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PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll

Events & Mailings

NDPERS will sponsor FEW and PREP events at the Riverside Holiday Inn in Minot. FEW is intended for individuals who want to start planning for their financial future. This differs from the PREP which is intended to prepare individuals for retirement.

Financial Essentials Workshop (FEW)

| <u>Date</u> | <u>Location</u> | <u>Registration Ends</u> |
|--------------------|------------------------|---------------------------------|
| September 6, 2016 | Minot Holiday Inn | August 22, 2016 |

Pre-Retirement Education Program (PREP)

| <u>Date</u> | <u>Location</u> | <u>Registration Ends</u> |
|--------------------|------------------------|---------------------------------|
| September 7, 2016 | Minot Holiday Inn | August 22, 2016 |

Your employees can find information on how to register by accessing the [NDPERS Upcoming Events](#) section on our website.

Retirement Plan Updates

Retirement Eligibility and Enrollment

The guidelines below will help you determine eligibility when entering new employees online into PERSLink Employer Self Service.

Mandatory Participation Requirements (Permanent Employee)

Minimum of 20 hours per week for twenty (20) or more weeks of the year is at least eighteen years of age, filling a permanent position that is regularly funded and not of limited duration, employee must participate in the defined benefit plan. Enter New Hire employment in Employer Self Service.

The employee should enroll through Member Self Service and complete Designation of Beneficiary SFN 2560. If enrollment can't be done through MSS, send Retirement Membership Application SFN 2561.

Optional Participation Requirements (Part-Time/Temporary Employee)

If employee is at least eighteen years old and is not covered under the above provisions, the employee may elect to participate in NDPERS and incur the cost within the first 180 days of employment or within 180 days of changing to part-time or temporary employment. If employee is choosing to participate, they must complete a Retirement Membership Application SFN 2561, Designation of Beneficiary SFN 2560, and the agreement to participate section on the Participation/Waiver of Participation SFN 17627.

Entering New Hire Employment Details

- **Employment Type:** either Permanent or Temporary based on the NDPERS mandatory participation requirements
- **Job Class:** determines the retirement plan that the employee is eligible to participate
- **Participation Status:** should be 'Contributing' if the employee will be enrolled in an NDPERS retirement plan

If you have any questions regarding specific employment situations, please contact NDPERS for guidance on eligibility and reportable wages for retirement.

Group Insurance Updates

Reminder - Employer Based Wellness Program Deadlines

The Employer Based Wellness Program Year-End Program/Activity Confirmation SFN 58437 should be completed by wellness coordinators to report back to NDPERS regarding the recent plan year activities. The form should reflect completion of all wellness activities from July 1, 2015 to June 30, 2016. Coordinators should submit this form to NDPERS if not already done as soon as possible. If you have any questions on the employer based wellness program, please contact Rebecca Fricke at (701) 328-3978 or rfricke@nd.gov.

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 or 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 specifies that employers must provide this notice on an on-going basis to new hires within their first 2 weeks of employment. It is the employer's responsibility to distribute the notice.

The sample template prepared by NDPERS has recently been updated due to the change in the definition for temporary employees and can be found at <http://www.nd.gov/ndpers/employers/docs/notice-of-coverage-options.pdf>

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Annual Enrollment – 2017 Plan Year

The 2017 Plan Year Annual Enrollment will be from October 17 through November 4, 2016. More information will be provided later this fall.

Delta Dental Renewed

The NDPERS Board has renewed the contract with Delta Dental of Minnesota for the upcoming calendar year. The renewal is premium neutral for a 12-month period from January 1, 2017 through December 31, 2017. Rates through this period will remain as follows:

| | |
|------------------|----------|
| Emp Only | \$ 38.64 |
| Emp + Spouse | \$ 74.58 |
| Emp + Child(ren) | \$ 86.58 |
| Emp + Family | \$123.30 |

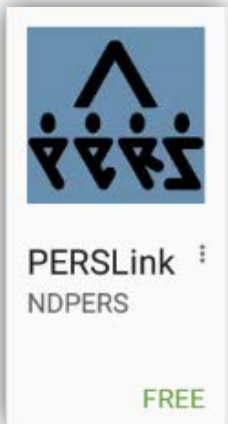
ADP First Time Online Users

Employees' managing their spending account online offers the convenience of submitting a claim and viewing their individual balance from home. If one of your employees is accessing their ADP Spending Account online (<https://myspendingaccount.adp.com>) for the first time, please provide them with the **Client Registration Code: NORTHDAKO-09338**. ADP implemented this is an extra security feature to protect participant's privacy and personal identifiable information. For any additional questions, please contact ADP at 800-336-1881.

