



PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll

Editor: Sharmain Dschaak

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Events & Mailings

2016 Pre-Retirement Education Program (PREP)

<u>Date</u>	<u>Location</u>	<u>Registration Ends</u>
April 13, 2016 September 7, 2016	Bismarck Event Center Minot Holiday Inn	March 28, 2016 August 15, 2016

Financial Essential Workshop (FEW)

<u>Date</u>	<u>Location</u>	<u>Registration Ends</u>
August 10, 2016	Bismarck State Capitol	July 21, 2016

Retirement Plan Updates

NDPERS Defined Benefit Plan Retirement Eligibility

Occasionally NDPERS receives calls from employers asking for clarification about the Mandatory Participation Requirements for employees in the NDPERS Defined Benefit Retirement Plan. These eligibility requirements are listed below.

Mandatory Participation Requirements

If an employee works a minimum of 20 hours per week for 20 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 unless participation was waived in writing when employer joined NDPERS. **(Mandatory Participation Requirements for the Law Enforcement Retirement Plan is a minimum of 32 hours per week for 20 weeks of the year.)**

Reminders:

- Eligible employees should be enrolled the first month of eligible employment, even when hired subject to a probationary period.
- There is no maximum age limit for enrollment purposes.
- Periodically review your employee listing and hours worked to make sure employees still meet mandatory participation requirements.
- Elected officials of participating counties and elected state officials must, at their individual election, either enroll in NDPERS within the first six months of their term or waive participation. If no election is made within the first six months, they can not join until they begin a new term.
- All other elected or appointed officials of participating governmental units who meet the mandatory participation requirements must be enrolled within the first month of taking office.

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Optional Participation for Part-time/Temporary Employees

Employees that are at least eighteen years old, and not covered under the mandatory participation requirements, may elect to participate in the NDPERS Defined Benefit Retirement Plan within the first 180 days of employment, or within 180 days from date of status change to part-time or temporary employment. If electing to participate, the employee is required to contribute the entire contribution rate of 15.26% of gross monthly salary to the plan as an after-tax deduction.

Reminders:

- The law expressly prohibits the employer from paying any portion of an optional participant's contribution.
- A member may not participate as an Optional Participant with NDPERS if actively contributing to another employer sponsored retirement plan (Public or Private). Permanent employment takes precedence and the employee may not receive credit for the same period of service under multiple retirement plans.
- Be sure to periodically review your employee listing and hours worked to make sure employees still meet optional participation requirements.

Group Insurance Updates

Dakota Wellness Program Launching Novu

Novu is the new online wellness portal launching on April 1, 2016 for NDPERS group health insurance covered employees and their covered spouse. NDPERS will send information about the launch to the NDPERS wellness coordinators in the upcoming weeks. Additionally, Sanford Health Plan will mail information to NDPERS members later this month.

New Retiree Policy Change for Group Insurance

NDPERS will be changing its policy for new retirees that are electing to continue participation or join the NDPERS group insurance plans, including health, dental, vision or life insurance. Beginning with new retirees being paid May 1, 2016 or thereafter, if a new retiree elects NDPERS group insurance coverage and would like the payment method for the premium(s) to be a pension check deduction, the first month of premium(s) will be billed to the member and will need to be paid by personal check. NDPERS will begin withholding the premium(s) the month following the first benefit payment.

Another option for premium payment is to have the premium withheld from a bank account. If a new retiree selects this option, then the first premium and ongoing premiums will be paid for as a deduction from the retiree's bank account.

Please refer your employees considering retirement to the NDPERS benefits division if they have questions.

Reminder - Employer Based Wellness Program Deadlines

The [Employer Based Wellness Program Discount Application SFN 58436](#) is available on the website for employers to complete and submit to notify NDPERS of their activities for the new plan year July 1, 2016 to June 30, 2017. The deadline for coordinators to submit this application to NDPERS for review was February 29, 2016. However, if you inadvertently missed this deadline, please contact Rebecca at (701) 328-3978 as soon as possible to discuss options. NDPERS will be notifying agency heads and coordinators in early April if their application was approved for the premium discount effective July 1, 2016.

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, 2016.

In addition, a form is available for coordinators to utilize in reporting back to NDPERS about the current wellness year activities. The [Employer Based Wellness Program Year-End Program/Activity Confirmation SFN 58437](#) should be completed to report back to NDPERS regarding your wellness activities upon completion of all activities. The current wellness plan year is from July 1, 2015 to June 30, 2016. **Coordinators should submit this [form](#) for the current year by May 31, 2016.**

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

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 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. These 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 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 your policy remains in compliance when there are premium increases.

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

Member & Employer Self Service Updates

MEMBER SELF SERVICE (MSS)



NDPERS
PERSLink
Member Self Service

NDPERS to Launch a MSS Mobile App

NDPERS will launch Member Self Service (MSS) new mobile app this summer. There is no cost to download the app from a phone or tablet. NDPERS is currently looking for volunteers to pilot this mobile application before we deploy it to our membership. Please confirm the name of the individual volunteering for your agency by emailing Sharmain Dschaak at sdschaak@nd.gov by April 15, 2016.

