

PERSONNEL UPDATES

UPDATES FOR HR, PAYROLL & OTHER AUTHORIZED AGENTS
COLLABORATING WITH NDPERS



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NDPERS ANNUAL ENROLLMENT

Annual Enrollment (AE) for the 2020 plan year starts on Monday, October 14 and concludes on Friday, November 1, 2019. **More details including form deadlines will be available on October 14 in the upcoming *Annual Enrollment 2020 Employer Guide*.**

KEEP YOUR EMPLOYEES INFORMED

NDPERS requires your assistance to make this a successful annual enrollment season. **We ask you forward annual enrollment information to employees in a timely manner.**

STARTING OCTOBER 14 THROUGH NOVEMBER 1, 2019, ELIGIBLE EMPLOYEES CAN

- Enroll in insurance plans based on eligibility
- Add dependents
- Modify levels of coverage
- Apply to increase or decrease your life insurance coverage
- Sign up for FlexComp – Medical and Dependent Care Flexible Spending Accounts or pretax eligible insurance premiums (Enrollment is required annually if the employee wishes to continue to participate)

ENCOURAGE YOUR EMPLOYEES TO COMPLETE THEIR ANNUAL ELECTIONS

Employees can choose how to complete their elections. NDPERS strongly encourages for any annual enrollment elections to be completed online through the [NDPERS Member Self Service \(MSS\) online portal or mobile app](#).



IS THERE AN EXCEPTION?

Yes, the Voya Life Insurance Evidence of Insurability (EOI) form needs to be completed, signed, and submitted to the organization's authorized agent to **forward to NDPERS at least weekly**. This form is only applicable in specific cases as requested by Voya.

PRINTED FORMS

Downloadable forms will be available on the NDPERS website starting October 14 through November 1, 2019. Your employees are responsible for submitting any forms to your organization's authorized agent (HR or payroll) to forward to the NDPERS office at least weekly during Annual Enrollment.

OTHER ANNUAL ENROLLMENT REMINDERS

VISION & DENTAL INSURANCE ANNUAL REMINDER

If an employee chooses to enroll in either of these group insurance plans, **the employee may not cancel the dental or vision coverage during the plan year unless employment terminates.** Changes consistent with a qualifying event or ineligibility of a dependent are allowed. This policy applies regardless of whether or not the premium is pre-taxed.

THE MEDICAL FLEXIBLE SPENDING ACCOUNT LIMIT FOR 2020 IS \$2,700.

LIFE INSURANCE – DEPENDENT SUPPLEMENTAL COVERAGE

Employees may enroll or increase their Dependent Supplemental Coverage without Evidence of Insurability (EOI) during annual enrollment.

NEW HIRES DURING ANNUAL ENROLLMENT

If you have a newly hired employee, remember the employee must complete their 2019 benefit elections before proceeding to the 2020 Annual Enrollment elections.

SPECIAL ENROLLMENT FOR ACA TEMPORARY EMPLOYEES

NOVEMBER 18 THROUGH DECEMBER 8, 2019

A special enrollment window for temporary employees* of large employers will be held by NDPERS in accordance with the Affordable Care Act (ACA) requirements. **If the employee elects coverage during this window, it will be effective January 1, 2020.** Detailed information on this opportunity will be provided prior to the special enrollment.

- **To apply for coverage**, the eligible temporary employee must complete the Health Insurance Application or Change SFN 60036. As the employer, you must certify the employee meets the ACA eligibility requirements in Part F on the form.
- **To decline coverage**, any eligible state employee – whether permanent or temporary – must complete the Acknowledgement of or Decline Offer of Health Insurance Coverage SFN 60711. This includes any eligible employees that are not the main policy holder as a result of either being:
 - married to the main policy holder; or
 - covered as an adult child dependent of another employee who carries the policy



It is up to your organization to retain a record of the employee's SFN 60711 permanently either by placing it in the employee's personnel file or forwarding the form to NDPERS.

