Contents

Getting Started ................................................................. 2

Preferred Method of Enrollment ............................................ 2

Health Insurance ............................................................... 2

Life Insurance ..................................................................... 4

Dental Insurance ............................................................... 6

Vision Insurance ............................................................... 8

NDPERS Administered FlexComp Plan ................................. 9

Late Filing Procedure ......................................................... 14

Other Plan Information ....................................................... 15

457 Deferred Compensation Plan ...................................... 15

Tobacco Cessation Program ............................................... 16

PeopleSoft Information for State Agencies ......................... 17

PeopleSoft Information for North Dakota University System ... 20

Employer Self Service Benefit Enrollment Report .............. 21
Getting Started

Once again it’s that special time of the year . . . the NDPERS Annual Enrollment Season. The enrollment period is from October 19 – November 6, 2020. In order to assist you, NDPERS has consolidated information regarding the enrollment procedures and deadline date for each program as well as instructions for PeopleSoft Benefits Administration.

The information and enrollment details will be available on the NDPERS website on Monday, October 19, 2020. Please refer employees to the website.

Preferred Method of Enrollment

Employees are encouraged to use PERSLink Member Self Service (MSS) Online Portal for annual enrollment. The annual enrollment feature will be available on the MSS Online Portal for employees to make their enrollments starting at 8:00 a.m. October 19 through November 6, 2020. Enrollments made online, will appear on the benefit enrollment report available through PERSLink Employer Self Service (see page 22). You will use the benefit enrollment report to update your payroll system (except State Agencies on PeopleSoft – see page 18).

If an employee is unable to use the Online Portal, it will be necessary for you to provide the applicable enrollment forms. However, we are requesting your assistance in strongly encouraging your employees to enroll online. If a paper application is being submitted to NDPERS, it is the responsibility of the Authorized Agent or Payroll Personnel in your organization to review all enrollment forms for proper completion and to ensure that the “Annual Enrollment” box is checked. Incomplete or improperly completed forms will be returned, which will result in a delay in processing. All forms must be signed and dated by the employee no earlier than October 19th and no later than November 6, 2020. Employees must submit forms to their payroll office by Friday, November 6, 2020 (no exceptions). Please do not print any applications from the website until the week of annual enrollment. We will have the new applications on the NDPERS website on Monday, October 19, 2020.

Just to reiterate - - during the Annual Enrollment Season members complete enrollment ONLY if they are:

✓ enrolling in insurance plans for which they are eligible but not currently enrolled,
✓ adding a dependent,
✓ changing or canceling their current coverage,
✓ electing to pre-tax insurance premiums for the 2021 plan year, or
✓ enrolling in the FlexComp plan for the 2021 plan year.

We hope you find this information helpful. If you have any questions, be sure to contact the NDPERS office. Thank you for your assistance!

NDPERS Benefits Division

Reminder: If you have a new hire, they must complete their initial “new hire” elections through MSS NDPERS Plans if they wish to participate for the remainder of 2020 plan year prior to making their annual enrollment elections for the 2021 plan year.
Employees of the State of North Dakota, the University System, District Health Units, Garrison Diversion Conservancy District, members of the Legislative Assembly and participating Political Sub-divisions are eligible to participate in this plan.

The carrier for the NDPERS Health Insurance is Sanford Health Plan. Employees of the State of North Dakota, the University System, District Health Units, and Garrison Diversion Conservancy District are also eligible to enroll or discontinue participation in the High Deductible Health Plan (HDHP/HSA). NDPERS may require account verification, such as a physical address, in order to establish the employee’s HSA. However, if the HSA cannot be established, employer contributions will not be made for the employee but the employee will remain in the HDHP Plan. HSAs cannot be established if the employee is a non-resident alien. An eligible employee that elects to participate in the HDHP will be permitted to defer pre-tax payroll deductions to their HSA if the employer has notified NDPERS that they allow this option.

To Enroll: Complete Enrollment on
PERSLink Member Self Service online portal
OR

Health Insurance Application or Change SFN 60036

Remit Forms to: NDPERS daily/weekly

Filing Deadline: Online Portal Enrollments - Friday, November 6
    Paper Forms - Friday, November 6

Effective Date: January 1, 2021
Life Insurance

Employees of the State of North Dakota, the University System, District Health Units, Garrison Diversion Conservancy District, members of the Legislative Assembly and participating Political Sub-divisions are eligible to participate in this plan.