Member & Employer Self Service Update

PERSLink Member Self Service (MSS) Mobile Application

PERSLink Member Self Service (MSS) has gone mobile! Employees can now download the app onto their personal 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 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.

Miscellaneous

Contact TIAA to Schedule a Visit

TIAA supports NDPERS in the management of the 401(a) Defined Contribution Plan and 457 Deferred Compensation Companion Plan. Their staff offers personalized advice on investment choices including guidance on plan features and future retirement strategies.

Your HR Department or payroll representative can contact TIAA to schedule a visit to your work site. The TIAA representative will be available to conduct individual meetings for employees interested in personalized financial advice.

Grand Forks and Fargo

Scott Roche
Mobile: 704-988-3004
Email: kroche@tiaa.org

Bismarck

Denise Bares
Mobile: 701-353-6215
Email: Denise.Bares@tiaa.org

If there is no local TIAA representative, call TIAA at 800-732-8353.

NDPERS is now on Facebook



NDPERS will join Facebook this August. Your employees can now follow the latest activity regarding their NDPERS benefits. To find us, employees must enter *North Dakota Public Employees Retirement System* in their Facebook Search Bar.

Are your employees' addresses current in NDPERS records?

In the fall, NDPERS will send a notification of the Annual Enrollment Season. If your employees have had an address change recently, share these instructions with them.

- Click on the icon labeled "PERSLink Member Self Service" on the NDPERS Homepage at www.nd.gov/ndpers.
- Access PERSLink MSS and select "Personal Profile" on the HomePage or left side of the screen. If the current address on file with NDPERS is incorrect, select the "Update Your Address" button and enter the mailing address.
- Click on "Save" and the address will be immediately updated at NDPERS.

Members can also update their name and/or marital status, telephone numbers, and e-mail address.

If your employee is unable to update their address online, they need to contact their payroll office.

Exception

Employees in a State agency using the PeopleSoft Payroll system, excluding Higher Education, must update their personal information and address in PeopleSoft. Once your employee has accessed their PERSLink Member Self Service, a PeopleSoft portal link is provided on the Personal Profile screen.

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NDPERS needs your help!

Any assistance in locating these individuals or a family member is appreciated. Please contact NDPERS at 701-328-3900 or toll free at 800-803-7377. You can also email us at ndpers-info@nd.gov. When you call or email us, mention this newsletter.

George A Abdilnour
Abdirahim Ahmed
Casey A Anderson
Darrin R Anderson
Carlas B Bakken
Randy Blaseg
Shera J Brandvold
Jenna Bratlie
Gregory A Butson
Troy J Champion
Victoria A Carlson
Robert Coleman
Jennifer L Dahl
Melanie J Doehler
Bennett C Everett
Barbara J Farrar
William C Gordon
Cory G Greene
David Hart
Michael Hawks
Clint W Hecker
Rhonda R Helde
Joshua P Johansen
Peter R Johnson
Phyllis Jorde

Monica D Knutson
Christopher J Knutson
Ron M Koop
Jay Kuntz
Heather G Larson
Susan McIntyre
Camille Mountain
Danielle Nelson
Carol Y Nitschke
Paul D Olson
Rachelle A Oster
Jon Peltier
David K Reed
Shelly M Reilly
Shylah K Reuter
Nancy J Sagvold
June Sandvold
Lori Schwan
Stanford Sitting Crow
John Smith
Stephanie M Springer
Susan D Streitz
Nicol K Weigel
Steven Wiebelhaus
Robert Woodruff

NDPERS Website Resources

| Home Page | NDPERS News | Employer Services Program Administration |
|---|--|---|
| <ul style="list-style-type: none">• Member Self Service (MSS)• Employer Self Service (ESS)• NDPERS Upcoming Events• Member Self Service Mobile App | <ul style="list-style-type: none">• Register for TIAA Visits• PERSpective 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 September 2016.

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:

www.nd.gov/ndpers