordhealthplan.com

(844) 742-0014



Life Insurance

Rate & Plan Design Updates



Voya Financial: *July 1, 2017 through June 30, 2023*

New rates effective August 1, 2017

- Basic rate remains same = \$.28 per month
- Supplemental rates reduced (*on average*)

Plan Enhancements effective August 1, 2017

- Basic level of coverage increasing from \$3,500 to \$7,000
- First level of employee supplemental coverage will be changing from \$1,500 to \$3,000

New enhanced total coverage of \$10,000 (*\$7,000 basic + \$3,000 employee supplemental*)



Life Insurance

Rate & Plan Design Updates

Communication to Employers

1. *Memo (mid-June):* Rates and instructions on updating payroll with new rate and coverage details.
 - **OMB & Higher Education PeopleSoft:**
No manual update to payroll
 - **Other state, district health units & political subdivisions:**
Manually update payroll
2. Email notice indicating availability of Benefit Enrollment Report.
 - NDPERS will update PERSLink
 - You will see new rate and coverage amounts on your employer's ESS Benefit Enrollment Report



Life Insurance

Additional Plan Design Enhancements

Effective August 1, 2017

- **Occupational Death Benefit** – up to \$10,000 employee coverage
- **Line of Duty** – up to \$10,000 employee coverage
- **Waiver of Premium due to Disability** – also applies to dependent & spouse supplemental coverages
- **Accelerated Death Benefit** – includes a long-term care facility provision
- **Portability of Term Life Coverage** – new feature that allows terminating employees to port their existing term-life coverage
 - NDPERS will send semi-monthly file of new terminations to Voya
 - Voya will send terminated employees information on conversion and portability options and applicable paperwork
 - Removing Conversion Life Application from Kits and Website



Life Insurance

Supplemental Coverage Levels for 2018 Annual Enrollment

A. Employee Coverage

- Increase coverage **without EOI** amount increased from \$5,000 to \$25,000 up to \$200,000 guarantee issue
- Increase in coverage up to \$400,000
 - EOI required on coverage above \$200,000 guarantee issue

B. Dependent Coverage

- Additional coverage options of \$7,000 or \$10,000
- 1-time option during 2018 Annual Enrollment to elect higher coverage level **without EOI**

C. Spouse Supplemental Coverage

- Increase in coverage up to \$200,000
 - EOI required on all coverage above \$50,000 guarantee issue



Life Insurance

Changes for New Hires' Enrollment

A. Hired with effective date of coverage of August 1, 2017 and prior to January 1, 2018

- Apply for coverage based on rates & enhancements effective August 1, 2017
- Permitted to apply for increased coverage as part of Annual Enrollment and subject to EOI as required

B. Hired with effective date of coverage of January 1, 2018 or later

- Apply for new enhanced benefit amounts subject to EOI requirements



Other Insurance Plans

Updates

Vision Plan

- Currently out to bid for January 1, 2018 effective date
- NDPERS Board will award bid within next few months
- Notice will be provided via newsletter and as part of Annual Enrollment communications

FlexComp Plan

- WageWorks has acquired ADP's Spending Account line of business
- Rebranding materials and communications with WageWorks logo over upcoming months
- Will NOT result in a change in services to members

Dental Plan

- Current contract through December 31, 2018
- NDPERS will be going out to bid next spring with a January 1, 2019 effective date



Questions?

Email ndpers-info@nd.gov

Call (701)328-3900





BREAK

Retirement Overview



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

Employee Kits/Forms

Available Online

Enrollment Kits/Forms

New Hire Kit/Forms

- Must be enrolled in ESS immediately
- Submit beneficiary forms to NDPERS

Notice of Transfer

- Transfer of employee benefits
- Document unused sick leave balances

Separation Kits/Forms

Retirement

Disability Retirement

Refund/Rollover

- Off covered payroll for at least 31 days
- 60-90 days processing
- No RTW within 60 days

Deferred Retirement

- Leave account with NDPERS
- AUTO REFUND
 - Less than \$1,000
 - Less than 3 years of service (not vested)



401(a) Defined Contribution Plan



HB 1452 – 2013 Legislation

Expanded Defined Contribution Plan Eligibility

Effective October 1, 2013 – July 31, 2017

- "Eligible employee" means a permanent state employee who elects to participate in the retirement plan under this chapter.
- Includes **all classified and non-classified** permanent state employees.



HB 1452 - 2013 Legislation

Expanded Defined Contribution Plan Eligibility

Effective after July 31, 2017, eligible employee means a:

- permanent state employee, *except an employee of the judicial branch or an employee of the board of higher education and state institutions under the jurisdiction of the board,*
- who is eighteen years or more of age and
- who is in a position **not classified by North Dakota Human Resource Management Services (HRMS).**



Actuarial Investment Return Assumption Impacts Interest Rate



Actuarial Investment Return Assumption

Lowered from the current 8.00% to 7.75%*

Based on:

- Actuarial recommendation – Gabriel Roeder Smith & Co. (GRS)
- Other public sector plans
- NDPERS historical returns

**No effective date has been determined.*

Impacts interest rate on:

- Member Retirement Accounts
- Service Purchase with Payment Plans



Interest Rate

Member Retirement Account

Under 71-02-01-01 (e), the interest on a member account is one-half of one percent less than the actuarial interest assumption.

	Previous	New
Actuarial Interest Assumption <i>(Investment Return)</i>	8.00%	7.75%
Minus one-half of one percent <i>Administrative Code 71-02-01-01 (e)</i>	.50%	.50%
NDPERS Interest Rate Payment on Retirement Accounts	7.50%	7.25%

This will lower the current interest rate of 7.50% to 7.25% on all member accounts.



Interest Rate

Service Purchase with Payment Plans (Only)

- Under 71-02-03-02.2, *if a purchase payment installment method is used, simple interest at the actuarial rate of return must accrue monthly on the unpaid balance.*
- This will lower the simple interest cost on all open active purchase accounts prospectively from 8.00% to 7.75% .



Actuarial Benefit Option Factors



Actuarial Benefit Option Factors

Retirement Benefits

- Calculate all retirement benefit options for retirees with exception of the single life option
- **The five (5) retirement benefit options remain the same**
 - Single Life
 - 50% Joint and Survivor
 - 100% Joint and Survivor
 - 10-year Term Certain
 - 20-year Term Certain



Actuarial Benefit Option Factors

Retirement Benefits

- Each option is payable to the member for as long as member lives.
- Option selected determines if ongoing monthly benefit is available to your beneficiary in the event of your death.
- GRS will complete its work on the factors and provide recommendations to the NDPERS board in June 2017.

Service Purchases

- Factors for purchase of service credit will also be updated.



