



PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll

March 2017

Volume 25, Issue 2

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Upcoming Events

Training Opportunities for Employees

Financial Essentials Workshop (FEW)

Bismarck	Tuesday, May 16, 2017	Registration available online .
Fargo	Tuesday, September 5, 2017	Registration is not available.
Dickinson	Tuesday, October 10, 2017	Registration is not available.

Pre-Retirement Education Program (PREP)

Bismarck	Wednesday, May 17, 2017	Registration available online .
Fargo	Wednesday, September 6, 2017	Registration is not available.
Dickinson	Wednesday, October 11, 2017	Registration is not available.

Registration is open for the Bismarck FEW and PREP events only. For more information, direct your employees to the NDPERS website <https://ndpers.nd.gov/i-want-to/attend-training-events/actives-retirees-training-opportunities/> or view page 2 of this publication.

NDPERS Payroll Conference for Employers

This year, the NDPERS Payroll Conference will take place at the Bismarck Event Center on Wednesday, June 21. More details coming soon.

New Website Quick Tips

Find the PERSLink Self Service Login

Member/Employer
LOGIN

The *Member/Employer LOGIN* button offers convenient access to PERSLink MSS and ESS. Use the expand options to find what information employees and employers can manage on PERSLink Web Self Service and how to navigate these online portals.

For your convenience, if you would like to save PERSLink ESS or MSS in your favorite, we recommend using the following direct links:

ESS <https://perslink.nd.gov/perslinkwss/wfmloginEE.aspx>
MSS <https://perslink.nd.gov/perslinkwss/wfmloginME.aspx>

New URL Address

We've updated our website (url) address to <https://ndpers.nd.gov>. Anyone using the former NDPERS url address will be redirected to the new website seamlessly.

Comments or Questions on the new NDPERS Website?

We welcome your feedback on the new NDPERS website. Email us today at ndpers-info@nd.gov



Training Opportunities

For Your Employees| FEW or PREP – What Seminar Meets Your Employees’ Needs?

During 2016, NDPERS introduced the Financials Essentials Workshop (FEW), after members requested a training program that would provide timely information for new hires and active employees. The focus of the FEW is to help active employees understand their NDPERS benefits in order to integrate financial planning to their lives.

On the other hand, the popular Pre-Retirement Education Program (PREP) aims to serve active employees interested in retiring within the next 5 years. PREP provides personalized benefit estimates and clear information on retirement benefits such as Retiree Health Insurance Credit (RHIC) and Social Security.

We recommend you become familiar with the differences between FEW and PREP.

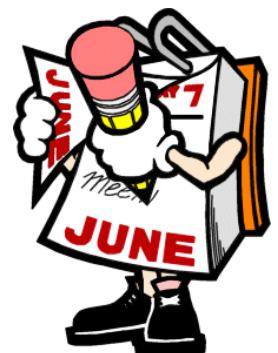
Financial Essentials Workshop (FEW)	Pre-Retirement Education Program (PREP)
Duration: 4 hours Cost: \$10	Duration: 8 hours Cost: \$20
Ideal for new hires and other active employees interested in maximizing NDPERS benefits for financial planning success	Ideal for individuals interested in retiring in 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

For Employers| Bismarck Payroll Conference on June 21

Authorized agents and payroll contacts should mark their calendars for the upcoming NDPERS Payroll Conference on Wednesday, June 21 at the Bismarck Event Center.

NDPERS will be able to provide an update on 2017 legislation and other NDPERS programs and benefits. We will also feature special presentations on PERSLink Employer Self Service (ESS) Online and the new NDPERS mobile app for PERSLink Member Self Service (MSS).

Detailed information about the conference and registration instructions will be provided in future communications.



Retirement Plan Updates

NDPERS Actuarial Reduction Tables for Retirement Benefits

At the January NDPERS Board meeting, the Board reviewed a proposed implementation plan for updating the NDPERS actuarial reduction tables for retirement benefits. These tables are used in determining retirement benefits for all benefit options with the exception of the single life option. GRS is the NDPERS actuarial consultant working on the project and will complete its work on the tables and provide recommendations to the Board in July 2017. Should the NDPERS Board take action to update the current reduction tables, NDPERS will be communicating this change to members. Therefore, if you are planning to retire in the next year, you will understand how this change may affect your retirement benefit so you can plan accordingly. Follow NDPERS on Facebook to receive updates on this subject.

Deductions on the Final Paycheck for a Deceased Employee

When termination is due to death, follow these guidelines to process the last paycheck.

Apply These Deductions

- **Retirement:** If the paycheck is for the reporting month that includes the date of death, apply this deduction.
- **EAP:** Coverage ends the month following date of death. EAP can be used by all eligible dependent(s) even if the dependent(s) is not enrolled in any NDPERS plans. Deduction is applied.
- **Deferred Compensation:** This deduction must be applied until final paycheck.

