



PERSonnel UPDATES

Newsletter for Authorized Agents

Annual Enrollment

Annual Enrollment - 2017 Plan Year

Annual Enrollment Season for 2017 plan year will run from Monday, October 16 through Friday, November 3, 2017. See "Group Insurance Plan Updates" section for details.

Special Enrollment for ACA Temporary Employees

NDPERS will hold a special enrollment window for temporary employees of a large employer. This is affordable coverage meeting the Affordable Care Act (ACA) requirements. The special enrollment window opens November 20 through December 8, 2017. See "Group Insurance Plan Updates" section for details.

Discontinued Printed Publications

PERSpectives Newsletter will not be mailed

The Annual Enrollment PERSpectives newsletter will not be mailed to NDPERS members. This is an effort to reduce printing and mailing costs and to utilize available technologies to communicate more actively with members.

Employers will receive the newsletter electronically during the week of October 9 and are asked to forward it to employees in a timely manner.

Updated Forms Available Now

Effective October 1, 2017, forms with a revised date prior to 2017 will be returned to the sender. The updated forms are available on PERSLink Member Self Service (MSS), PERSLink Employer Self Service (ESS) and on the [NDPERS website](#).

Most forms are fillable and can be completed online or they may be downloaded, printed, signed, dated, and mailed or faxed to the NDPERS office.

Upcoming Events – Dickinson & Bismarck

Employees – Financial Essentials Workshop (FEW)

Dickinson	Tuesday, October 10, 2017	Registration is not available.
Bismarck	Wednesday, November 1, 2017	Registration is available.

Employees – Pre-Retirement Education Program (PREP)

Dickinson	Wednesday, October 11, 2017	Registration is not available.
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Flu Shot Clinic Calendar

A complete calendar with dates and locations for the Flu Shot Clinics is now available on the NDPERS website at <https://ndpers.nd.gov/flu-shot>.

October 2017

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Editor:
Aime Miller

New Board Member

Chairman Appointed to the NDPERS Board



Governor Doug Burgum appointed Mark Dosch of Bismarck to chair the Board of Trustees for the North Dakota Public Employees Retirement System (NDPERS).

A Bismarck native, Dosch is the owner and president of Expressway Inn & Suites in Bismarck. He served in the North Dakota House of Representatives from 2001 to 2016, including as a member of the House Appropriations Committee, and on the advisory board of Job Service North Dakota.

Dosch earned a bachelor's degree in banking and finance from the University of North Dakota in 1982 and graduated from the Dakota School of Banking in 1986. He currently serves on the Board of Trustees of Grand Forks-based Edgewood

Real Estate Investment Trust, which provides multi-family and senior housing across seven Midwest states. He and his wife of 30 years, Deb, have three children and three grandchildren.

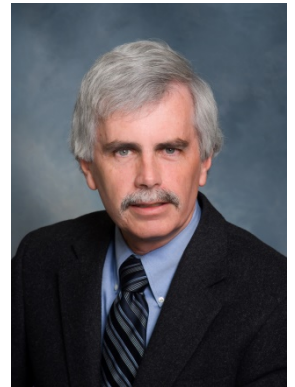
The NDPERS Board and staff welcome Mark as the newest member.

Executive Director to Retire

NDPERS Director Sparb Collins to Retire

The NDPERS Board of Trustees announced Executive Director Sparb Collins will retire on October 31, 2017. Since 1989, Sparb has played an important role in the development and success of the organization and its programs.

During this transition period, Sharon Schiermeister, Chief Operating Officer of NDPERS will act as the Interim Director. NDPERS and its Board will conduct recruitment efforts to find a new Executive Director.



Retirement Plan Updates

NDPERS Retirement Benefit Options Factors

NDPERS members with a retirement effective date of October 1, 2017 or later will be subject to updated factors when determining their monthly retirement benefit. These updated retirement benefit option factors do not apply to future NDPERS retirees who elect the Single Life option (referred to as the Normal Retirement option for those in the Highway Patrol and Judges Retirement plans).

For more information on this update, visit our [website](#).

Group Insurance Updates

Annual Enrollment Season – 2018 Plan Year

For Employees

The Annual Enrollment Season for 2018 plan year will run from Monday, October 16 through Friday, November 3, 2017. Employers will receive the Active Annual Enrollment PERSpectives newsletter electronically during the week of October 9 and are asked to forward it to employees in a timely manner.

The NDPERS Annual Enrollment Season gives eligible employees the opportunity to:

- Enroll in insurance plans for which you are eligible
- Add dependents
- Modify coverage levels
- Apply for increased life insurance coverage
- Sign up for FlexComp – Medical and Dependent Care Flexible Spending Accounts or pretax eligible insurance premiums (Enrollment is required annually if you wish to continue to participate)

The NDPERS website will include Annual Enrollment information on Monday, October 16 such as the PERSpective newsletter and PERSLink Member Self Service (MSS) instructions to complete annual enrollment elections. For those individuals unable to complete their enrollment through the [PERSLink MSS online portal or mobile app](#), enrollment forms will be accessible through the NDPERS website on October 16.

For Employers

Employers will receive weekly email reminders to forward to employees. Additionally, a guide to navigate PERSLink Employer Self Service (ESS) featured in the Annual Enrollment Employer Guide which will be made available early in October.

Group Insurance Reminders

Health Insurance – Sanford Health Plan

Permanent employees of state agencies, university system and district health units will be eligible to enroll or discontinue participation in the [High Deductible Health plan \(HDHP/HSA\)](#). The HDHP/HSA is included as an option on the Plan Enrollment through [PERSLink Member Self Service \(MSS\) online portal or mobile app](#). A paper application can also be completed: Health Insurance Application or Change SFN 60036.