Actuarial Benefit Option Factors

Sample Heat Chart

Indicates percent change in members 50% joint & survivor benefit option

Beneficiary Age	Retiree Age																
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
45	0.94%	1.00%	1.06%	1.12%	1.19%	1.26%	1.33%	1.39%	1.47%	1.55%	1.65%	1.75%	1.86%	1.98%	2.11%	2.25%	2.42%
46	0.91%	0.97%	1.02%	1.08%	1.14%	1.21%	1.27%	1.34%	1.41%	1.49%	1.58%	1.68%	1.80%	1.91%	2.03%	2.18%	2.34%
47	0.86%	0.92%	0.97%	1.03%	1.10%	1.15%	1.23%	1.29%	1.36%	1.44%	1.52%	1.61%	1.73%	1.83%	1.95%	2.09%	2.25%
48	0.83%	0.89%	0.94%	0.99%	1.04%	1.11%	1.16%	1.22%	1.29%	1.38%	1.45%	1.54%	1.64%	1.75%	1.88%	2.00%	2.17%
49	0.79%	0.83%	0.90%	0.94%	1.00%	1.06%	1.12%	1.17%	1.23%	1.31%	1.38%	1.48%	1.57%	1.68%	1.80%	1.93%	2.08%
50	0.75%	0.80%	0.84%	0.90%	0.95%	1.00%	1.06%	1.11%	1.17%	1.25%	1.32%	1.40%	1.49%	1.61%	1.71%	1.84%	1.98%
51	0.70%	0.76%	0.80%	0.85%	0.90%	0.95%	1.01%	1.05%	1.10%	1.19%	1.25%	1.33%	1.41%	1.52%	1.63%	1.76%	1.89%
52	0.68%	0.71%	0.77%	0.80%	0.85%	0.90%	0.94%	0.99%	1.05%	1.11%	1.18%	1.25%	1.34%	1.43%	1.54%	1.66%	1.80%
53	0.64%	0.67%	0.72%	0.76%	0.79%	0.84%	0.89%	0.93%	0.98%	1.04%	1.11%	1.19%	1.26%	1.35%	1.45%	1.57%	1.70%
54	0.60%	0.63%	0.67%	0.71%	0.75%	0.79%	0.82%	0.87%	0.91%	0.97%	1.03%	1.11%	1.18%	1.27%	1.36%	1.47%	1.59%
55	0.56%	0.59%	0.62%	0.65%	0.70%	0.73%	0.78%	0.80%	0.85%	0.91%	0.96%	1.02%	1.09%	1.18%	1.26%	1.37%	1.49%
56	0.50%	0.55%	0.58%	0.61%	0.64%	0.67%	0.71%	0.75%	0.78%	0.83%	0.89%	0.95%	1.01%	1.08%	1.16%	1.26%	1.37%
57	0.47%	0.49%	0.53%	0.56%	0.58%	0.61%	0.65%	0.68%	0.72%	0.75%	0.80%	0.86%	0.92%	0.98%	1.06%	1.16%	1.27%
58	0.42%	0.46%	0.48%	0.51%	0.53%	0.56%	0.58%	0.62%	0.64%	0.68%	0.72%	0.77%	0.83%	0.89%	0.95%	1.05%	1.15%
59	0.39%	0.42%	0.43%	0.45%	0.48%	0.50%	0.52%	0.54%	0.57%	0.60%	0.64%	0.68%	0.74%	0.79%	0.86%	0.94%	1.04%
60	0.35%	0.38%	0.39%	0.41%	0.42%	0.45%	0.47%	0.48%	0.50%	0.54%	0.56%	0.60%	0.64%	0.69%	0.75%	0.82%	0.91%
61	0.31%	0.33%	0.35%	0.36%	0.38%	0.39%	0.40%	0.42%	0.43%	0.45%	0.49%	0.51%	0.55%	0.59%	0.65%	0.71%	0.78%
62	0.28%	0.29%	0.30%	0.32%	0.33%	0.33%	0.34%	0.35%	0.37%	0.38%	0.40%	0.43%	0.46%	0.49%	0.54%	0.59%	0.66%
63	0.23%	0.24%	0.26%	0.27%	0.28%	0.29%	0.29%	0.29%	0.29%	0.31%	0.32%	0.34%	0.36%	0.38%	0.42%	0.48%	0.54%
64	0.20%	0.20%	0.21%	0.23%	0.23%	0.23%	0.23%	0.23%	0.22%	0.24%	0.24%	0.25%	0.28%	0.29%	0.31%	0.36%	0.41%
65	0.16%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.16%	0.17%	0.17%	0.18%	0.20%	0.21%	0.25%	0.28%
66	0.13%	0.13%	0.13%	0.14%	0.13%	0.12%	0.11%	0.11%	0.10%	0.09%	0.09%	0.09%	0.08%	0.10%	0.11%	0.14%	0.17%
67	0.10%	0.10%	0.10%	0.10%	0.09%	0.07%	0.06%	0.05%	0.03%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.02%	0.04%
68	0.07%	0.06%	0.06%	0.05%	0.05%	0.03%	0.02%	0.00%	-0.02%	-0.03%	-0.05%	-0.06%	-0.07%	-0.09%	-0.10%	-0.09%	-0.07%
69	0.04%	0.04%	0.03%	0.02%	0.01%	0.00%	-0.02%	-0.04%	-0.07%	-0.09%	-0.11%	-0.13%	-0.16%	-0.18%	-0.19%	-0.18%	-0.18%
70	0.02%	0.01%	0.01%	-0.01%	-0.03%	-0.04%	-0.06%	-0.09%	-0.12%	-0.14%	-0.18%	-0.21%	-0.25%	-0.27%	-0.29%	-0.29%	-0.29%
71	0.00%	-0.02%	-0.02%	-0.04%	-0.06%	-0.07%	-0.10%	-0.13%	-0.16%	-0.21%	-0.24%	-0.27%	-0.30%	-0.32%	-0.36%	-0.38%	-0.38%
72	-0.03%	-0.03%	-0.04%	-0.06%	-0.09%	-0.11%	-0.14%	-0.17%	-0.21%	-0.25%	-0.28%	-0.32%	-0.36%	-0.39%	-0.44%	-0.46%	-0.47%
73	-0.05%	-0.06%	-0.07%	-0.09%	-0.11%	-0.14%	-0.17%	-0.20%	-0.24%	-0.30%	-0.33%	-0.37%	-0.42%	-0.46%	-0.51%	-0.54%	-0.57%
74	-0.06%	-0.08%	-0.10%	-0.12%	-0.14%	-0.16%	-0.20%	-0.23%	-0.29%	-0.33%	-0.38%	-0.42%	-0.47%	-0.53%	-0.57%	-0.61%	-0.65%
75	-0.09%	-0.09%	-0.12%	-0.13%	-0.16%	-0.19%	-0.23%	-0.27%	-0.32%	-0.37%	-0.41%	-0.46%	-0.52%	-0.58%	-0.63%	-0.69%	-0.72%

	increase of 3% or more
	increase 0-3%
	decrease of 0-3%
	decrease of 3% or more



Actuarial Benefit Option Factors

FAQs

What members will be impacted?

- Impact for each member may vary depending upon age at time of retirement and spouse's age, if applicable.
- Date of implementation for new factors will be provided to employers and members in advance.

How can members estimate their retirement benefit?

- PERSLink Member Self Service (MSS) account

Member/Employer
LOGIN

- Requests may also be submitted to the NDPERS office
"Request for Benefit Estimate SFN 53603"



Firefighters Eligible for Public Safety Plan



HB 1148

Firefighters' Eligibility

Eligibility Defined under 54-52-01 (7)

- Participating members employed as a firefighter by a political subdivision after July 31, 2017.
- Employed 32 hours or more per week and at least 20 weeks each year of employment.
- A firefighter who begins employment after July 31, 2017 is ineligible to participate concurrently in any other retirement plan administered by the public employees retirement system.
- The term does not include a firefighter employee of the North Dakota National Guard.



HB 1148

Firefighters' Retirement Date

Normal Retirement Date

- Attains 55 years of age and has completed 3 years of eligible employment or combined years of service and age to meet Rule of 85.

Early Retirement Date

- Attains 50 years of age and has completed 3 years of eligible employment.



HB 1148

Firefighters joining “Public Safety” Plan

Steps to Enrollment

1. Signed board resolution
2. Signed Administrative agreements
 - Public Safety Retirement Plan - Law Enforcement
 - Public Safety Retirement Plan - Firefighters
 - Required for agencies currently in LE Plan that elect to enroll firefighters effective August 1, 2017
 - Public Safety Retirement Plan (Both)
3. Public Safety Plans are eligible for PEP – additional resolution and agreement required if not already in place
4. Employee education and individual plan enrollment



Eligible Retirement Contributions Overtime and Written Agreements



Retirement Contributions

Inconsistencies

- Primarily affects payroll setup for political subdivisions and non-PeopleSoft agencies.
- GASB reporting requirements prompted closer review of monthly reported wages.
- Reviewed at March & April 2017 NDPERS Board meetings.
- Surveys were sent to all identified agencies.



Retirement Contributions

Inconsistencies

Impact of Overtime Inconsistency

Different interpretations of overtime may result in *additional time worked currently being removed* from retirement contribution calculations.

Impact of Written Agreement Inconsistency

Wages the Employer and Employee intended to be included as eligible for retirement contributions may be excluded.



Overtime is not Eligible for Retirement

NDCC 54-52-01 (22) defines eligible wages for retirement and specifically excludes overtime from the definition.

What's overtime (OT)?

- Any time worked over 40 hours per week.
- This time may be paid at:
 - the same regular hourly rate – *Straight OT* or
 - 1 ½ times regular rate of pay - *FLSA OT Definition*



Straight Overtime Example

	Mon	Tue	Wed	Thur	Fri	Total Hours
Holiday Hrs.	8					8
Hrs. Worked		10	8	8	8	34
						42

- 40 hours are eligible wages for retirement
- 40 hours are reportable to NDPERS
- **2 hours paid at regular rate of pay are not eligible wages for retirement (straight overtime)**



Straight Overtime Example

Public Safety – Law Enforcement

	Week 1	Week 2	Week 3	Week 4	Total Hours
Holiday Hrs.	8				8
Hrs. Worked	36	36	48	36	156
					164

- 160 hours regularly scheduled in 28-day cycle
- 160 hours are reportable to NDPERS
- **Under FLSA, Overtime calculated at 171 hours (LE)**
- **4 hours paid at regular rate of pay are not eligible wages for retirement (straight overtime)**



Written Agreement

What is eligible for retirement?

Previous Written Agreement Definition

Any written agreement in place outlining job duties and hours worked may include any one the following:

- Unsigned agreements
- Job description
- Employment letter
- Any other acknowledgement of duties

Concern

Wages the Employer and Employee intended to be included as eligible for retirement contributions are excluded because a single written agreement is in place and secondary duties do not meet eligibility independently.



Member Eligibility

NDCC 54-52-01 defines “eligible employee” and “permanent employee” for retirement purposes.

Mandatory Participation “20/20 Rule”

- Employees working a minimum of 20 hours per week for 20 or more weeks out of the year,
- At least 18 years of age,
- Filling a permanent position that is regularly funded and not of limited duration.

NDPERS generally finds various written agreement scenarios within school districts where employees may perform duties in multiple capacities. *Specific examples will be provided.*



Written Agreement Policy

Effective July 1, 2017

To qualify as a written agreement, the document must include the work to be performed by the employee and be signed by both parties - the employee and employer.

How would this work?

- ***Single Signed Written Agreement:*** All duties performed within the agreement are reportable if meeting eligibility.
- ***Multiple Signed Written Agreements:*** Each written agreement must be evaluated independently for eligibility. Wages under each eligible agreement are reportable for retirement purposes.
- ***No Signed Written Agreement or Duties Performed Outside a Written Agreement:*** If the sum of the duties together meet eligibility, duties performed are reportable.