Do Not Apply These Deductions

- **Life Insurance:** Coverage ends last day of month the death occurred. Do not apply this deduction.
- **Flex:** Coverage ends last day of month the death occurred. Do not apply this deduction.
- **Service Purchase:** Service purchase ends as of date of death; so no further payments can be collected. Do not apply this deduction.
- **Life Insurance:** Coverage ends last day of month the death occurred. Do not apply this deduction.

Health, Dental & Vision Insurance Deductions

- **Single Plan:** If the deceased employee has a single plan, coverage ends on the last day of the month the death occurred. The deduction is not applied to the last paycheck.
- **Plan with Dependent(s):** If the deceased employee has a covered dependent(s), the insurance coverage needs to continue into the following month. The deduction is applied to the last paycheck.

Group Health Insurance

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.

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, 2017 to June 30, 2018. The deadline for coordinators to submit this application to NDPERS for review was February 28, 2017. However, if you inadvertently missed this deadline, please contact Rebecca at (701) 328-3978 as soon as possible to discuss options. NDPERS notified agency heads and coordinators previously if their application was approved for the premium discount effective July 1, 2017.

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, 2017.

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, 2016 to June 30, 2017. **Coordinators should submit this form for the current year by May 31, 2017.** If you are completing activities in June, please email Rebecca at rfricke@nd.gov to notify her that you will submit the activity confirmation form after the May 31 deadline.

If you have any questions on the employer based wellness program, please contact Rebecca Fricke 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 Employer ACA information (<https://ndpers.nd.gov/image/cache/notice-of-coverage-options.pdf>). This template expires on March 31, 2017.

Employee Assistance Program

The July 2017 through June 2019 Request for Proposals for the NDPERS Employee Assistance Program (EAP) will be issued in April. NDPERS will select the qualified vendors and send a list to state agencies in May. The vendors will be available at the NDPERS Payroll Conference on June 21 to provide information on the available EAP resources.

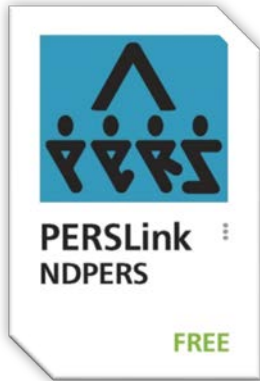
Note each state agency must select a provider for their 2017-2019 EAP services by June 23, 2017.

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, instruct your employees to 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.

Miscellaneous

GASB Financial Information

Financial Reporting Requirements

The Governmental Accounting Standards Board (GASB) approved Statement 68 – Accounting and Financial Reporting for Pensions, requires employers to report a proportionate share of the retirement plan's net pension liability and pension expenses on the employer's financial statements. The information that employers will need when preparing their 2017 financial statements can be found on the NDPERS website in the Employer section. <https://ndpers.nd.gov/employers/employer-resources/governmental-accounting-standards-board-gasb/>

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

New Audit Procedures

With the implementation of the new GASB statements, NDPERS auditors are required to conduct additional testing of employee information provided to NDPERS by employers. Each year, a sample of employers will be selected who will be required to provide a master payroll file which our auditors will use to select a sample of employees for testing.

Our auditors request that the master payroll file include the following information: Employee ID, Name, last 4 of SSN, Date of Birth, Date of Hire, and information related to pay, gross wages, all deductions and net pay. For the employees selected for testing, the employer will need to provide supporting documentation to verify certain employee data, such as birth date, salary and years of service. It is possible that an employer may get selected for testing more than once. **Please share this information with your payroll administrator who may be required to retrieve this employee information for our auditors.**

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Updated Forms Available Now

NDPERS recently updated numerous forms. The updated forms are available on our new website at <https://ndpers.nd.gov> and on PERSLink Employer Self Service (ESS). Most forms are fillable and can be completed online; otherwise, print and mail forms to NDPERS office.

NDPERS is working on setting an official date when forms dated before January 2017 will no longer be valid and will be returned to the sender.

Need a quick reminder?

Visit our new website and find our easy to navigate [employer guide](#) to find useful tips on paid leave, FMLA, and the transition from permanent to temporary employee status.

Other Resources

Home Page https://ndpers.nd.gov/	NDPERS News	Employer https://ndpers.nd.gov/employers/
<ul style="list-style-type: none">• Important Announcements• Upcoming Events• Subscribe to NDPERS Publications• PERSLink ESS & MSS Login	<ul style="list-style-type: none">• Legislation Updates• Sanford Health Plan Renewal• PERSonnel Updates• PERSpective Actives	<ul style="list-style-type: none">• PeopleSoft Benefit Administration• ACA Information• GASB• NDPERS Wellness Program• Popular Employer Forms



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

Visit the new NDPERS website
<https://ndpers.nd.gov>