The carrier for the NDPERS Life Insurance Plan is Voya Financial.

Employee Supplemental Coverage

- Employees can increase their employee supplemental coverage by up to a $25,000 increment – up to the guarantee issue limit – by submitting a life insurance application. However, an EOI is not required.

  This type of coverage will be automatically approved and effective January 1, 2021 so you will not receive an approval letter from NDPERS.

- Employees that wish to increase their employee supplemental coverage by more than $25,000 or above the guarantee issue limit of $200,000, have two options:
  - Submit a life insurance application and submit an EOI. If the application is denied by the carrier, the employee will not receive any additional coverage.
  - Recommended: Submit two applications and an EOI. The first application should be for the $25,000 increment (applicable only up to the guarantee issue of $200,000), and the second application should be for the additional increase requested. This guarantees the employee to receive the $25,000 increase in life insurance coverage and becomes effective January 1, 2021. The employee must still wait for approval by the carrier on the additional increase requested.

The employee supplemental life insurance premium up to the first $50,000 of coverage is a pre-tax deduction unless the employee declines this action through the MSS Life Insurance Enrollment or by submitting the Annual FlexComp Enrollment 2021 Plan Year (SFN 17759).

Dependent Supplemental Coverage
Employees may enroll or increase their dependent supplemental coverage during annual enrollment without an EOI.

Spouse Supplemental Coverage
All increases in spouse supplemental coverage will require (EOI).

Evidence of Insurability (EOI) Submission
EOIs must be submitted to NDPERS, not to Voya Financial. The use of whiteout is not permitted. NDPERS will require a new form be completed. Employees should NOT complete section “B” on the EOI as NDPERS staff will complete.

An increase to supplemental life insurance coverage that requires EOI will not be effective until the coverage is approved by the carrier. Do not set up any payroll deductions for increased coverage until you receive notification from our office that the increase in coverage has been approved by Voya Financial.
The employee supplemental life insurance premium up to the first $50,000 of coverage is a pre-tax deduction unless the employee declines this action through the MSS Life Insurance Enrollment or by submitting the Annual FlexComp Enrollment 2021 Plan Year (SFN 17759).

To Enroll: Complete Enrollment on PERSLink Member Self Service online portal; however, if EOI is required, this form must be sent to NDPERS separately, but can be obtained through MSS under the Forms Tab.

OR

Life Insurance Enrollment/Change (SFN 53803)
Group Life Insurance Evidence of Insurability (do not complete Section B)

Remit Forms to: NDPERS daily/weekly (including EOI forms – DO NOT send to Voya Financial)

Filing Deadline: Online Portal Enrollments - Friday, November 6
Paper Forms - Friday, November 6

Effective Date: Employee supplemental increases of $25,000, up to the $200,000 maximum guarantee issue, are effective January 1, 2021. Increases in excess of $25,000 or in excess of the $200,000 guarantee issue amount require EOI and will be effective upon approval by the carrier.

Enrollment and increases in dependent supplemental will be effective January 1, 2021.

All spouse supplemental increases in coverage require EOI and will be effective upon approval by the carrier.
Dental Insurance

Employees of the State of North Dakota, the University System, District Health Units, Garrison Diversion Conservancy District and members of the Legislative Assembly are eligible to participate in this plan.

The carrier for the NDPERS Dental Insurance Plan is Delta Dental of Minnesota.

Employees have been confused when selecting between Delta Dental and Total Dental Administrators (TDA) so please take actions necessary to ensure that your employees review their enrollment, verify it is for the correct plan and pretax premium amount.

Individuals that participate in the NDPERS dental or vision plan will be required to have coverage for the full calendar year. Coverage may only be cancelled during the calendar year if the individual terminates employment or becomes ineligible due to employment status change. Individuals will be able to increase or decrease (not cancel) their level of coverage subject to qualifying events and application within 31 days of the event.