Employment Arrangement Examples

One Signed Written Agreement

Signed <u>Written</u> Agreement in Place	Cook 20hrs/wk	Janitor 10hrs/wk	Classroom Aide 5hrs/wk	What is Reportable as wages to NDPERS?
Agreement for Cook Duties Only	X			Independently, cook duties meet “20/20 Rule” Cook duties reportable
One Agreement including ALL required duties	X	X	X	Combined duties meet “20/20 Rule” All duties reportable



Employment Arrangement Examples

Multiple Signed Written Agreements

Signed <u>Written</u> Agreement in Place	Cook 20hrs/wk	Janitor 10hrs/wk	Classroom Aide 5hrs/wk	What is Reportable as wages to NDPERS?
Individual Agreement for Each Duty	X			Each agreement must meet “20/20 Rule” independently Cook duties reportable



Employment Arrangement Examples

One Signed Written Agreement and duties performed Outside the Written Agreement

Signed Written Agreement in Place	Cook 20hrs/wk	Janitor 10hrs/wk	Classroom Aide	What is Reportable as wages to NDPERS?
Cook Agreement + Duties Performed Outside the Written Agreement (less than 20 hours)	X		5 hours per week	Sum of duties performed outside of the written agreement must meet “20/20 Rule” independently Cook duties only reportable
Cook Agreement + Duties Performed Outside the Written Agreement (more than 20 hours)	X	X	X 10 hours per week	Sum of duties performed outside of the written agreement must meet “20/20 Rule” independently Cook duties reportable Sum of 20 hours for Janitor & Aide duties are reportable



Employment Arrangement Examples

No Signed Written Agreement

<u>Signed</u> Written Agreement in Place	Cook 20hrs/wk	Janitor 10hrs/wk	Coach \$3000 for 3 months	What is Reportable as wages to NDPERS?
No Written Agreement in Place	X	X	X	All duties reportable <u>Coaching duties must be spread over the time frame of the activity (3 months)</u>



Pros and Cons of this Policy

Effective July 1, 2017

Pros

- Employee and employer are clearly defining reportable wages eligible for retirement when a signed written agreement is in place
- In the absence of a signed written agreement, all wages are reportable up to 40 hours, excluding overtime

Cons

- Employer may need to review internal process for written agreements



Questions?

Email ndpers-info@nd.gov

Call (701)328-3900



Lunch

Presentation resumes at 1pm.

Employer Communications



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

PERSLink Member Self Service (MSS) Mobile App



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

PERSLink Employer Self Service (ESS)



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

Agenda

- PERSLink ESS Overview – *Derrick Hohbein*
- Retirement – *Mary Glasser*
- Group Insurance – *Cathy Carlson*
- 457 Deferred Compensation – *Robin Mistelski*



PERSLink ESS Overview

Authorized Agent Training

Employee Maintenance

- Adding/terminating employees
- Enrolling in plans
- Leaves of absence

PeopleSoft Employers

- Temps are not automatically updated like permanent employees

Payroll Headers

- Treat as an invoice – don't pay before invoice is ready
- Remittance reports – 1 check per plan
- Option for electronic payments



PERSLink ESS Overview

Benefit Enrollment Reports

- Captures benefit changes to your employees
- Run every time you prepare payroll

ESS Training Material on Website

- <https://ndpers.nd.gov/employers/employer-resources/view-ess-training-materials/>
- Employer Guide

Contact NDPERS in PERSLink ESS

- Specific contacts based on concern
- Contact 701-328-3900 or email ndpers-info@nd.gov



Reporting Retirement



Retirement

Remittance Report – Posted Status

What to do after submitting your monthly retirement report even if sent by Central Payroll?

Check to see if your report is in Posted status – if so, Yahoo!



- Print your remittance report and send in with your payment or click on the DEBIT ACH button if your organization has been set up.
- If an organization with Central Payroll, you are done!

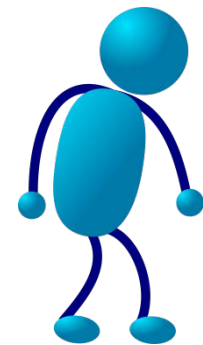


Retirement

Remittance Report – Review Status

If your report is in Review – it needs your attention.

1. Check your details to see if any are in review. *If so*, click on Review to see which Errors/Warnings and for which person.
2. If the details are all **valid**, review Uploaded Totals for Wages and Contributions. Information might not match what NDPERS is calculating based on your details.



Retirement Reporting Errors

What to do! – Salary Variance

Salary Amount Change is only allowed within the plan acceptable variance known as Salary Variance.

What causes the error?

Wages have increased significantly from what was reported during the last reporting month.

How to fix it?

In the comment box, explain in detail the reason for the increase in wages

1. What it is for,
2. When it should be applied and
3. How much to each reporting month
4. Click on save
5. Contact NDPERS to suppress the warning.*

***Ignoring does not suppress the warning** – it deletes the wages and contributions.

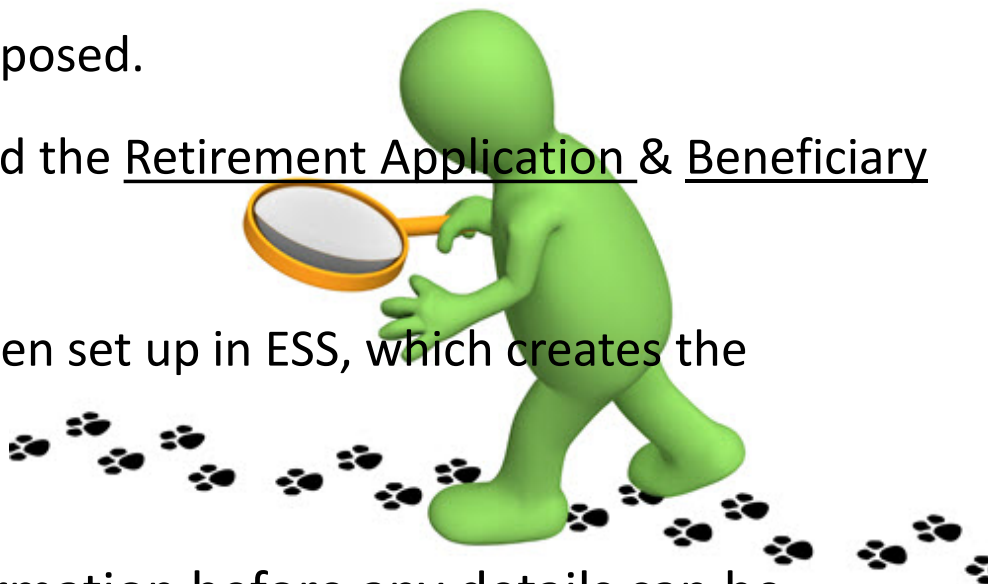


Retirement Reporting Errors

What to do! – Employment does not exist

What causes the error?

- Member may have gotten married. The name change does not match our records.
- SSN may have been transposed.
- We may not have received the Retirement Application & Beneficiary forms.*
- The employee has not been set up in ESS, which creates the PERSLink Member ID.*



*NDPERS needs this information before any details can be posted.



Retirement Reporting Errors

What to do! – Contributions and wages must not be Null for Retirement

What causes the error?

Wages or contributions did not come over for this member or they are in the wrong reporting bucket. You can not have zero wages posted for an employee.

How to fix it?

1. Check your payroll records.
2. Contact NDPERS to correct.

If there are actually ZERO wages for this member for the reporting period:

1. Add a note in the comment box to reflect this,
2. Save the comment, and
3. Click on the Ignore button.*

***This is the only case where you would ignore a detail!**



Retirement Reporting Errors

What to do! – Adjusting Report

Regular reports cannot have adjustment records. Any adjustments or corrections must be reported on an adjusting report.

When is an Adjusting Report needed?

- Negative adjustments
- Bonus*/Retro wages
- Missed wages
- Additional wages erroneously included**

*All reportable bonuses must be annualized or spread evenly over 12 prior months.

**This applies when a member's detail posts without an error but includes wages that should have been reported in a different month or has wages that need to be spread.



Retirement Reporting Errors

What to do! – Leave of Absence (LOA) Contributions

Is the member still on an LOA?

Yes.

1. Enter notes in the comment box explaining why there are wages reported during the LOA time period.
2. Contact NDPERS to suppress the warning.

No.

1. Enter notes in the comment box explaining that the member has returned from the LOA.
2. Contact NDPERS to suppress the warning.
3. Access PERSLink ESS and update employee information.
4. Enter the return date.



Retirement Reporting Errors

What to do! – Employer report already exists

Employer report already exists for the combination Person/Org.

What causes the error?

- The entire report may have been uploaded twice by accident.
- An adjustment may have been included on a regular report for a member already on that report. Adjustment needs to be moved to separate adjusting report.

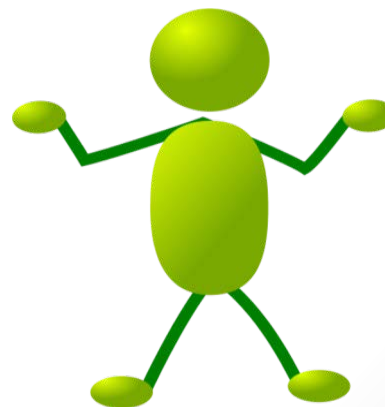


Retirement Reporting Errors

What to do! – Interest Posting Batch Ran

What causes the error?

- The report or the detail did not get posted in time and interest has been assessed. Reports will not post automatically if interest has been assessed. They will need to be manually posted by NDPERS.
- Reports and Payments are due by the 15th of the month following the reporting month.



Comments Box - Examples

Performance Bonus

Wages include a performance bonus of \$500.00 Annualize for 12 months from June 2016 – May 2017.

Unpaid Leave of Absence (LOA)

Member was on unpaid leave from March 27 – April 17 resulting in a lower reported wage in April 2017. May's report should be back to the normal reporting wage.

Retro Wage

Wages include a retro wage increase of \$750.00 not approved by the board until this month. Allocate the wages: \$150 each month for January – May.



Comments Box - Examples

Missed Wages

Wages are high in May because they include missed wages for April 2017.

Move \$3,200.00 from May to April 2017. Correct wage for May 2017 should be \$3,625.00.

Leave of Absence (LOA)

Member came in and worked for 2 days but is still out on a maternity LOA.

Salary Variance

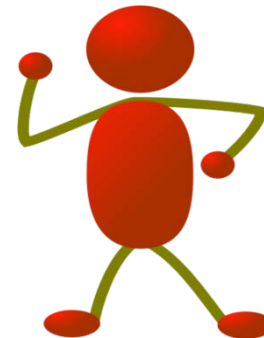
- Member is an hourly member and worked less hours last month.
- Member took 2 weeks unpaid time off to spend with family last month.