WHO IS A TEMPORARY EMPLOYEE?

* A temporary employee eligible to participate in the NDPERS group health plan is “an employee who works at least 30 hours per week or 130 hours per month” in alignment with the ACA full-time employee definition.

REMIND YOUR EMPLOYEES ABOUT THE IMPORTANCE & BENEFITS OF PLANNING AHEAD

Continue to motivate our members to plan financially for their future success! The NDPERS Member Self Service (MSS) online portal and mobile app experience will prompt eligible members to enroll or increase their 457 Deferred Compensation *Supplemental Retirement Savings* election. **Changes to the 457 Deferred Compensation election are not subject to the usual January 1, 2020 annual enrollment effective date. The employee chooses when to make this election effective.**

YOUR PAYROLL DEPARTMENT MUST REVIEW THE BENEFIT ENROLLMENT REPORT ON YOUR EMPLOYER SELF SERVICE (ESS) REPORT BEFORE EACH PAYROLL CYCLE.

Annual Enrollment

If you are newly hired and wish to enroll in your benefits as a new employee, you must make your elections in the NDPERS Plan Menu Option. [NDPERS Plans](#)
Once you have completed your benefit enrollments as a new employee, return to the Annual Enrollment Menu Option to make your elections.

Benefit Plans that you are eligible to enroll in during Annual Enrollment

Plan Name	Status	Request Status	Annual Enrollment Highlights
Health Insurance	Enrolled		Learn More
Life Insurance	Enrolled		Learn More
Dental Insurance	Waived		Learn More
Vision Insurance	Waived		Learn More
FlexComp	Enrolled		Learn More

Do you want to ENJOY a comfortable lifestyle financially?

- ☐ Yes, help me take that step now.
☐ No, I don't want to plan for my future.

It is important to encourage your employees to start or increase their retirement supplemental savings.

Employees should be aware of the many benefits of getting started early in this program.

ANNUAL ENROLLMENT RESOURCES

The following information regarding Annual Enrollment elections for the 2020 plan year will be made available October 14 unless otherwise noted on this table.

EMPLOYER	EMPLOYEE
Employer reference site on NDPERS website	Employee reference site on NDPERS website
Annual Enrollment Employer Guide	Member Self Service (MSS) Annual Enrollment Guide
Weekly emails starting October 7	Weekly emails starting October 7
	PERSpectives Newsletter

EMPLOYER MINIMUM PARTICIPATION, CONTRIBUTION REQUIREMENTS AND ACA COMPLIANCE UPDATE FOR PARTICIPATING POLITICAL SUBDIVISIONS – ACTION REQUIRED BY 12/1/2019

In order for a political subdivision to participate in the NDPERS group health insurance, the employer 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 in the 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 group health insurance.**

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.

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. **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, contact our

Chief Benefits Officer Rebecca Fricke

at 701.328.3978 or by email at

rfricke@nd.gov.

REQUIRED ACA HEALTH INSURANCE MARKETPLACE NOTICE REMINDER

The Affordable Care Act (ACA) requires employers to provide a Notice of Coverage to permanent and temporary employees as part of the onboarding process for new hires. **Your organization is responsible to distribute this notice to your new hires within the first 2 weeks of employment.** For your convenience, you may choose to use the [sample template prepared by NDPERS](#).

SUBMITTING FORMS TO NDPERS

It is very important for your organization to submit any benefit elections and Voya Life Insurance Evidence of insurability forms at least weekly to the NDPERS office. Choose ONE of these convenient methods:

- Mail: PO Box 1657, Bismarck, ND 58502-1657
- Fax: 701.328.3920
- Email to ndpers-info@nd.gov. Do not email forms directly to NDPERS staff.



CONTACT US

☎ 701.328.3900 or 800.803.7377 | ✉ ndpers-info@nd.gov | 💬 Employer Self Service (ESS): *Contact Us* | 🌐 <https://ndpers.nd.gov>

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