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In this issue,

NDPERS New Contacts

Minot – Financial
Essentials Workshop
(FEW) and Pre-Retirement
Education Program (PREP)

Upcoming NDPERS Board
Election

Political Subs. – Employer
Minimum Participation,
Contributions
Requirements and ACA
Compliance

ACA Health Insurance
Marketplace Notice
Reminder

GASB – Financial
Reporting Requirements

Generate Welcome Letters
through PERSLink ESS

Online Resources

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PERSonnel Updates

Newsletter for Authorized Agents, HR & Payroll Personnel

NDPERS New Contacts – Insurance & Retirement

Get to Know Your NDPERS Resources

Effective March 12, 2018, NDPERS slightly restructured internal operations. As the NDPERS membership continues to grow so does the diversity and complexity of the benefits programs. The responsibilities of the previous Benefits Manager position were divided and assigned to two different NDPERS managers. This move creates internal efficiencies and better serves the NDPERS members.

Rebecca Fricke – Insurance Plans

As the recently appointed Insurance Plans manager, Rebecca will oversee all the insurance plans including health, life, vision, dental, FlexComp and the Employee Assistance Program (EAP). Regarding Employer Based Wellness, Rebecca is the main contact for wellness programs' funding questions. She has over two decades of experience at NDPERS and is excited to continue to help employers in her new role.

MaryJo Anderson – Retirement Plans

MaryJo joined the NDPERS team in 2013 and has extensive previous benefits and Human Resource experience. As the Retirement Plans manager, she will continue to serve as a liaison for employers and members on the different NDPERS retirement system plans including the defined benefit, defined contribution, deferred compensation and RHIC. Her team will continue educational efforts to help members understand their benefits, plan and enjoy retirement.

Upcoming Retirement

Member Services Representative Retiring

With nearly two decades experience in assisting members and employers on the different NDPERS benefit programs, Pam Bosch is retiring from the Member Services division at the end of April.

The [job opening](#) has been posted. An experienced temporary employee will be hired to continue the high-quality customer service efforts we aim to provide.

Upcoming NDPERS Board Election

NDPERS Board Election

A vacancy in the will NDPERS Board will open for one active member representative. The term will be for five years beginning on July 1, 2018, and ending on June 30, 2023.

More details will be posted and distributed soon on the NDPERS website. Most information will be distributed electronically through employers. **NDPERS strongly appreciates your cooperation in distributing this information to your employees.**

Insurance Plans

Employer Minimum Participation, Contribution Requirements and ACA Compliance Update for Participating Political Subdivisions

In order for a political subdivision to participate in the North Dakota Public Employees Retirement System (NDPERS) health plan, the group must meet the minimum participation and minimum contribution requirements. The Underwriting Requirements for minimum participation require that a certain number of eligible employees participate in the plan based upon the size of the eligible employee population. The minimum contribution requirements have been in effect since May 1, 2004 and require all groups that enroll in the NDPERS health plan on or after that date to pay a minimum employer contribution, which is defined as at least 50% of the single premium. Employer groups participating prior to May 1, 2004 are not subject to these requirements. However, if you were in compliance at the time these guidelines went into effect, you are required to maintain your compliance and may not change your policy in the future to pay less than 50% of the single premium. The purpose for both of these requirements is to prevent adverse selection to the plan, which could increase the premiums for participants.

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

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

To verify compliance with these policies, each fall the insurance carrier conducts an annual survey of participating political subdivision employers. Political subdivisions will be receiving information from Sanford Health Plan by mid-November each year. **Please respond to Sanford Health Plan by the requested date of December 1 each year.**

Please keep this information in mind should you be planning any time during the year to make changes to either your participation or employer contribution rates to the NDPERS group health insurance plan. Also, be sure to review your existing policies to ensure that your policy remains in compliance when there are premium increases.

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

Required ACA Health Insurance Marketplace Notice Reminder

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

Access the [sample template prepared by NDPERS](#) on our website under Employer ACA information.

Reminder - Employer Based Wellness Program Deadlines

The [Employer Based Wellness Program Discount Application SFN 58436](#) is available online for employers to complete and submit to notify NDPERS of their activities for the new plan year July 1, 2018 to June 30, 2019. The deadline for coordinators to submit this application to NDPERS for review was February 28, 2018. However, *if you inadvertently missed this deadline*, please contact Rebecca as soon as possible to discuss options.