The following are **NOT** considered Wages or Salary

Fringe benefits such as, but not limited to

- Overtime or Straight Overtime (Straight time)
- Early Retirement Incentive pay or Severance Pay
- Shift Differential
- Lump sum payouts of unused sick leave, personal leave, vacation or annual leave
- Retention or Recruitment bonuses
- Medical Insurance
- Workforce Safety and Insurance Benefits
- Oil Patch Add-on
- Disability insurance premiums or benefits
- Salary received by employer in lieu of previous employer-provided fringe benefits
- Amounts contributed by the employer to a qualified Section 125 cafeteria plan (Flex Comp), 401K, 403B, 414(H) or 457 plan
- Housing allowance or Transportation expenses



Helpful Resources

PERSLink Employer Self Service (ESS)

- Employer Guide
- Payroll Reporting Decision Tree

NDPERS Website

- Memo: 2016-1 Payroll Reporting – Avoid Common Mistakes that can affect your Employees Retirement – Located in the ESS
 - Pay Period End Date Reporting vs Paycheck Date Reporting
 - Wages must be reporting Consistently. Wages paid early, outside of the regular pay cycle must be moved to the appropriate reporting month.



General

Dashboard

Employees

Upload Payroll Files

Payroll Reporting

Forms

Other Tasks

Organization Profile

Reports

Processed Payroll F

Payment History

Report a Problem

Seminar Registrati

Report a Death

Resource Library

Your Dashboard

Message Board

Search by Message Text :

Search

Refresh

Clear

<input type="checkbox"/>	Message	Priority	Created Date	Link	Correspondence / Report
<input type="checkbox"/>	The Retirement Payroll Report ID 101388 has been successfully posted.	High	11/16/2016		
<input type="checkbox"/>	Payment for RETIREMENT (Report ID - 101388) is required.	High	11/16/2016		
<input type="checkbox"/>	Payment for RETIREMENT (Report ID - 99845) is required.	High	11/16/2016		

Any report that shows up on the dashboard needs some sort of attention.

Payroll Reporting

Payroll Report ID	Type	Reg/Adj	Reporting Period	Pay Period Start Date	Pay Period End Date	Status	Balancing Status	Date Submitted
<u>99845</u>	Retirement	Regular	09/2016			Posted	Unbalanced	10/05/2016
<u>101388</u>	Retirement	Regular	10/2016			Posted	No Remittance	11/07/2016
<u>102541</u>	Retirement	Adjustment	10/2016			Review	No Remittance	11/30/2016

By clicking on the Payroll Report ID - It will take you into the report to look at the details.

Employee Change Requests

Request ID	PERSLink ID	Last Name	First Name	Last 4 Digits of SSN	Status	Type Of Change	Rejection
<u>31921</u>					Under NDPERS Review	Terminate Employment	
<u>31922</u>					Under NDPERS Review	LOA/Leave without pay	

Employment changes will go to the enrollment staff to work on. If something else is needed, there may be notes advising you what to do or they may contact you.

New Employee Requests

Request ID	PERSLink ID	Last Name	First Name	Last 4 Digits of SSN	Status	Rejection Reason
<u>29453</u>		Smith	Bob	3123	Under NDPERS Review	



Payroll Report Maintenance

Employer Payroll Report Details

Report ID : 102666
Benefit : Retirement
Status : Review **Errors**
Reporting Month : 11/2016
Total Wages Uploaded : \$39,008.27
Total Wages Reported : \$39,008.27
NDPERS Calculated Wages : \$39,008.27
Report Type : Regular
Submitted Date : 12/02/2016
Posted Date :
Balancing Status : No Remittance
Detail Record Count : 20
Total Contributions Uploaded : \$5,946.96
Total Contributions Reported : \$5,948.98
NDPERS Calculated Contributions : \$5,952.65
Total Interest : \$0.00
Total Contributions and Interest Due : \$5,952.65

There is a Difference in the uploaded vs the PERS calculated. Check the details in review to see where the error is.

Comments :

Enter and save your comments.

Report Summary

Plan Name	Total Retirement Contributions	Credit from Adjustments	Total RHIC Contributions	Credit from Adjustments	Total Contributions
Main	\$5,507.96	\$0.00	\$444.69	\$0.00	\$5,952.65

Report Details

Status	Status Count
Review	2
<u>Valid</u>	18

Check the details in review first.

This is where you are able to view what type of errors are in the details.

Error Summary

Count	Message Description	Severity
2	Contribution rates for this PERSLink ID not matching with reported amount for this period.	Detail Error
	One or more detail records are in Review Status	Report Error
	Total Wages Reported / Total contribution reported must match with Total Wages Calculated / Total contribution calculated.	Report Error



Payroll Detail Maintenance

Payroll Report Information

Org Code ID : 400031
Report ID : **102666**
Benefit : Retirement
Reporting Month : 11/2016
Status : Review
Org Name :
Report Type : Regular

Employer Payroll Detail

Detail ID : 14929572
Last Name :
SSN :
Peoplesoft ID : 0
First Name :
PERSLink ID :
Status : Review
Reporting Month(MM/YYYY) : 11/2016
Plan : Main
Record Type : Regular
Comment :

Enter comments that relate to the error type. Save your notes and let NDPERS know so we are able to post the report.

Retirement Contributions

	Uploaded Amounts	Reported Amounts	NDPERS Calculated Amounts
Eligible Wages :	\$2,167.75	\$2,167.75	
EE Post Tax Contribution :	\$149.47		\$151.74
EE Pre Tax Contribution :	\$0.00		\$0.00
EE Employer Pickup Contribution :	\$0.00		\$0.00
ER Pre Tax Contribution :	\$152.03		\$154.34
RHIC ER Contribution :	\$24.71		\$24.71
RHIC EE Contribution :	\$0.00		\$0.00
EE Interest :			\$0.00
ER Interest :			\$0.00
ER RHIC Interest :			\$0.00

Contribution rates are not matching. This may be correcting an error from last report or may be a payroll error. Uploading your payroll files is the most accurate way to report to NDPERS.



Group Insurance Billing



Group Insurance

How the Insurance Billing Works

- **Insurance billings are all driven by enrollment.**
Employees have 31 days to enroll after hire or qualifying event.
- **Regular insurance billings are available on PERSLink the second working day of the month.**
 - Higher Ed billings are posted that night.
 - Central Payroll billings are posted after Supplemental Payroll.
 - Political Sub billings should be reviewed and posted by the Authorized Agent. If they are not posted by the 18th of the month, NDPERS will post them.
- **Adjustments are created when an enrollment takes place after regular billing has been posted**
 - They can only be created and posted by NDPERS.



Group Insurance

Enrollment Changes Before and After Billing is Posted

If enrollment changes are made before the billing is posted, the billing will correct the next time the report is opened and reloaded.

- a. The reload process looks for any enrollment changes since the report was created or last reload.
- b. If changes to the billing are needed, it is best to take care of this before the billing is posted.

If an enrollment is added or changed after the billing is posted, an adjustment will be created.

- a. Adjustments with a positive balance represent a balance due. Payment needs to be made.
- b. Adjustments with a credit balance will apply to any unpaid report or a future report.



Group Insurance

PERSLink ESS Tips – Finding Adjustments

- On Dashboard

Payroll Reporting								
Payroll Report ID	Type ^	Reg/Adj	Reporting Period	Pay Period Start Date	Pay Period End Date	Status	Balancing Status	Date Submitted
<u>10</u>	Insurance	Regular	05/2017			Posted	Unbalanced	05/02/2017
<u>10</u>	Insurance	Adjustment	05/2017			Posted	No Remittance	05/16/2017
<u>11</u>	Insurance	Adjustment	06/2017			Posted	No Remittance	06/01/2017
<u>11</u>	Insurance	Regular	06/2017			Review	No Remittance	06/02/2017

- Search

Dashboard

Employees

Upload Payroll Files

Payroll Reporting

Forms

Payroll Report

Payroll Report

What would you like to do? :

View Payroll Reports

Submit

Benefit :

Insurance

Search Parameters

Benefit :

Insurance

Report ID :

Report Type :

Adjustment

Status :

Balancing Status :

All

Reporting Month From :

05/2017

Reporting Month To :

06/2017

 x



457 Deferred Compensation



457 Deferred Compensation

What is it?

- Voluntary, supplemental retirement savings program for employees.
- Designed to increase personal savings for retirement.
- Reduces your current taxable income.
- Employees can defer a portion of their salary on a pretax basis – payroll deduction.

The amount deferred to the investment account and the income or gains on those investments are not taxable until the member begins to withdraw money from the account.

- *Usually at retirement* - ordinary income.



457 Deferred Compensation

Eligibility Requirements

- Employees of the State of North Dakota and employees of participating political subdivisions are eligible to participate in the plan.
- Employees either need to be full-time or part-time permanent meeting the 20/20 rule.

Not eligible

- Temporary employees
- Independent contractors



457 Deferred Compensation

Enrollment

- Employees are eligible to enroll at any time.
- IRS regulations require deferral election must be made in the month prior to when the wages are earned.
- Employees must first select and contact one of the eligible providers for the plan (*not required for TIAA enrollees*).
- The provider representative will assist in completing the required forms to open an account (*not required for TIAA enrollees*).

To enroll, your employees can:

- Access PERSLink Member Self Service (MSS) and enroll.
- Complete a NDPERS 457 Deferred Compensation Plan Enrollment/Change form SFN 3803 to authorize their automatic payroll deduction.



457 Deferred Compensation

Contributions

- Minimum contribution: \$25.00 per month.
- Maximum regular annual contribution limit is the lesser of 100% of compensation or \$18,000 in 2017 (adjusted for cost-of-living in subsequent years).
- If employees are close to retirement or over age 50, they may be able to contribute more than the regular contribution limit through the 50+ catch-up or 3-year catch-up.
- Change contribution amount at any time.
- Suspend contributions and start again at a later date.