The following monthly premiums apply January 1, 2021 through December 31, 2021:

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Only</td>
<td>$39.80</td>
</tr>
<tr>
<td>Individual &amp; Spouse</td>
<td>$76.82</td>
</tr>
<tr>
<td>Individual &amp; Child(ren)</td>
<td>$89.18</td>
</tr>
<tr>
<td>Family (employee, spouse, &amp; child(ren))</td>
<td>$127.00</td>
</tr>
</tbody>
</table>

To Enroll: Complete Enrollment on

OR

Dental/Vision Insurance Application or Change SFN 58792

&

Annual FlexComp Enrollment 2021 Plan Year (SFN 17759) - if employee wants to pre-tax premium.

Remit Forms to: NDPERS daily/weekly

Filing Deadline: Online Portal Enrollments - Friday, November 6

Paper Forms - Friday, November 6

Effective Date: January 1, 2021
Vision Insurance

Employees of the State of North Dakota, the University System, District Health Units, Garrison Diversion Conservancy District and members of the Legislative Assembly are eligible to participate in this plan.

The carrier for the NDPERS Vision Insurance Plan is Superior Vision.

Individuals that participate in the NDPERS dental or vision plan will be required to have coverage for the full calendar year. Coverage may only be cancelled during the calendar year if the individual terminates employment. Individuals will be able to increase or decrease their level of coverage subject to qualifying events and application within 31 days of the event.

The following monthly premiums apply January 1, 2021 through December 31, 2021.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Only</td>
<td>$6.57</td>
</tr>
<tr>
<td>Individual &amp; Spouse</td>
<td>$13.15</td>
</tr>
<tr>
<td>Individual &amp; Child(ren)</td>
<td>$11.98</td>
</tr>
<tr>
<td>Family (employee, spouse, &amp; child(ren))</td>
<td>$18.55</td>
</tr>
</tbody>
</table>

To Enroll: Complete Enrollment on PERSLink Member Self Service online portal
OR
Dental/Vision Insurance Application or Change SFN 58792
&
Annual FlexComp Enrollment 2021 Plan Year (SFN 17759) - if employee wants to pre-tax premium.

Remit Forms to: NDPERS daily/weekly

Filing Deadline: Online Portal Enrollments - Friday, November 6
Paper Forms - Friday, November 6

Effective Date: January 1, 2021
**NDPERS Administered FlexComp Plan**

Employees of the State of North Dakota (excluding University System employees), participating District Health Units, and members of the Legislative Assembly are eligible to participate in the plan.

The Third Party Administrator for processing claims for the NDPERS FlexComp Plan is ASIFlex.

**To Enroll:**
- Complete Enrollment on [PERSLink Member Self Service online portal](#)
- OR
- [Annual FlexComp Enrollment 2021 Plan Year](#) (SFN 17759)

**Remit Forms to:** NDPERS daily/weekly

**Filing Deadline:**
- Online Portal Enrollments - Friday, November 6
- Paper Forms - Friday, November 6

**Effective Date:** January 1, 2021

NDPERS has recognized in the past that employees may need to make changes to their pre-tax benefits after the annual enrollment season ends. Employees changing their pre-tax benefits must complete a new enrollment form. The new form must have **REVISED** written across the top and should include all elections being made by the employee, not just those being changed. In order for the new benefit election to be uploaded from PERSLink to PeopleSoft, the form must be received at NDPERS no later than December 4, 2020.

Whether or not to allow employees to make changes after December 4, 2020, will be left up to the discretion of the employer and the employer will be responsible to update PeopleSoft. OMB payroll is locked to agencies at 4:00 pm on December 28, 2020.
**Medical Spending** – Annual maximum $2,750.

**Dependent Care** - Annual maximum $5,000 for a single parent, $5,000 for a married couple filing a joint tax return, $2,500 for a married person filing a single tax return.

**NDPERS Group Life Plan** – The employee supplemental life insurance premium up to the first $50,000 of coverage is a pre-tax deduction unless the employee declines this action on the Life Insurance Plan Enrollment through MSS, the Mobile App or by signing in Part B of the paper application.

