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Editor:
Aime Miller

The Newsletter for Authorized Agents & Personnel/Payroll

Events & Mailings

Pre-Retirement Education Program (PREP)

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<th>Date</th>
<th>Location</th>
<th>Registration Ends</th>
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<tr>
<td>September 7, 2016</td>
<td>Minot Holiday Inn</td>
<td>August 15, 2016</td>
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Financial Essentials Workshop (FEW)

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<td>August 10, 2016</td>
<td>Heritage Center</td>
<td>July 21, 2016</td>
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<td>September 6, 2016</td>
<td>Minot Holiday Inn</td>
<td>August 15, 2016</td>
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Retirement Plan Updates

Do Your Employees Participate in the NDPERS 457 Deferred Compensation Plan?

Savings constitute an integral part of planning for retirement. Help your employees become aware of their saving options. This includes NDPERS 457 Deferred Compensation Plan. An easy way for your employees to sign up or adjust their supplemental retirement savings is available through the PERSLink Member Self Service (MSS) link on the NDPERS website. Simply share the following 5 steps with them:

- Go to the icon labeled “PERSLink Member Self Service” on the NDPERS Homepage at www.nd.gov/ndpers
- Log in and select “NDPERS Plans” from the left of the screen
- Click on “Deferred Compensation”
- Review the necessary steps and then click on the dropdown to indicate whether you will be waiving or enrolling in deferred compensation
- Then click on “Begin Process”

There are two options when enrolling in the 457 Deferred Compensation Plan: Quick or Regular Enrollment.

Employees, who have not enrolled in this plan previously, can choose “Quick Enrollment”. They will be set up in the Companion Plan for $25/month in a lifecycle fund based upon your estimated retirement date.

Employees who choose “Regular Enrollment” will be asked the amount they want to defer, the name of the investment company, and the date they want deductions to start. These employees must be advised to set up an appointment with their selected agent (investment company) prior to their first contribution.

Those employees already enrolled in the deferred compensation plan can increase their deduction amount by selecting “Change Amount” next to the Provider Name.

No matter which route they choose, your employees can save for their retirement with just a few clicks!
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 notified employers 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, 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, 2015 to June 30, 2016. Coordinators should submit this form for the current year by May 31, 2016. 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.

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 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 an employer must have at least 1 individual continuously covered on the employer plan since March 23, 2010. If it is determined 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 your policy remains in compliance when there are premium increases. If you have questions, please contact Rebecca Fricke (NDPERS) at (701) 328-3978.
Having Trouble Logging in or Experiencing Delays in Processing?

If you experience problems logging into the system or delays in processing or loading your payroll reports, contact the NDPERS IT Department as issues arise so we can troubleshoot.

Ron Gilliam          (701) 328-3916          rgilliam@nd.gov
Stephen Denn         (701) 328-3976          sdenn@nd.gov
Kevin Pfannsmith     (701) 328-3915          kpfannsm@nd.gov

In case you need to leave a message, please include your name, the date and time, the system (ESS/MSS), the screen and the work process when the technical issue occurred.

Mobile PERSLink Member Self Service (MSS) is almost here!

NDPERS will launch Member Self Service (MSS) new mobile app this summer. There is no cost to download the app from a phone or other mobile device.

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
Salary Variance Threshold - NDPERS Retirement Reporting

Recently, NDPERS implemented a salary variance threshold to help catch spikes in wage reporting. These spikes in wages need to be addressed before your organization's payroll reports can be posted. PERSLink will show a warning message stating you have details in review if it finds such spikes. As an employer, you must include notes within the detail. Please note the reason the spike in wages from the previous month, and then contact NDPERS Accounting team. Our staff will suppress the error and get your reports posted. Please DO NOT ignore the details!

GASB Financial Information

Financial Reporting Requirements
The Governmental Accounting Standards Board (GASB) approved Statement 68 – Accounting and Financial Reporting for Pensions, which 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 employers will need when preparing their 2016 financial statements can be found on the NDPERS website in the Employer Services – Program Administration section. http://www.nd.gov/ndpers/employers/gasb-info.html

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 and required to provide a master payroll file, which our auditors will use to select a sample of employees for testing. The master payroll file must include the following information: NDPERS member ID, first and last name, last 4 of SSN, date of birth, date of hire, and information related to pay including 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 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.

NDPERS Website Resources

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Look forward to your next edition of the PERSonnel Updates in July 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