457 Deferred Compensation

Benefit Enrollment Report

- Ensure the Benefit Enrollment Report is generated timely to capture new enrollments and changes in contribution amounts.
- The pay period start date reflected on the report is not the pay check date and contributions should not be withheld prior to the date listed.
- If employees are utilizing Member Self Service, the Benefit Enrollment Report will capture these changes.
- A message also appears on the dashboard that new enrollments/change have occurred and a new report should be generated.

Message	Priority	Created Date
New Enrollments/Change have occurred since you last generated your Benefit Enrollment/ Change Report	High	05/30/2017



457 Deferred Compensation

Payroll reporting – Review status

If the report is in [review](#), determine what is the reason.

Error Summary		
Count	Message Description	Severity
<u>1</u>	Pledge amount must match contribution amount for Deferred Compensation Provider.	Detail Warning
	One or more detail records are in Review Status	Report Error
	Total contributions reported must match the total contributions calculated	Report Error

1. **Detail Level**, correct these errors first.
2. **Report Level**, fix these errors after you've corrected detail level errors. Generally due to contributions reported and calculated contributions not matching.

Total Contributions Reported :
NDPERS Calculated Contributions : \$6,886.02

- The calculated amount will update automatically if changes are made to the details.
- Ensure comments are entered and saved. If comments are provided in detail, NDPERS might not need to contact for further details.



457 Deferred Compensation

Payroll reporting – Most Common Reporting Errors

Deduction began too soon.

The **start date** is always the **pay period start date**, **not** the paycheck date.

Plan	Plan Status	Change Reason	Start Date	End Date	Pay Period Amount	Provider
Deferred Compensation	Enrolled		06/01/2017		\$25.00	NDPERS Companion Plan

Monthly Reporting

Withhold for pay period June 1st – 30th paid July 3rd.

Semi- Monthly Reporting

Withhold for pay period June 1st – 15th paid June 15th or for Higher Ed paid June 30th.

Bi-weekly Reporting

- Withhold for pay period June 11th – June 24th paid June 30th.
- The pay period cannot begin before the start date provided on the benefit enrollment report. This deduction would not be permitted for pay period May 28th – June 10th paid June 16th.



457 Deferred Compensation

Payroll reporting – Most Common Reporting Errors

Deduction began too soon.

The **start date** is always the **pay period start date**, **not** the paycheck date.

Plan	Plan Status	Change Reason	Start Date	End Date	Pay Period Amount
Deferred Compensation	Enrolled		06/01/2017		\$350.00
	Enrolled		07/01/2016	05/31/2017	\$125.00

Monthly Reporting

Withhold \$350.00 for pay period June 1st – 30th paid July 3rd. Prior to the June pay period, \$125.00 should be withheld.

Semi- Monthly Reporting

Withhold \$350.00 for pay period June 1st – 15th paid June 15th or for Higher Ed paid June 30th. Prior to the June pay period, \$125.00 should be withheld.

Bi-weekly Reporting

- Withhold \$350.00 for pay period June 11th – June 24th paid June 30th.
- On the pay period for pay period May 28th – June 10th paid June 16th, \$125.00 should be withheld.



Other 457/403(b)

Employers that offer other 457/403(b) need to enroll employees participating in this plan for the first time by utilizing the **Enroll in other 457/403(b)** functionality.

General

- Dashboard
- **Employees**
- Upload Payroll Files
- Payroll Reporting
- Forms

Employees

What would you like to do? :



Other 457/403(b)

Pay Period Begin Date :



Amount Per Pay Period :

☐ I certify that the above information is true and correct.



How do you report?

- **Monthly or semi-monthly** - always enter the pay period start date effective the 1st day of the month and amount that will be deducted per pay period.
- **Bi-weekly** - always enter the pay period start date correlating with the first day of the pay period (not the 1st of the month) and amount that will be deducted per pay period.

Note: For employees paid bi-weekly, but the employer reports monthly, use the first day of the month and the combined amount withheld from each pay check.



Other 457/403(b)

All other changes (increases/decreases) are captured when the file is uploaded or changes are made within the template when creating the Deferred Comp report.

The only time the change will not be captured is if the report is already created and then the amount is changed. If this is done then you will need to utilize the Enroll in other 457/403(b) functionality to update their contribution amount.

SSN	Last Name	First Name	Mid	Pay Check Date	Contrib 1	Provider 1	
[REDACTED]	[REDACTED]	[REDACTED]	17	05/31/2017	\$25.00	700011	
[REDACTED]	[REDACTED]	[REDACTED]	17	05/31/2017	\$95.00	700012	
[REDACTED]	[REDACTED]	[REDACTED]	05/01/2017	05/31/2017	05/31/2017	\$101.00	700012

These fields are editable and can be changed to reflect the correct amount withheld.



Other 457/403(b)

- Once the report is created, please ensure the total contributions reported match the payment that will be sent to the provider. The employees earn PEP and if it isn't reported correctly, then their PEP will not be accounted for accurately.

Employer Payroll Report Details	
Report ID : XXXXXXXXXX	Report Type : Regular
Benefit : Deferred Compensation	
Status : Posted	Balancing Status : Balanced
	Detail Record Count : 94
Pay Period Start Date : 04/01/2017	Pay Period End Date : 04/30/2017
Pay Check Date : 04/27/2017	
	Total Contributions Reported : \$4,557.57
	NDPERS Calculated Contributions : \$4,557.57
	Total Contributions From Details for Other457 : \$25,901.63



Missed Contributions

New Report at NDPERS

Captures employees enrolled in 457 Deferred Compensation but the employer is not reporting the deduction.

How does it happen?

Typically, this is missed on the benefit enrollment report and not entered into payroll.

How to fix it?

If you receive an email, follow up with the employee and share these options:

1. Employer can start the deduction going forward.
2. Do a one time makeup contribution for the amount missed for the current calendar year only.
 - NDPERS needs the employee's consent in writing, preferably email.



Questions?



Email ndpers-info@nd.gov

Call (701)328-3900





BREAK



On-site services from TIAA for:

North Dakota Public Employees Retirement System &
North Dakota University System

BUILT TO PERFORM.

CREATED TO SERVE.



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

We want to help you answer the following questions

- What is the NDPERS 457(b) Deferred Compensation Plan?
- What are the NDUS 403(b) Tax-Deferred Annuity & 457(B) Deferred Compensation Programs
- What are the advantages of participation?
- What are the on-site services provided by TIAA's financial consultants?

North Dakota Public Employee Retirement System – NDPERS

Primary Retirement Plan: (Mandatory Contributions)

- Defined Benefit Pension Plan (NDPERS)
or
- Defined Contribution Retirement Plan (TIAA)

Supplemental Plan: (Voluntary Contributions)

- 457(b) Deferred Compensation Plan
 - NDPERS Companion Plan (through TIAA)
 - Choose from 8 other approved Investment Providers

North Dakota University System – NDUS

Primary Retirement Plan: (Mandatory Contributions)

- Defined Benefit Pension Plan (NDPERS)
or
- Defined Contribution Retirement Plan (TIAA)

Supplemental Plan: (Voluntary Contributions)

- 403(b) Tax-Deferred Annuity Plan
and/or (an employee can contribution to both plans if desired)
- 457(b) Deferred Compensation Plan

What is the 457(b) Deferred Compensation Plan? What is the 403(b) Tax-Deferred Annuity Plan?



Designed as a compliment to a Defined Benefit Pension Plan or a Defined Contribution Retirement Plan:

- 457(b) Deferred Compensation Plan: A voluntary, supplemental retirement plan for eligible employees of participating governmental agencies.
- 403(b) Tax-Deferred Annuity Plan: A voluntary, supplemental retirement plan for eligible employees of non-profit 501(c)(3) organizations, such as NDUS schools.



Both plans offer an opportunity to supplement retirement savings with pre-tax contributions and tax-deferred growth on investments!

Contribution Limits for the 457(b) and 403(b) Plans



The maximum regular annual contribution:

- In 2017, the maximum contribution is less than 100% of compensation or \$18,000.¹

You may change your contribution amount at any time or suspend contributions and start again at a later date.

1. Adjusted for cost-of-living in subsequent years.



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 (\$18,000) plus an additional \$6,000 for a total of \$24,000.¹
or
- 3-year Catch-up: Participant within 3 years of normal retirement date may contribute the regular maximum annual limit plus missed contributions from the previous years up to \$36,000 in 2017¹. An employee must apply for this option to determine if they are eligible for this catch-up contribution.

1. Adjusted for cost-of-living in subsequent years.

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 (\$18,000) plus an additional \$6,000 for a total of \$24,000.¹or
- 15-Year Special Catch-up:
 - Participants within 15 years of employment at the same institution may be able to contribute \$3,000 additionally each of their final 5 years of employment prior to retirement. However, eligibility for this catch-up contribution must be determined each year and involves identifying the historical contribution record for that employee.

1. Adjusted for cost-of-living in subsequent years.

NDPERS has identified eight (8) companies approved to provide investment services under the NDPERS 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 [TIAA.org/ndpers](https://www.tiaa.org/ndpers).
- TIAA is the record-keeper for the Companion Plan and provides both group and individual consulting services to participants at no additional cost.
- The Plan has a convenient “Expedited Enrollment” option.

What are the advantages of participating in a 457(b) or 403(b) Plan?



- You supplement your retirement savings through voluntary 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 selecting your account investment allocation.
- You may begin or suspend participation or increase or decrease your contributions at any time.
- Several options available for distribution of your account:
 - Lump sum
 - Periodic payment
 - Defer to a later time
 - Rollover to another plan

What services are available through TIAA's financial consultants?



TIAA consultants are available to visit any NDPERS locations across the state.

Visits can include:

- Individual meetings to address questions and assist with financial planning
- Group financial educational presentations
- Services are available at no additional cost



Contact us to schedule a visit!