**NDPERS sponsored Delta Dental and Superior Vision** plans are eligible for pre-tax payroll deduction by electing the Dental or Vision Plan Enrollment through PERSLink MSS online portal or Mobile App. The election to pre-tax the premiums must be made each year; if the employee does not take action to pre-tax the premium, it will be an after tax deduction.
Other insurance products eligible for payroll deductions are listed below. The election to pre-tax the premiums must be made each year; if the employee does not take action to pre-tax the premium, it will be an after tax deduction. Only those products marked ‘yes’ are eligible to be set up as a pre-tax deduction:

<table>
<thead>
<tr>
<th>Product Name</th>
<th>Company Representative – Lynn Brokaw</th>
<th>Pretax Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFLAC</td>
<td><strong>Product Name</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Company Representative – Lynn Brokaw</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>400 E Broadway, Ste 307 Bismarck ND 58501</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>701-258-6040</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>E-Mail: <a href="mailto:lynn_brokaw@us.aflac.com">lynn_brokaw@us.aflac.com</a></strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Product Description</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cancer indemnity policies providing benefits for diagnosis of skin cancer, internal cancer as well as annual screening benefits.</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Hospital Confinement</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Indemnity benefits whether hospitalized days or weeks.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hospital Intensive Care</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Provides coverage in the event of a sickness or injury and is admitted to the ICU unit.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Accident</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Accident indemnity policies providing benefits for accident/injury.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lump Sum Critical Illness</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Pays a lump sum benefit for code red major critical illness event. (Heart attack, stroke, coma, paralysis, major organ transplant, end stage renal failure. Riders available for cancer, sudden cardiac death.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Personal Sickness Indemnity</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Indemnity policy for sickness related hospital confinement, major diagnostic exams, in &amp; out-patient surgeries.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Specified Health Event</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Critical care, recovery indemnity policies for major critical illness.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disability</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>All disability policies that are specific replacement of income benefits.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dental</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Voluntary dental. No networks, no deductibles, no pre-certifications.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vision Now</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Vision indemnity policy providing vision insurance, vision correction benefits.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Life</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>All life policies.</td>
<td></td>
</tr>
<tr>
<td>Central United</td>
<td><strong>Company Representative – James M Kasper</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>C/O Asset Management Group Inc.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>PO Box 9016 Fargo ND 58106--9016 701-232-6250</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Pretax</strong></td>
<td></td>
</tr>
<tr>
<td>Product Name</td>
<td>E-Mail: <a href="mailto:jmkasper@amg-nd.com">jmkasper@amg-nd.com</a></td>
<td>Eligibility</td>
</tr>
<tr>
<td>------------------</td>
<td>----------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Cancer Insurance</td>
<td>Provides cash benefits to covered persons for treatment of cancer.</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Colonial Life**

<table>
<thead>
<tr>
<th>Company Representative – John Guzman</th>
</tr>
</thead>
<tbody>
<tr>
<td>Famer's Union Insurance</td>
</tr>
<tr>
<td>4141 38th St S Ste C</td>
</tr>
<tr>
<td>Fargo ND 58104</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Product Name</th>
<th>E-Mail: <a href="mailto:john.guzman@fumic.com">john.guzman@fumic.com</a></th>
<th>Pretax Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident</td>
<td>Composite rated, guaranteed renewable accident product with choice of plan levels and optional riders. It provides indemnity benefits for on and off the job accidents.</td>
<td>Yes</td>
</tr>
<tr>
<td>Cancer</td>
<td>Composite rated, guaranteed renewable specified disease product with choice of plan levels and optional riders. Provides benefits for expenses related to cancer.</td>
<td>Yes</td>
</tr>
<tr>
<td>Disability</td>
<td>Age banded, guaranteed renewable short-term disability income product.</td>
<td>No</td>
</tr>
<tr>
<td>Medical Bridge</td>
<td>Age banded, guaranteed renewable hospital confinement indemnity product. Choice of plans, levels. Includes confinement, rehab unit, surgical and diagnostic procedures.</td>
<td>Yes</td>
</tr>
<tr>
<td>Critical Illness</td>
<td>Specified disease product with a lump sum benefit upon diagnosis of a covered specified disease with a choice of plan options for reoccurrence, cancer, face amounts, and optional riders.</td>
<td>No</td>
</tr>
<tr>
<td>Life</td>
<td>All life insurance policies.</td>
<td>No</td>
</tr>
</tbody>
</table>