NDPERS notifies agency heads and coordinators in April if their application was approved for the premium discount effective July 1, 2018.

Employers that participate in the NDPERS group health insurance plan who do not have an approved wellness discount application will be billed for the full premium (without the 1% discount) effective July 1, 2018.

In addition, the [Employer Based Wellness Program Year-End Program/Activity Confirmation SFN 58437](#) should be completed by coordinators to report back to NDPERS regarding the current plan year activities. The form should reflect completion of all wellness activities from July 1, 2017 to June 30, 2018. **Coordinators should submit the form for the current year by May 31, 2018.** If you are completing activities in June, please email Rebecca to notify her that you will submit the activity confirmation form after the May 31 deadline.

Rebecca's Contact Information

If you have any questions on the employer based wellness program, please contact Rebecca Fricke at (701) 328-3978 or rfricke@nd.gov.

Online Resources

GASB Financial Information – Financial Reporting Requirements

The Governmental Accounting Standards Board (GASB) approved Statement 75 – Accounting and Financial Reporting for Post-Employment Benefits Other Than Pensions. It requires employers to report a proportionate share of the plan's Other Post Employment Benefits, which NDPERS has in the form of Retiree Health Insurance Credit (RHIC), on the employer's financial statements. The information that employers will need when preparing their 2018 financial statements, as well as the GASB 68 employer allocations for the net liability on the pension plan can be found on the [NDPERS website](#) in the Employer section.

Please share this information with your auditor and others who may be involved in the preparation of your annual financial statements.

Welcome Letter Generation

One of the most helpful features in PERSLink Employer Self Service (ESS) is that employers can generate a new employee's welcome letter. This allows your employee to log into PERSLink Member Self Service (MSS) the same day the employment is posted at NDPERS; hence, the member can complete the benefit enrollment process in a more timely manner.

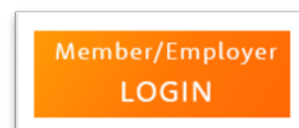
How to print a new member's welcome letter in PERSLink ESS in 3 easy steps?

- Access PERSLink ESS,
- Click on Add, View, or Update Employees on your homepage,
- Select View/Update Employees and search for the member,
- On the Employees detail screen, find the welcome letter button below the demographic information.

Retirement Plans

Encourage your Employees to Save for Retirement – 457 Deferred Compensation Employees can start by saving \$25 monthly or select another amount. It is important to encourage employees to start or increase their retirement supplemental savings. Share these 5 easy steps with your employees to modify their 457 Deferred Compensation election on PERSLink Member Self Service (MSS):

- Visit the [NDPERS website](#) and click on the orange button Member/Employer LOGIN
- Log into your PERSLink MSS account
- Select “NDPERS Plans” on your Homepage
- Click on “Deferred Compensation”
- Modify your enrollment type and save



Quick Enrollment

If the member is not already enrolled in the deferred compensation plan and chooses “Quick Enrollment”, the member will be set up in the Companion Plan for \$25 month in the default account.

Regular Enrollment

The member may choose “Regular Enrollment”. The member will be asked how much to defer, what company will manage the supplemental savings, and when the deductions will start.

If you are already in the deferred compensation plan but want to increase your deduction amount, select “Change Amount” next to the Provider Name.

To save either the Quick or Regular Enrollment selection, the member must click “Next”, check the box at the bottom of the screen, and click on the “Finish” button.

Upcoming Benefits Education Events Schedule – Minot Registration Available

NDPERS will host in Minot Education Events this May 8 and 9.

Event	Date	Location	Times
Financial Essentials Workshop (FEW)	May 8	Holiday Inn Riverside	1 pm – 5 pm
Pre-Retirement Education Program (PREP)	May 9	Holiday Inn Riverside	8 am – 5 pm

To view a comparison table, please direct your employees to the [NDPERS website](#).

NDPERS Website Resources

NDPERS Website Features

- [FlexComp Reimbursement Options](#)
- [NDPERS News](#)
- [Upcoming Events](#)



Look forward to your next edition of the PERSonnel Updates in June 2018.

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

Visit the NDPERS website

<https://ndpers.nd.gov>