Personalized Objective Advice – At no additional cost

Whether you need help with a retirement income strategy, recommendation on allocating your assets, or understanding the benefits of the retirement plans offered through your employer, 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 & NDUS has established for you and your employees – please invite us to help!

What services are available through a TIAA financial consultant?



To schedule a one-on-one session from one of our financial consultants, contact:

- Bismarck:
 - Denise Bares: denise.bares@tiaa.org
- Grand Forks:
 - Scott Roche: kroche@tiaa.org

Or you can schedule online or over the phone:

- Call:
 - 800-732-8353 Weekdays 7a.m. – 7 p.m. CT
- Online:
 - [TIAA.org/schedulenow](https://tiaa.org/schedulenow)





You should consider the investment objectives, risks, charges and expenses carefully before investing. Go to TIAA.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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CXXXXX

BUILT TO PERFORM.

CREATED TO SERVE.

(07/17)



Employee Assistance Program (EAP)



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

EAP Providers

State agencies must elect an EAP provider for the 2017 – 2019 biennium by **Friday, June 23, 2017.**

Authorized NDPERS EAP Vendors

- CHI St. Alexius Health EAP
- Live Well Solutions EAP
- The Village Business Institute EAP
- Deer Oaks EAP Services

More information

<https://ndpers.nd.gov/active-members/insurance-plans/employee-assistance-program-eap/>





Imagine better health.™

CHI St. Alexius Employee Assistance Program
NDPERS Payroll Conference

June 21, 2017

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

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

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

Management Support

Management Consultations

Formal and Informal Supervisory Referrals

Leadership Training

Employee to Employee mediation

Critical Incident Stress Debriefings (CISD)

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 – increased attendance

*In addition-will provide onsite educational presentations per your request along with developing topic specific requests

New Developments at EAP

Internet based counseling in North Dakota

Improvements to our Newsletter

New Director – Myron Cullen

More online resources

Watch recorded webinars online

Expanding our training topics

What makes us different?

Local services for over 35 years

Quality services and trainings

One place to get all your support

Maintained competitiveness in an ever expanding EAP network

Quick response time for all concerns

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. Alexis EAP Contact Information

Myron Cullen, Director

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

Email: mcullen@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. At the top left is the company logo. To the right is a navigation bar with five circular buttons: HOME, SERVICES, LIVING WELL RESOURCES (highlighted with a green border and an arrow pointing to it from above), ABOUT, and CONTACT. Below the navigation bar is a section titled "Resources for Living Well at Home and Work". To the left of this section is a photograph of a family (a man, a woman, and a child) shopping in a grocery store. To the right is a circular photograph of three people (two women and one man) sitting around a table, smiling and engaged in a meeting. Below the title and images is a paragraph of text: "Live Well Solutions is a national provider of specialized healthcare services focused on delivering affordable, high value workplace programs that assist employers with:". This is followed by a bulleted list of six benefits.

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



Live Well SOLUTIONS (866) 831-2181

Parenting Aging Balancing Thriving Working Living

Getting Your Affairs In Order

Ben has been married for 47 years. He always managed the family's money. But since his stroke, Ben can't walk or talk. His wife, Shirley, feels overwhelmed. Of course, she's worried about Ben's health. But on top of that, she has no idea what bills should be paid or when they are due.
[Read More...](#)

Locate Resources
Make a Selection

Site Search
Search

Live Connect

Savings Center

Nurseline

Live Well

Learning Center

Relocation Center

Hiring an Attorney
Living Wills
Alternatives to Guardianship
Dreaming Big: Financial Planning for Unexpected Wealth
Estate Planning Checkup

News For You
Safety Month **Midwest Floods**

June has been designated by the National Safety Council (NSC) as **National Safety Month**, with this year's theme being **Make a Difference**. According to the NSC, there has been an alarming increase in accidental deaths at home, in the workplace, and on the road. For various safety tips, please use the **Quick Jump** feature of this website and select **"Safety"** from the drop-down menu. Also visit the National Safety Council website at <http://nsc.org/nsm/> to learn more about National Safety Month and find events near you.

Are you prepared for the unexpected?

I wish I didn't know where to start. 35.5%

Some are done, others need work. 25.8%

My legal paperwork just needs updating. 19.4%

I haven't even thought about it! 16.1%

All legal documents are up-to-date. 3.2%

Total votes: 31

Online Seminars

Register for these upcoming online seminars
07/15/08 - The Path to Inner Peace
08/19/08 - When Only the Best Will Do: Finding Quality Child Care
09/16/08 - Preparing to Leave the Nest: Tips for Young Adults and Parents
10/21/08 - 10 Steps to Creating a Great Place to Work (Managers)
11/18/08 - Practical Strategies in Caring for a Loved One With Alzheimer's/Dementia

[View All](#)

View archived online seminars
06/17/08 - Getting Your Affairs In Order: Five Essential Documents
05/20/08 - Your Second Shift: Working and Caregiving
04/15/08 - Fun and Fitness: Get Your Children Energized
03/18/08 - Plan Your Dream Vacation on a Budget
02/19/08 - Relationships: 10 Little Things That Make a Big Difference

[View All](#)

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





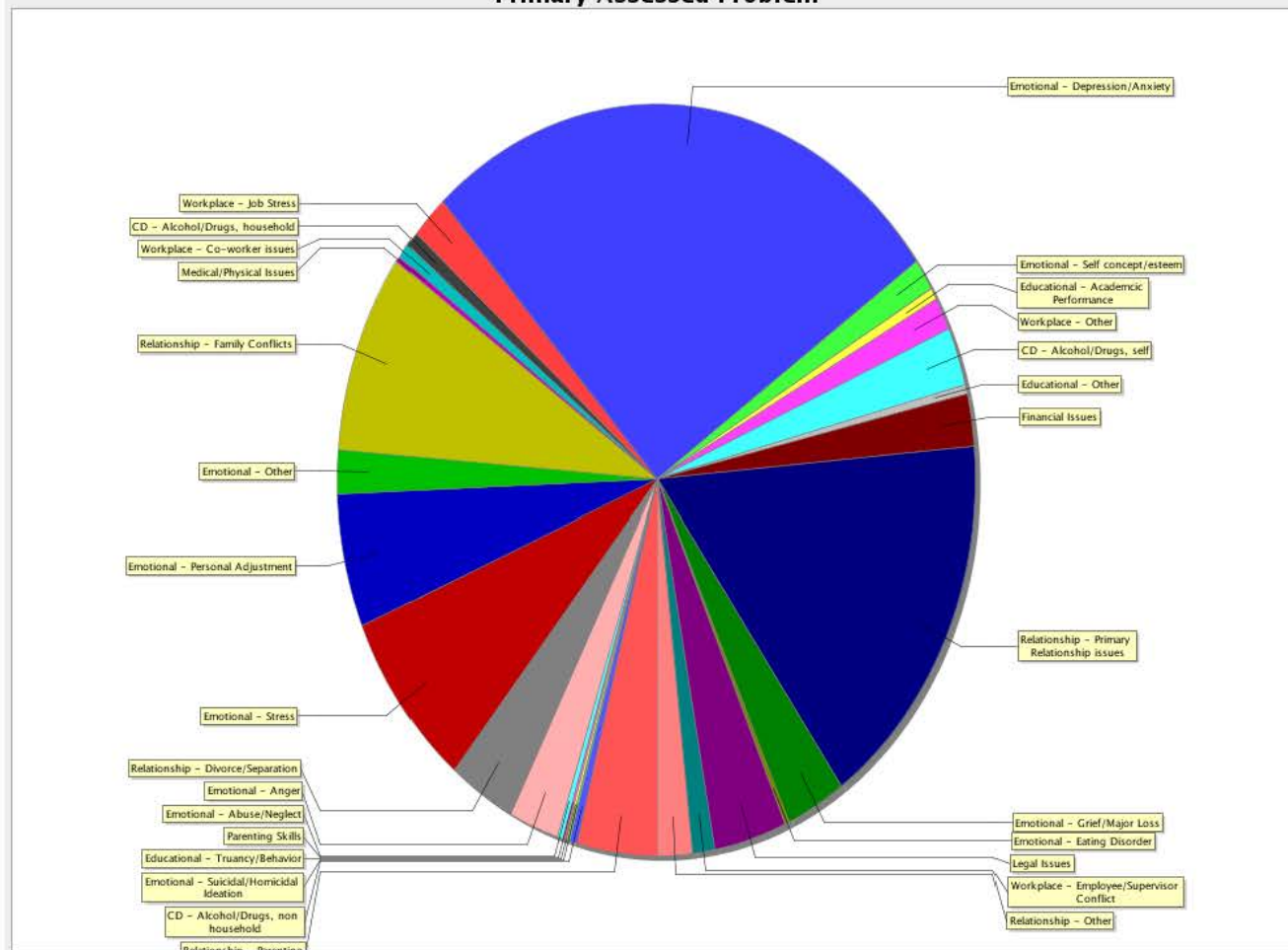
NDPERS 2017 Employee Assistance Program

VBI's EAP can help promote Wellness in Your Organization

- ❖ .Employers Spend **\$70 B** each year on lost productivity and increased absenteeism due to untreated or **ineffectively treated mental health disorders**
- ❖ .American Institute of Stress Estimates that **1M workers miss work each day** because of stress, costing employers roughly **\$602 per employee per year.**

VBI's EAP can help promote Wellness in Your Organization

- ❖• Depression alone causes an estimated **200 M lost workdays** each year and costs employers **\$44 B** annually.
- ❖• **500 M workdays are lost** annually due to alcoholism, costing employers **\$81 B**

Primary Assessed Problem

The Village Family Service Center was Founded in 1891 as a Children's Orphanage in Fargo, ND



Village Family Service Center

CEO, Doug Vang



Our Family to Help Yours... Leadership



Our Family to Help Yours...

