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PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll

Events & Mailings

Financial Essentials Workshop (FEW)

Bismarck	Tuesday, May 16, 2017
Fargo	Tuesday, September 5, 2017
Dickinson	Tuesday, October 10, 2017

Pre-Retirement Education Program (PREP)

Bismarck	Wednesday, May 17, 2017
Fargo	Wednesday, September 6, 2017
Dickinson	Wednesday, October 11, 2017

Registration is not currently open for any of the events above. More information coming soon.

Retirement Plan Updates

What Seminar Meets my Needs?

Your needs vary throughout your life. Depending on where you are in your career, you might find yourself either saving for your kid's college, purchasing service credit, or determining the best path towards retirement. NDPERS now offers two seminars to meet your employees' need for information as life evolves; learn about the difference between FEW and PREP in the following comparison table.

Financial Essentials Workshop (FEW)	Pre-Retirement Education Program (PREP)
Duration: 4 hours Cost: \$10	Duration: 8 hours Cost: \$20
Ideal for new hires and other active employees interested in maximizing NDPERS benefits for financial planning success	Ideal for individuals interested in retiring in the next 5 years seeking specific information on retirement planning
Focus <ul style="list-style-type: none">• Financial planning as an active employee• Service purchases• 457(b) Deferred Compensation Plan• Portability Enhancement Provision (PEP)• FlexComp• College Save with BND	Focus <ul style="list-style-type: none">• NDPERS retirement benefits• Personalized benefit estimate• Retiree insurance plan options• Legal estate planning• Retiree Health Insurance Credit (RHIC)• Social Security
General overview of NDPERS programs available to assist in planning and budgeting to meet your long-term financial planning goals	Personalized retirement planning information and overview of NDPERS benefits available at retirement
Print or download materials from the NDPERS website	Book is provided along with a personalized NDPERS benefit estimate



Group Insurance & FlexComp Updates

NDPERS Group Health Insurance Plan 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 Rebecca Fricke (NDPERS) at (701) 328-3978 or rfricke@nd.gov.

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.

The sample template prepared by NDPERS can be found on our website under the Program Administration Affordable Care Act Information (<http://www.nd.gov/ndpers/employers/docs/notice-of-coverage-options.pdf>). This template expires on January 31, 2017. At this time, the Department of Labor has not posted a new example notice. Once a new template is posted, NDPERS will provide it to employers.

Member & Employer Self Service Update

PERSLink Member Self Service (MSS) Mobile Application

NDPERS implemented the PERSLink Member Self Service Mobile App (MSS) during 2016. This FREE app is available to Android and Apple devices. It the easy, quick and convenient way for your employees to have access to their NDPERS benefits information at any time.

To start, download the app onto a Samsung or Apple mobile device.



For Apple IOS 8 & 9

- Access App Store
- Search for PERSLink or NDPERS
- Download for free



For Android 5 & 6

- Access Play Store
- Search for PERSLink or NDPERS
- Download for free

This mobile app is not available for Windows mobile devices at this time. A [PERSLink Mobile App Quick Instruction Guide](#) is available on the NDPERS website.

Remittance Reports and Agencies that Pay by Check

Remittance Reports are REQUIRED whenever submitting payments by check. The information on the remittance report is needed in order to get the payment applied correctly. If the amount being paid does not match the report amount, please add an explanation for any differences.

View the Initiate Payment for Payroll Report section on the Employer Self Service Guide available through www.nd.gov/NDPERS under Program Administration for more information on accessing remittance reports.

The Remittance Report provides NDPERS with the Organization Code ID, Benefit type, Report ID, and the amount billed. For Retirement and Group Insurance, the Remittance Report is available to be printed after the report has been "Posted". Deferred Compensation reports need to be in "Valid" status in order to print the report.

If you are having problems printing the report, check the following:

- Payroll report is "Posted" (Retirement & Insurance) or "Valid" (Deferred Comp)
- Pop-ups are allowed on PERSLink
- Report may be on your task bar

If you cannot provide a Remittance Report, please include your Organization Code ID, Benefit type, and Report ID. A screen shot of the Payroll Report would be acceptable. For Group Insurance payments it is important that we have a breakdown of what is being paid for each plan.

Combining payments

Do not combine payments for different benefit types into one check. Please provide separate checks for Retirement, Deferred Compensation, and Group Insurance.

Miscellaneous

2016 Comprehensive Annual Financial Report (CAFR)

NDPERS prepares a Comprehensive Annual Financial Report (CAFR) as of June 30 of each year. This report contains detailed financial, investment, actuarial and statistical information for the plans administered by NDPERS. You can view, download or print the report from the NDPERS website at www.nd.gov/NDPERS under Forms and Publications.