Life Insurance – Voya

During this annual enrollment, members electing to participate in supplemental Life Insurance will notice additional coverage options are available as listed below:

Employee Supplemental Coverage

Employees may increase their employee supplemental coverage by \$25,000, up to a maximum guarantee issue of \$200,000 without Evidence of Insurability (EOI).

Employees wishing to increase their supplemental coverage by more than \$25,000 or above the guarantee issue of \$200,000 up to the maximum coverage limit of \$400,000 must complete and submit an EOI.

Dependent Supplemental Coverage

Employees currently enrolled in \$2,000 or \$5,000 dependent supplemental coverage may apply for an increase to the new tiers of either \$7,000 or \$10,000 during Annual Enrollment without EOI. However, requests for new coverage or future requests to increase coverage will require EOI.

Spouse Supplemental Coverage

The maximum coverage level is increasing from \$100,000 to \$200,000. All requests to increase coverage during Annual Enrollment will require EOI.



EOIs must be submitted to the payroll/HR office for forwarding to NDPERS. Employees must avoid the use white-out on the EOI or it will be returned or will be required to complete and submit a new application to the HR/Payroll department within the organization. Employers must forward any applications to NDPERS on a weekly basis at a minimum.

FlexComp – WageWorks

Permanent employees of state agencies and participating district health units, excluding University System employees, who wish to participate in the NDPERS FlexComp plan for calendar year 2018 must enroll for the 2018 plan year through [PERSLink Member Self Service \(MSS\) online portal or mobile app](#). A paper application can also be completed: The Annual FlexComp Enrollment 2018 Plan Year SFN 17759. **The FlexComp Medical Flexible Spending Account limit was increased to \$2,600.**

In addition, NDPERS will facilitate an ***Annual Enrollment Employer Guide***. It is your one-stop shop guide for ALL information regarding annual enrollment processes:

- Eligibility
- Enrollment forms
- Rates
- Filing Procedures
- PeopleSoft Payroll
- NDPERS FlexComp
- Late Filing policy
- Information regarding the ESS Benefit Enrollment Report

If paper enrollment applications are used, mail them directly to NDPERS **on a weekly basis at a minimum.** NDPERS needs time to process these applications. Make sure to use the most current forms and make sure all applications are completed with correct addresses. Any old forms used to apply during annual enrollment will be rejected.

Change in Vision & Dental Insurance Policy

Effective with the 2018 Plan Year Annual Enrollment, employees enrolled in the NDPERS dental and vision plan in 2018 **will be prohibited from cancelling that coverage during the year**. This policy applies regardless of whether or not the premium is pre-taxed. You will still be allowed to increase or decrease your level of coverage subject to a qualifying event and completion of an application within 31 days of the event.

Special Enrollment for ACA Temporary Employees

NDPERS will hold a special enrollment window for temporary employees of a large employer. This is affordable coverage meeting the Affordable Care Act (ACA) requirements. The special enrollment window opens November 20 through December 8, 2017. If coverage is elected during this window opportunity, it will be effective January 1, 2018.

As a reminder, as of January 1, 2015, the definition of a temporary employee for determining eligibility to participate in the NDPERS group health plan changed to reflect the ACA definition, which is “an employee who works at least 30 hours per week or 130 hours per month.”

The Health Insurance Application or Change SFN 60036 should be used to enroll a temporary employee during this special enrollment window. The form requires the employer to certify that the temporary employee is eligible due to the ACA requirements.

For those employees wishing to decline coverage, an Acknowledgement of or Decline Offer of Health Insurance Coverage SFN 60711 should be completed. This form should also be completed by any eligible (permanent or temporary) state employee who is not the policy holder as they are married to or covered as an adult child dependent of another state employee who carries the policy. It is up to you as the employer to either retain the form permanently in their personnel file or forward the form to NDPERS to retain.

More details will be provided as the special enrollment window gets closer. If you have questions, 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>).

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.

Member & Employer Self Service Update

Employer Self Service Benefit Enrollment Report

Generate your PERSLink Employer Self Service Benefit Enrollment Report:

1. Log into your PERSLink Employer Self Service
2. Navigate to the "Benefit Enrollment Report" menu option on your home page
3. Select "Benefit Enrollment Report" submenu item
4. Select the "Generate" button in the Generate Reports Panel
 - a. Print your generated report
 - b. Update your Payroll System based on the Report (State agencies on PeopleSoft see page 17 of your Annual Enrollment Employer Guide)
 - c. Keep a copy of employee's individual benefit report in their personnel file

The Benefit Enrollment Report will sort as follows:

- I. New Temporary Employee Enrollment, alphabetically
- II. New Permanent Employees Enrollments or New Enrollments based on a qualifying event, alphabetically
- III. 2018 Annual Enrollments, alphabetically

PERSLink Member Self Service (MSS) Online Portal Annual Enrollment Steps

Share these steps with your employees to begin the Annual Enrollment process.

- Go to the Annual Enrollment menu option.
- Click on "Make your Annual Enrollment Elections Here"

Newly hired employees

If you have a newly hired employee who wishes to enroll in their benefits as a new employee, please instruct the employee to first make their elections in the NDPERS Plan Menu Option: **NDPERS Plans**. This will complete their elections for the remainder of the 2017 year. Once the employee has completed the 2017 benefit enrollments, the employee can proceed to the Annual Enrollment Menu Option to make their 2018 elections.

Online Resources

NDPERS Website Features

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Sign up to receive email notifications when NDPERS news are available. Simply click on the subscribe option on the NDPERS home page. You will be directed to enter an email address and select the publications you would like to receive.

Look forward to your next edition of the PERSONnel Updates in November 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 NDPERS website

<https://ndpers.nd.gov>