Intake Staff



Our Family To Help Yours...Office Appointment Reception



Our Family to Help Yours...

Client Services



Our Family to Help Yours...

Client Services Supervisor



Our Family to Yours...Training & Development/Consulting



Our Family to Yours...Training & Development/Consulting



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, Emotional Intelligence
- **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, Unintended Bias
- **Wellness Training** – Stress Management, Handling Personal Change, Work/Life Balance, Money Management, Mindfulness, Compassion Fatigue/Burnout

Our Family to Help yours...Counseling



Our Family to Help Yours...Counseling



Our Family to Help Yours... Bismarck Village Office



OUR ON-SITE STAFF



Kelsey Anderson,
LPCC



Shelley Buffington,
LAC, LAPC, NCAC II



Brittany Tofsrud,
LAPC



Non-Profit Mental Health Agency

The Village in Bismarck provides a number of services that include:

- Mental health counseling for individuals, families, and children
- Intensive in-home family therapy
- Employee assistance program services
- Pregnancy counseling

Our Mission

The Village's licensed professional mental health counselors are trained to help couples, individuals, children, and families dealing with a wide variety of relationship, behavior, and mental health issues through our counseling services. Our specialty areas include addiction, treating military service members, EMDR therapy, and prolonged exposure therapy.

Family-Based Services at The Village operate on the belief that the best place to resolve family problems is within the context of the family's home and community. Through services provided in the family's home, family therapy helps parents navigate their children's needs, teach them how to parent effectively, and work diligently to help families be successful, stay safe and stay together.

701-255-1165
www.TheVillageFamily.org
107 W Main Ave #350
Bismarck, ND 58501



Our Family to Help Yours.... Grand Forks Village Office



Luke Klefstad, MA, LPCC
Division Director of Behavioral Health & Family Services, North Dakota

Luke earned a Master of Arts degree in Counseling from the University of North Dakota and is a Licensed Professional Clinical Counselor in North Dakota.



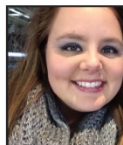
Kristi Ventzke, MS, LMFT
Clinical Supervisor

Kristi earned a Master of Science degree from St. Cloud State University. She is licensed in North Dakota and Minnesota in Marriage and Family Therapy, and has a certificate in Infant and Early Childhood Mental Health.



Janet Amundson, MA, LPC, LPCC
Intensive In-Home Family Therapist and Outpatient Therapist

Janet earned a Master of Arts degree in Counseling from UND. She completed the Infant and Early Childhood Mental Health Certificate Program through the University of Minnesota, and is licensed in North Dakota and Minnesota.



Kayla Bonewell, MA, LAPC
Intensive In-Home Family Therapist

Kayla Bonewell has a Master of Arts Degree in Counseling Psychology from UND and is a Licensed Associate Professional Counselor.



Susan DuBray, MSW, LICSW
Intensive In-Home Family Therapist and Outpatient Therapist

Susan earned a Master of Social Work degree from UND in 2002 and is a Licensed Independent Clinical Social Worker.



Sarah Edwards, PhD, LP
Licensed Psychologist

Sarah earned her doctorate in Counseling Psychology from Iowa State University and is licensed in North Dakota.



Susan Grundysen, MSW, LCSW
Pregnancy Support Services and Adoption Services

Sue earned a master's degree in Social Work from the University of Minnesota, and is a Licensed Certified Social Worker in North Dakota.



Kaylyn Kalenze, MA, LPC
In-Office Counselor

Kaylyn earned a Master of Arts degree from UND in Community Agency Counseling and is a Licensed Professional Counselor in North Dakota.



Katrina Kanwischer, MS, LAMFT
Intensive In-Home Family Therapist

Katrina received her Master in Social Work from the University of Nebraska, Lincoln. She is a Licensed Associate Marriage and Family Therapist.



Jim Martini, MA, LPC
Intensive In-Home Family Therapist

Jim earned a Master of Arts degree in Counseling from UND and is a Licensed Professional Counselor in North Dakota.



Melissa Olson, BS
Family Group Decision Making Facilitator

Melissa earned a Bachelor of Science degree in Criminal Justice Studies from UND. She is working toward her parenting investigator license.



Talia Telander, MA, LPC
Intensive In-Home Family Therapist and Family Team Decision Making Facilitator

Talia received a Master of Arts degree in Counseling from UND and is a Licensed Professional Counselor.



Heidii Poplick, LCSW
Intensive In-Home Family Therapist

Heidii earned a Master of Social Work degree from UND. She is a Licensed Clinical Social Worker.

701-746-4584
Grand Cities Mall • 1726 S. Washington St.
Suite 33A • Grand Forks
www.TheVillageFamily.org

Our Family to Help Yours...

Devils Lake Village Office



BRIDGET MERANDA

MSW, LCSW

Location: Devils Lake

I describe myself as a passionate therapist with the interest in helping families and children to improve and strengthen family systems. I am trained and certified in Trauma Focused Cognitive Behavioral Therapy and have an interest in working with children...Read more



MALLARY SCHAEFER ANDERSON

MS, LMFT

Location: Devils Lake

I attended undergraduate and graduate school at North Dakota State University specializing in psychology, child development and family science, and couples and family therapy. I work with individuals of all ages, couples of all varieties, and families. I am an...Read more



MELISSA OLSON

BS, CJS

Location: Devils Lake, Location: Grand Forks

I am a facilitator for Family Group Decision Making in the Devils Lake and Grand Forks regions. I received a Bachelor of Science degree with a major in Criminal Justice and minors in Child Development and Psychology from the University...Read more

Salesforce for Outlook
Login failed. Please enter your login credentials again.

Our Family to Help Yours...

Minot Village Office



ANGELE' CURTIS

MS, LPC

Location: Minot

I realized I wanted to be a therapist at the young age of 10. Helping people has always been my motivation; the moment someone feels heard/understood is what I strive for. My mission is not to change the whole world,...[Read more](#)



KELLEY HALTER

MA, LPC

Location: Minot

My mission is to work myself out of a job, one family, couple or client at a time. I commit to supporting those I work with to identify the unproductive aspects of their lives, work through difficulty, support thought restructuring...[Read more](#)



KIMBERLY MASSINE

BA

Location: Minot, Location: Williston

I received a bachelor's degree in Criminal Justice from Metropolitan State University in Minnesota in 2004, and will finish a degree in Social Work through the University of North Dakota in the spring of 2018. I have experience working with...[Read more](#)



LINDSEY KRUEGER

MSW, LCSW

Location: Minot, Location: Williston

I'm a pregnancy and adoption social worker in the Minot and Williston office, and an intensive in-home family therapist in Minot. I earned my master's degree from Edinboro University, and am a Licensed Certified Social Worker in the state of...[Read more](#)



MAGGIE BOHANNON

MS, LAPC

Location: Minot, Location: Williston

As a counselor, I seek to understand the ways in which clients construct meaning and the meaning clients attribute to their experiences as a result. I enjoy fostering the process of change and witnessing the power clients harness when they...[Read more](#)



MANHATTAN JEHLICKA

MSW, LCSW

Location: Minot

I'm a North Dakota native, and attended the University of North Dakota for both my undergraduate and graduate education (Go UND)! I obtained undergraduate degrees in psychology and social work and graduated with my Master of Social Work in 2015...[Read more](#)

Our Family to Help Yours...

Williston Village Office



KIMBERLY MASSINE

BA

Location: Minot, Location: Williston

I received a bachelor's degree in Criminal Justice from Metropolitan State University in Minnesota in 2004, and will finish a degree in Social Work through the University of North Dakota in the spring of 2018. I have experience working with...[Read more](#)



LINDSEY KRUEGER

MSW, LCSW

Location: Minot, Location: Williston

I'm a pregnancy and adoption social worker in the Minot and Williston office, and an intensive in-home family therapist in Minot. I earned my master's degree from Edinboro University, and am a Licensed Certified Social Worker in the state of...[Read more](#)



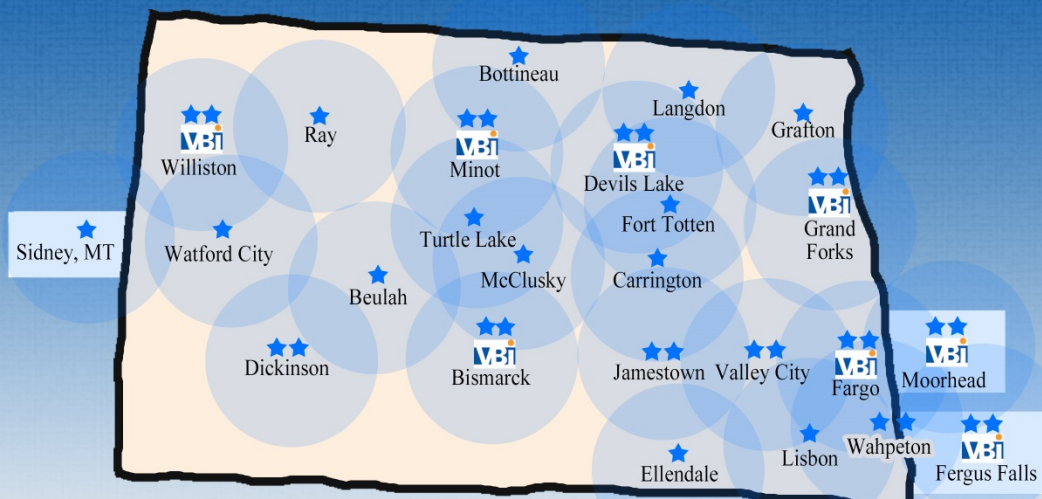
MAGGIE BOHANNON

MS, LAPC

Location: Minot, Location: Williston

As a counselor, I seek to understand the ways in which clients construct meaning and the meaning clients attribute to their experiences as a result. I enjoy fostering the process of change and witnessing the power clients harness when they...[Read more](#)

We've Got You Covered



VBI = VBI Location
 ★ = One Established Provider
 ★★ = Multiple Established Providers
 ● = 40 Mile Service Area
 The Village Business Institute will set up additional providers as needed.