The pilot is anticipated to take place this summer and will take approximately 1 hour of your time & will not require coming to the NDPERS office to participate. To participate in the pilot you will need a smartphone and access to Wi-Fi.

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MSS Mobile App will be available in the following versions:

1. Apple IOS 8 & 9
 - a. To find, go to Settings, General, & Soft Update
2. Android 5 & 6
 - a. To find, go to Settings & About Phone
3. Windows 8.1
 - a. To find, go to Settings, About, More info, OS version section

Features of PERSLink Mobile App

Active employees

- Stay updated with retirement planning by using the Benefit Estimate & Service Purchase Calculators
- View retirement account balance
- View Insurance coverage(s)
- Update address
- View designated beneficiaries & covered dependents
- Make enrollment elections during Annual Enrollment

Retirees

- View retirement payment(s) and related details
- View Insurance coverage(s), premiums paid , and other related details
- Update Federal & North Dakota State income tax withholding
- Update address
- View designated beneficiaries & covered dependents

EMPLOYER SELF SERVICE (ESS)



Payroll Reporting - Avoid Common Mistakes that can Affect Your Employees Retirement

NDPERS has received inconsistent reported wages from NDPERS agencies, and this could affect payment of retirement benefits to your employees. **Payroll must be reported for all employees according to the employer's regular pay period schedule.** This includes the last paycheck for an employee who is retiring or separating from employment. **Final wages can not be paid and reported early outside of the regular pay cycle** but should be paid and reported to NDPERS when the regular paycheck would have occurred. For more information, please refer to [2016-1 Payroll Reporting](#).

Miscellaneous

For Employers on the PeopleSoft payroll system - Setting-Up Permanent Employees in the Defined Contribution Plan

When you receive notification from NDPERS that a new employee has elected to be in the Defined Contribution retirement plan, special instructions need to be followed.

State Agencies

<http://www.nd.gov/ndpers/connectnd-ben-admin/docs/exercise-9-defined-contrib-plan-enrollment.pdf>

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North Dakota University System

Follow instructions for the Defined Contribution plan in the NDUS Benefits Training Manual

NOTE: Special instructions were provided for employees who elected to move back from the Defined Contribution plan to the Defined Benefit plan as a result of 2015 legislation. This 3 month election window is no longer available; therefore, those special instructions should no longer be used.

Mailing Addresses Needed

Some employers may have heard of new hires not receiving the initial Welcome Letter or employees not getting health insurance cards in the mail. This might be the result of an incorrect or outdated mailing address in file. To avoid this, the correct USPS mailing address must be recorded through PERSLink Employer Self Service (ESS), Member Self Service (MSS), and PeopleSoft. **The mailing address is the only address needed by NDPERS.** Follow the next quick tips below when entering the mailing address information for a new hire or an existing employee.

Whether you are entering the mailing address for a new hire or an existing employee, there's 3 quick questions you need to ask the employee "*What's your mailing address?*", "*Is this address accompanied by an Apartment number or P.O. Box number?*", and finally confirm the accuracy of the mailing address "*Is this the complete address where you receive mail?*" Once you have this information, you are ready to enter the information effectively.

Use PeopleSoft: Employers of Permanent Employees with State Agencies

- Access the employee's "Contact Information".
- Click on the + sign to add a mailing address.
- Select permanent under the Type drop down.
- Enter the address on Address 1* in the new screen.
- Fill out City, State, Postal, and County fields.
- Validate the mailing address.
- Click Ok to save.

Use PERSLink ESS: Employers in Political Subs, Higher Ed, and Temporary Employees with State Agencies

- Access the "Employees" Menu Option
- View/Update Employees
- Search for Employee by name or PERSLink ID
- Select Employee
- Click on the "Update Address" button
- Enter the mailing address on Address Line 1*
- Fill out City, State, & Zip Code
- Click the "Save" button

* Only use *Address Line 2* if the employee has instructed to mail their correspondence "In Care Of".

Your employees can also update their mailing address information. Simply share the following steps with them.

For Permanent Employees with State Agencies:

- Access PeopleSoft
- Verify you are on the "Employee Hub" tab
- Click on "Personal Information"
- Select "Addresses"
- Click on the pencil icon to edit
- Edit the mailing address information on line 1, city, state, postal, county
- Validate the address
- Save

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For Employees of Political Subs, Higher Ed, and State Agencies Temporary Employees:

- Access PERSLink MSS
- "Personal Profile" Menu Option
- Select "Update Your Address" button
- Enter the mailing address on Address Line 1
- Fill out City, State, & Zip Code
- Start Date will default to current date. If address is future date, the employee will need to enter the date

NDPERS Website Resources

Home Page	NDPERS News	Employer Services Program Administrations
<ul style="list-style-type: none">• Notice relating to Repeal of RHIC Rules• NDPERS Pre-Retirement Education Program	<ul style="list-style-type: none">• Register for TIAA-CREF 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 receiving your next edition of the PERSonnel Updates in May 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