**Total Dental Administrators**

<table>
<thead>
<tr>
<th>Company Representative – Logan Stucki</th>
</tr>
</thead>
<tbody>
<tr>
<td>2800 N 44th Street Ste 500</td>
</tr>
<tr>
<td>Phoenix, AZ 85008</td>
</tr>
<tr>
<td>801-268-9740 Ext 306</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Product Name</th>
<th>E-Mail: <a href="mailto:lstucki@TDAdental.com">lstucki@TDAdental.com</a></th>
<th>Pretax Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elite Choice</td>
<td>Fully insured dental program.</td>
<td>Yes</td>
</tr>
<tr>
<td>Product Name</td>
<td>Product Description</td>
<td>Pretax Eligibility</td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>Accident Elite</td>
<td>Employees can get help prevent financial hardship due to medical/travel expenses caused from an accident. Payments direct to employee.</td>
<td>Yes</td>
</tr>
<tr>
<td>Cancer Care Elite</td>
<td>Payments direct to employee for new and experimental treatment, travel, lodging, out of pocket medical costs, deductibles, co-pay amounts.</td>
<td>Yes</td>
</tr>
<tr>
<td>Hospital Confinement Plan</td>
<td>Payment direct to employee for costs related to intensive care, hospitalization, birth of a child, accidents.</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Late Filing Procedure

If the Authorized Agent is going to be unavailable during the pertinent filing dates, when possible, please make arrangements so that any paper applications are still filed on time.

NDPERS will allow Authorized Agents a filing “grace period” until Friday, November 13, at 5:00 p.m. to forward all enrollment materials to the NDPERS office. Note: Any forms filed within this “grace period” are required to be dated by the employee no later than November 6 and must be on file in the NDPERS office by 5:00 p.m. on November 13.

In the event you attempt to file enrollment forms later than **Friday, November 13, 2020**, NDPERS has established the following procedure to address late enrollment processing issues for the Health, Life, Dental and Vision plans. FlexComp is covered on page 10. Because annual enrollment will not be accessible through MSS online after November 6, if a change is made a paper application MUST BE submitted.

1. NDPERS needs to be advised by the appointing authority that:
   a. They have reviewed the situation and determined that the enrollment form was filed with their department within the enrollment period and in a manner that meets the requirement for participation.
   b. They have identified the problem that occurred and put into place procedures to ensure that it will not occur in the future. (A description of what happened should be provided in sufficient detail so NDPERS can determine that an administrative error occurred that warrants allowing processing. In addition to describing what happened, a description of the administrative remedy should also be supplied.)
   c. The enrollment process could not be completed through MSS and therefore, the member was instructed by NDPERS staff to submit a paper application.

2. The appointing authority shall file the above information with the Executive Director of NDPERS.

3. Upon review by the NDPERS Director, the enrollment form will be approved/denied. NDPERS will notify the appointing authority and NDPERS designated authorized agent of its decision. If approved, the enrollment form will be processed.
Other Plan Information

457 Deferred Compensation Plan

Employees of the State of North Dakota, the University System, District Health Units, Garrison Diversion Conservancy District, members of the Legislative Assembly and participating Political Sub-divisions are eligible to participate in this plan. Temporary employees and independent contractors are not eligible to participate in the plan.

Employees must be working at least 20 or more hours a week for 20 or more weeks per year and filling a permanent position that is regularly funded and not of limited duration.

This program allows employees to defer a portion of salary on a pretax basis through convenient payroll deductions. Starting supplemental savings early is important for any employee to prepare for their financial future. The earlier someone gets started the greater the potential for savings!

To Enroll: Complete Enrollment on PERSLink Member Self Service online portal

OR

457 Deferred Compensation Plan Quick Enrollment/Waiver (SFN-54362) with TIAA

457 Deferred Compensation Plan Enrollment/Change Form (SFN-3803) with selected eligible providers from Provider Representative List to open an account

Remit Forms to: NDPERS daily/weekly

Filing Deadline: Online Portal or Paper Forms – must be submitted to NDPERS the month prior to the pay period in which income is earned (deferred)

Effective Date: Enrollments processed any time throughout year
Tobacco Cessation Program

Employees of the State of North Dakota, University System, District Health Units, and the Garrison Diversion Conservancy District and their dependents age 18 or older are eligible to participate in this plan. Employees and dependents must be participants in the NDPERS group health plan.