The Village Family Service Center has offices in:

Bismarck	Grand Forks
Devils Lake	Minot
Fargo (2 locations)	Williston

The VBI EAP has affiliate providers in the following cities in ND & Border Communities:

Beulah	Fort Totten	Ray
Bismarck	Grafton	Turtle Lake
Bottineau	Grand Forks	Valley City
Carrington	Jamestown	Wahpeton
Devils Lake	Langdon	Watford City
Dickinson	Lisbon	Breckenridge, MN
Ellendale	McClusky	Moorhead, MN
Fargo	Minot	Sidney, MT

VBI/Village Staff

- 1 Senior Professional in Human Resources (SPHR)
- 1 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
- 2 Account Executives – Quality Account Management

VBI EAP SERVICES

Village Business Institute Employee Assistance Program

Help Promote Wellness in Your Organization.



Face-to-Face Personal Counseling

VBI provides face-to-face counseling to your employees and no barriers to service.

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

- Depression is estimated to cost 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

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

Household Aggregate Model
Highest Standard of Confidentiality
Face-to-Face Personal Counseling
Web-Based Counseling
Financial Counseling
Legal Counseling
24/7 Crisis Counseling
CD Evaluation
Wellness Programs
Health Risk Assessment
Nutrition Counseling
Employee Newsletters
Supervisor Newsletters
Village EAP User Website
Poster/Check Stuffer
Employee Orientations
Supervisor Orientations
Supervisor Help Line
Training & Development
Utilization Reports
*Formal Referrals
*Consulting
*Crisis Management Services

**Reduced NDPERS EAP Rate*

Zaundra Bina, Account Executive
701-451-5032 or 1-800-627-8220
zbina@thevillagefamily.org

Charlie Lindberg, Account Executive Manager
701-451-5034 or 1-800-627-8220
clindberg@thevillagefamily.org

www.VillageEAP.com
(login: NDPERS DEMO)

VBI The Village
Business Institute
a division of The Village Family Service Center
www.TheVBI.com

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

Our Family to Help Yours...

Financial Resource Center



The Village

FINANCIAL RESOURCE 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.

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

www.HelpWithMoney.org

VBI EAP Services - Supervisor Toolbox



VBI EAP Services - Supervisor Resources

- Unlimited access to Supervisor Helpline
- Formal referral available for job performance & DFWP/DOT
- Employee and management training—
one hour per NDPERS Organization –
Additional one hour for every 500 FTE
- Crisis Management Services

Our Family to yours....Communications



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
- Video Blogs
- Monthly Blog

PROMOTIONAL MATERIALS

HEY!



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.

 **The Village
Business Institute**
a division of The Village Family Service Center

800-627-8220

www.VillageEAP.com

POSTERS/PRE-MADE ADS

**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

PSST!



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

MONTHLY EAP NEWSLETTER



Keeping In Touch

The Village Employee Assistance Program

April 2017



Tina DeLaCruz
Client Services
Associate
The Village Family
Service Center

Q: I need to set up an appointment with a counselor through my EAP. How does that process work?

A: All of us have experienced difficulties in life from time to time – whether it is dealing with personal struggles, unexpected financial hardships, or legal questions. When difficult situations arise, it can be tough to know what to do or where to turn when you are overwhelmed. Sometimes it is hard for us to even admit that we need help to get through the trying periods of life.

The Village wants you to know that no matter what you're going through, you don't have to go it alone. Your employer has a terrific benefit, the Employee Assistance Program (EAP), which can help you find the support you may need to navigate through troubled times.

How does it work?

When you decide you would like to access your EAP, simply call us at 1-800-627-8220. When you call, let the staff member know you would like to set up an appointment through your EAP. The staff in the intake department will get your information and the concerns you are facing to direct you to the best provider for your situation.

If you are having trouble with children or a relationship, they can set up an appointment with one of our many qualified therapists. We have several office locations, so the intake staff will work to find a location that is most convenient for

Counselor Column, on Back

UNDERSTANDING YOUR EAP BENEFITS



Once a month, this Keeping in Touch newsletter shows up in your paycheck or inbox. Its goal is to provide you with helpful information related to your wellbeing. But it's only one small slice of the Employee Assistance Program benefit provided by your employer.

An EAP is a work-based program that helps employees identify and resolve personal concerns that affect job performance and satisfaction. The services are provided at no additional cost to you, and they are completely confidential. The majority of companies offer EAPs to their employees, according to the International Employee Assistance Professional Association.

"For decades, EAPs have demonstrated their value, both to the individuals whose lives they have improved and to the employers and work organizations that benefit from

having healthy workers," according to the Department of Labor.

Face-to-face counseling, either in person or online, is a key component of The Village Business Institute EAP. Our counselors offer professional guidance for a wide variety of issues that affect employees. Some common topics are *relationship issues*, including marriage, family, and parent-child counseling; *emotional health*, such as stress, anxiety, depression and grief; and *workplace issues*, like coping with change, handling conflict or dealing with difficult people. Counselors are also available to you in times of crisis.

The Village EAP believes all members of an employee's household are important, and they all can access services, based on how many sessions are available. Sessions are approved in

Benefits, on Back

EAP

"Keeping in Touch" is a monthly publication for employees covered by The Village Employee Assistance Program (EAP) through their employer's benefit package. If you have questions about your EAP benefit, or if you would like to access services, call **1-800-627-8220**



eap@thevillagefamily.org
(800) 627-8220

A navigation bar with blue buttons: Home, Employee Resources, Employer Resources, Affiliate Resources, Newsletter Sign-up, Education Library, and Contact Us. Below this is an orange search bar with a "Select Topic" dropdown, a "Select Language" dropdown, and a "Search!" button.

Welcome to The Village Business Institute Employee Assistance Program!

The **Village Business Institute's Employee Assistance Program** (EAP) is a confidential and independent counseling program that offers professional guidance and services to organizations, employees and managers throughout the United States and Canada. Our services are free and confidential for employees of companies providing The Village Business Institute's EAP as part of its benefits.

Life can present many challenges. Our trained and skilled professionals will assist you in finding solutions to your specific needs—professional, personal or financial. We are available and devoted to helping you find lasting solutions that work for you, your family and organization.

If you would like to learn more about our services, or if you would like to schedule an appointment with a professional in your area, simply give us a call at **1-800-627-8220** (TTY 1-888-510-7433 for the deaf and hard of hearing). We are available and ready to serve you 24 hours a day, 7 days a week.



HEALTH/WELLNESS FAIRS



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 1790 employees and 181 days in this period
People Trained: 313

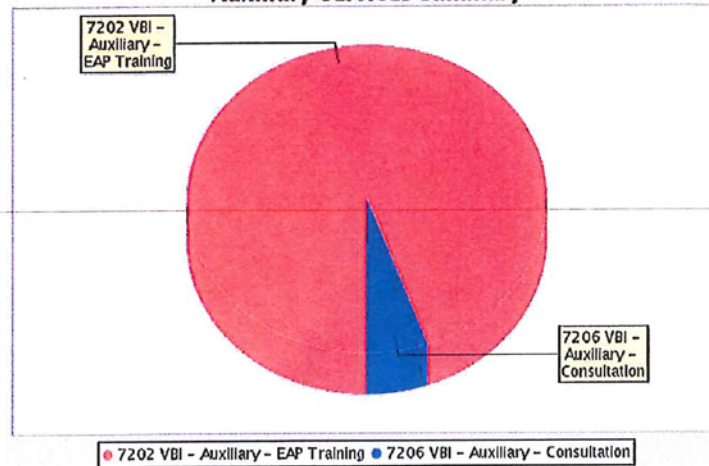
Client Contact Summary

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



Our Family to Yours...

Quality Assurance



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

VBI EAP Services

- Consulting
 - Coaching
 - Mediation
 - Investigations
 - Employee Engagement

Our Family to Help Yours...

Account Management



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!

North Dakota EAP Program

DEER OAKS EAP SERVICES



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



Strategic Partnership Approach



- **Expertise in partnering with state agencies**
 - Understanding of the unique stressors of state employees
(State of North Dakota, State of Nebraska, State of Texas, etc.)
- **A high touch account management approach that's responsive to a state agencies changing needs**
 - We're a strategic, responsive, and highly visible partner
- **Collaborate to deploy creative approaches to promoting program awareness and usage**
 - Many of Deer Oaks' clients experience much higher utilization than the national average

High Quality Clinical Services



- **Best practice clinical approach to ensure the best outcomes**
 - Toll-free access to the call center & immediate counseling services 24/7/365 - **live clinical answer**
 - Match caller with an EAP provider that also **takes their insurance**
 - Up to **8 face-to-face visits** per issue, per year
- **Extensive local provider network with the highest industry qualifications**
 - 39 in Burleigh County
 - 237 across North Dakota
 - 56,000 across the U.S.

Robust Work-Life Services



- **Legal counseling**
 - Telephonic counseling, free 30 minute face to face consultations with local attorneys; 25% discount to retain services
- **Financial consultations**
 - Access to telephonic financial counseling with certified financial planners
- **Identity theft consultations**
 - Telephonic consultations with identity theft experts
- **Concierge services**
 - Unlimited concierge services to assist individuals with locating child care, elder care, & daily living resources
- **“Take the Highroad” program**
 - Cab ride reimbursement

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., “did you know” campaign)
- 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**

Pricing



- \$1.54 per employee, per month

For More Information...



Please Contact:

Greg Brannan

Deer Oaks EAP Services

301-829-0364

gbrannan@deeroaks.com

www.deeroaks.com

Thank you for joining us. Any questions?

Email ndpers-info@nd.gov

Call (701)328-3900