Authorized Agent Training & Special Reminder

Are you a new authorized agent or an experienced authorized agent looking for a refresher on ESS or the benefits NDPERS has to offer? Sign up for authorized agent training at the NDPERS office. Fill out a Meeting Request And Registration Form (SFN 53176) listed under Forms and Publications. It is also accessible through this link <http://www.nd.gov/ndpers/forms-and-publications/forms/meeting-request-form.pdf>.

As a reminder, it is your organization's responsibility to keep authorized agent's information updated with NDPERS. To update or add an authorized agent's information, please access PERSLink Employer Self Service (ESS) and submit a completed Notice of Appointment of Authorized Agent or Contact SFN 17029. This form is also available on the NDPERS website under the *For Employers Only* section in Forms & Publications. (<http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-17029-notice-of-appointment-of-authorized-agent-contact.pdf>).

NDPERS is now on Facebook

Your employees can receive relevant updates through NDPERS Facebook. To quickly access the NDPERS Facebook page, click the **Find us on Facebook** button on this publication or the NDPERS website. Your employees may also find us by typing NDPERS or North Dakota Public Employees Retirement System into their Facebook Search bar.



NDPERS Website

NDPERS to Launch New Website

NDPERS will launch a new website this 2017. The redesign of the NDPERS website aims to serve our members and employers in a more effective manner. Some of the new features employers can expect are answers to the most frequently asked questions and a quick list featuring popular forms used by employers. These features will be housed under the Employer Home under *I Want To* and *Popular Forms* respectively.




I WANT TO...

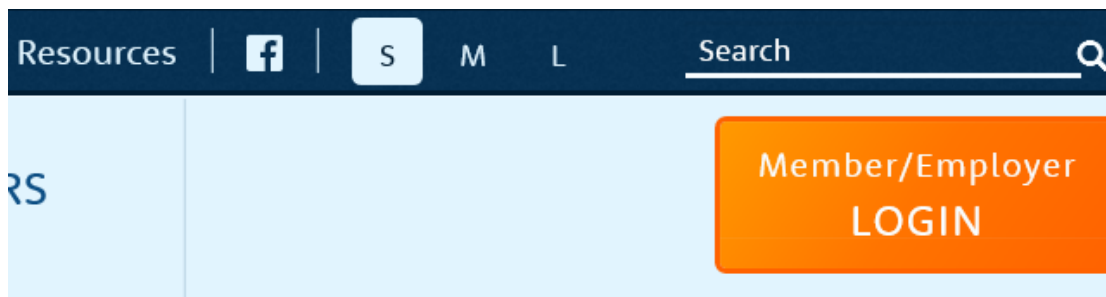
- Add, Update, and Term Employees
- Attend Training & Events
- Find Wellness Program Information
- Join NDPERS Programs
- Learn About ACA Eligibility & Reporting
- Report a Death
- View Employer Guide
- View ESS Training Materials
- View GASB 68 Reports
-  View Insurance Premiums [.pdf]
- View PeopleSoft Training Materials
- View & Submit Payments & Payroll Reports



POPULAR FORMS

-  Employer Payment Election (SFN 52799) [.pdf]
-  Employer Service Purchase (SFN-58880) [.pdf]
-  Insurance Plan Memo of Understanding [.pdf]
-  Meeting Request & Registration Form (SFN 53176) [.pdf]
-  Notice of Appointment of Authorized Agent or Contact (SFN 17029) [.pdf]
-  Organization Authorization for Electronic Payment (SFN 59511) [.pdf]
-  Retirement Plan Memo of Understanding [.pdf]

Another new feature is the Resources tab at the top of the page. Here, your organization can find forms or training material through the use of filters or the *search* option. In addition, the *Member/Employer LOGIN* button offers fast access to PERSLink MSS and ESS.



Updated links

The home page url will slightly change from http to https. The addition of the “s” indicates additional security for any data exchange on the NDPERS website. To assist our business partners, employers, and members, online users will be redirected to https if they enter http after the launch of the new redesign site.

NDPERS will be able to provide employers with updated links to specific pages (i.e. Group Insurance) closer to the launch date. We request you share this newsletter with your IT personnel or with the person responsible for updating website content.

Other Resources

Home Page	NDPERS News	Employer Services Program Administration
<ul style="list-style-type: none">• Member Self Service (MSS) Online Portal and Mobile App• Employer Self Service (ESS)• Taxability and Temporary Suspension of the \$250 Wellness Benefit	<ul style="list-style-type: none">• Register for TIAA Visits• PERSperspective Newsletters• 457 Plan Investment Options Summary• PERSonnel Updates	<ul style="list-style-type: none">• Helpful Tips on ESS• ACA Information• GASB 68• NDPERS Wellness Program



Look forward to your next edition of the PERSonnel Updates in March 2017.

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.

We're on the Web!

See us at:

nd.gov/ndpers