The North Dakota Public Employees Retirement System received a grant from the ND Department of Health to help state employees and their dependents age 18 and older quit smoking or chewing tobacco. The program is administered by Sanford Health Plan.

The employee must contact Sanford Health Plan at (877) 737-7730 to enroll.
PeopleSoft Information for State Agencies

This information is for State Agencies who are on the PeopleSoft Payroll System.

Upload from PERSLink into PeopleSoft
All benefit elections for benefit plans sponsored by NDPERS, which are made by permanent employees as part of the annual enrollment season, will be uploaded from the PERSLink system to PeopleSoft by Friday, December 11, 2020. NDPERS will email the primary authorized agents to notify you when the upload is complete. The upload from PERSLink will include the following:

- FlexComp medical & dependent care spending annual pledges.
- Health insurance, including enrollment in the High Deductible Health Plan and HSA
- Dental insurance (Delta Dental)
- Vision insurance (Superior Vision)
- Elections to pre-tax premiums for dental insurance with Delta Dental and vision insurance with Superior.
- If the employee was participating in a FlexComp spending account and chose not to participate in 2020, the coverage will be ended
- If the employee was pre-taxing a dental or vision premium in 2020 and did not elect to pre-tax for 2021, the coverage will be changed from pre-tax to after tax
- The first $50,000 of supplemental life insurance coverage will be pre-taxed unless the employee opted out of this

The upload from PERSLink will not include the following:
- Temporary employee annual enrollment elections. Refer to your ESS Benefit Enrollment Reports (see page 22) for details on changes for temporary employees.
- Pretax premiums for voluntary insurance products not sponsored by NDPERS (AFLAC, Colonial, TDA, etc.) or any benefit elections for temporary employees. The steps for entering this information are under the ‘Instructions for Entering Open Enrollment Elections’ that follow.
- Dependent information for health, dental or vision coverage. PERSLink will be the system of record for dependent information therefore dependent information will not be required to be maintained in PeopleSoft.
- Life Insurance requiring underwriting if approval is received by NDPERS after December 1. NDPERS will notify you of underwriting approval by the carrier as it is received. To update life insurance elections in PeopleSoft, do a manual event with an Event Date of 12-01-2020 and a BAS Action of PRN for coverage that is effective January 1, 2021.

Verification by Employees
Please notify your employees that starting on Monday, December 14, they can verify their elections for 2021 through the PeopleSoft Hub. Here are the steps they need to follow:

1. Log into PeopleSoft.
2. On the Employee Self Service Page, Click on the Benefit Details Tile, the Benefits Summary will open automatically.
3. Change the date on the Benefits Summary page to 01/01/2021 and click on the Refresh button. NOTE: If you do not change the date, you will not see your new elections.
4. The benefits that will be deducted as of 1/1/2021 will be displayed. This will only be the PERS benefits, it will not include deductions for AFLAC or TDA. You can see AFLAC and TDA in your Voluntary Deductions in the Payroll Tile.
5. Please notify me if you find any errors

Handling Errors
If there are enrollment errors, it is important that both PeopleSoft and PERSLink are updated. It will be necessary for each agency to update PeopleSoft and PERS staff will update PERSLink. Please be sure to file the online incident with the ITD Service Desk as explained in step f below.

Follow these procedures if an employee notifies you of incorrect enrollments:

a. Verify enrollment information from PERSLink and PeopleSoft
   - Check the benefit enrollment report to verify the employee’s enrollment information from PERSLink.
   - Verify the benefit enrollments on PeopleSoft (Benefits>Enroll in Benefits) If the information on PeopleSoft is incorrect, then you must enter the correct information prior to the cutoff for the December paid January advanced payroll (by 4:00 pm on December 28).

b. To correct the benefit election(s) for health, dental, life or vision, do a base benefit election with a deduction begin date of **12-01-2020** and a coverage begin date of 1/1/2021.

c. To correct the benefit election(s) for FlexComp, do a base benefit election with a deduction begin date of **01-01-2021** and a coverage begin date of 1/1/2021.

d. If you are cancelling coverage for FlexComp, do a base benefit termination with a deduction begin date of **12-31-2020** and a coverage begin date of 1/1/2021.

e. If you are cancelling coverage for health, dental, life, or vision, do a base benefit termination with a deduction begin date of **12-01-2020** and coverage begin date of 1/1/2021.

Incorrect Forms
If the employee notifies you that the information on the original form is incorrect, then a new form needs to completed by the employee, with ‘REVISED’ written on the form, and submitted to NDPERS. The employee should include all elections being made for the plan year, not just those that are being changed. You will need to enter the information into PeopleSoft. NDPERS will use the REVISED form to enter the information into PERSLink.

INSTRUCTIONS FOR ENTERING OPEN ENROLLMENT ELECTIONS

Health and Life insurance for temporary employees
Refer to your Employer Self Service Benefit Enrollment Report to identify temporary employees who have made benefit elections during annual enrollment.

To add or change coverage, you will do an entry in base benefits with a deduction begin date of 12-1-2020 for coverage that is effective for the December paid January 2021 payroll. To terminate coverage, you will do a base benefits entry with a deduction begin date of 12-1-2020 to stop the coverage for the December paid January 2021 payroll.

Refer to the Base Benefits User Guide on the NDPERS website.
Health Insurance (Plan type 10) for temporary employees
- Changing level of coverage (ex: single to family). Enter the new option code.
- Dropping health insurance. In base benefits select waive and a deduction begin date of 12/1/2020 with a coverage begin date of 1/1/2021.
- If no changes are made, current coverage will remain in force. You do not need to do anything.

Supplemental life insurance (Plan type 21) for temporary employees
- Increasing/decreasing amount of coverage. Enter the option code and new coverage amount.
- Dropping supplemental life insurance. In base benefits select waive and a deduction begin date of 12/1/2020 with a coverage begin date of 1/1/2021. If no changes are made, current coverage will remain in force. You do not need to enter anything.

Dependent life insurance (Plan Type 25) for temporary employees
- Increasing/decreasing amount of coverage. In base benefits select waive and a deduction begin date of 12/1/2020 with a coverage begin date of 1/1/2021.
- Dropping dependent life insurance. In election entry, remove the election so it is blank.
- If no changes are made, current coverage will remain in force. You do not need to enter anything.

Spouse life insurance (Plan Type 2A) for temporary employees
- Increasing/decreasing amount of coverage. In base benefits select waive and a deduction begin date of 12/1/2020 with a coverage begin date of 1/1/2021.
- If no changes are made, current coverage will remain in force. You do not need to enter anything.

Pre-tax insurance premiums not sponsored by NDPERS (AFLAC, Colonial, etc) for eligible employees

An employee can only pre-tax the premium if they have elected to do so through MSS online or by completing Part C of the FlexComp Annual Enrollment Form.

- Adding a pre-tax premium, changing from pre-tax to after tax, or changing from after tax to pre-tax. These insurance premiums are handled as general deductions. Make changes to these plans by using this navigation: Payroll for North America>Employee Pay Data USA>Deductions>Create General Deductions.
PeopleSoft Information for North Dakota University System

The campuses will receive Open Enrollment planning instructions including deadlines from the NDUS HRMS team. The campus Open Enrollment processing instructions can be found in the NDUS Benefits Training Manual. The Open Enrollment processing instructions are different for the campuses and state agencies. It is important to use the correct set of processing instructions.
Employer Self Service Benefit Enrollment Report

Generate your PERSLink Employer Self Service Benefit Enrollment Report:

1. Log into your PERSLink Employer Self Service
2. Navigate to the “View or Generate Benefit Enrollment Report” menu option on your home page
3. Select the “Generate” button in the Generate Reports Panel
   a. Print your generated report
   b. Update your Payroll System based on the Report (State agencies on PeopleSoft)
   c. Keep a copy of employee’s individual benefit report in their personnel file

The Benefit Enrollment Report will sort as follows:
1st: New Temporary Employee Enrollment, alphabetically
2nd: 2021 Annual Enrollments, alphabetically
3rd: New Permanent Employees Enrollments or New Enrollments based on a qualifying event, alphabetically