



**September 2016**  
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# PERSonnel UPDATES

The Newsletter for Authorized Agents & Personnel/Payroll

## Events & Mailings

### **Annual Enrollment - 2017 Plan Year**

Annual Enrollment Season for 2017 plan year will run from Monday, October 17 through Friday, November 4, 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 21 through December 9, 2016. See "Group Insurance Plan Updates" section for details.

## Retirement Plan Updates

### **NDPERS is Introducing a New Member Education Seminar**

The Financial Essentials Workshop (FEW) is a new seminar introduced for members to start planning early for their financial future. This differs from the PREP which is intended to prepare individuals for retirement. Please assist your employees in selecting the appropriate workshop based upon area of interest.

FEW  Financial Essentials Workshop	PREP  Pre-Retirement Education Program
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 to 10 years seeking specific information on retirement planning
Focus: <ul style="list-style-type: none"><li>• Financial planning as an active employee</li><li>• Service purchases</li><li>• 457(b) Deferred Compensation Plan</li><li>• Portability Enhancement Provision (PEP)</li><li>• FlexComp</li><li>• College Save with BND</li></ul>	Focus: <ul style="list-style-type: none"><li>• NDPERS retirement benefits</li><li>• Personalized benefit estimate</li><li>• Retiree insurance plan options</li><li>• Legal estate planning</li><li>• Retiree Health Insurance Credit (RHIC)</li><li>• Social Security</li></ul>
General overview of NDPERS programs available to assist in planning and budgeting to 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



## Group Insurance & FlexComp Updates

### ***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 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 Rebecca Fricke (NDPERS) at (701) 328-3978 or [rfricke@nd.gov](mailto:rfricke@nd.gov).

### ***Annual Enrollment Season – 2017 Plan Year***

The Annual Enrollment Season for 2017 plan year will run from Monday, October 17 through Friday, November 4, 2016. Employees will receive an Annual Enrollment Special Edition Perspectives newsletter including dates and information on NDPERS benefits. This newsletter is scheduled to be mailed the week of October 10.

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

- Enroll in insurance plans for which they are eligible but not currently enrolled.
- Add dependents.
- Increase coverage levels.
- Enroll in the NDPERS FlexComp plan for 2017 (required each year of participation).

The newsletter will direct the employee to the NDPERS website. Here, the employee has direct access to enrollment information such as the NDPERS FlexComp, health, life, dental and vision plans. The newsletter will also instruct the employee to complete their Annual Enrollment elections through PERSLink Member Self Service (MSS) Online Portal or Mobile App. For those individuals unable to complete their enrollment through the PERSLink MSS Online Portal or the Mobile App, enrollment forms can be accessed from the NDPERS website.

## **Group Insurance Reminders**

### Health Insurance

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). Information on this plan is available on the NDPERS website. The HDHP/HSA is included as an option on the Plan Enrollment through MSS Online Portal or Mobile App. A paper application can also be completed: Health Insurance Application or Change SFN 60036.

### Life Insurance

Employees can increase their coverage by \$5,000 without evidence of insurability. Increases in excess of \$5,000 to the employee supplemental coverage will require Evidence of Insurability (EOI). Any increase in dependent or spouse supplemental will require EOI. EOIs must be submitted to the NDPERS office for processing.

### FlexComp

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 2017 must enroll for the 2017 plan year through MSS Online Portal or the Mobile App. A paper application can also be completed: The Annual FlexComp Enrollment 2017 Plan Year SFN 17759.

In addition NDPERS has created 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 – this is a new feature added to assist employers with their employee enrollments made through MSS

If paper enrollment applications are used mail them directly to NDPERS. Please do this **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.

Annual Enrollment Season information will be available on the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) on Monday, October 17, 2016.

## **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 21 through December 9, 2016. If coverage is elected during this window opportunity, it will be effective January 1, 2017.

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](mailto: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 their first 2 weeks of employment. It is the employer's responsibility to distribute the notice.

The sample template prepared by NDPERS can be found at <http://www.nd.gov/ndpers/employers/docs/notice-of-coverage-options.pdf>

## **ADP Member Portal Update**

ADP is updating their Participant Portal later this month. Participants in the NDPERS FlexComp Plan who utilize the portal will continue to access the site using the current URL, login and password information. ADP is releasing this updated portal to provide a more user friendly experience.

## **ADP First Time Online Users**

Employees' managing their spending account online offers the convenience of submitting a claim and viewing their individual balance from home. If one of your employees is accessing their ADP Spending Account online (<https://myspendingaccount.adp.com>) for the first time, please provide them with the Client Registration Code: NORTHDAKO-09338. ADP implemented this is an extra security feature to protect participant's privacy and personal identifiable information. For any additional questions, please contact ADP at 800-336-1881.

# Member & Employer Self Service Update

## **First Time PERSLink MSS Users**



All of the 2017 Annual Enrollment elections need to be completed electronically using PERSLink Member Self Service (MSS) Online Portal or Mobile App with the exception of the Group Life Insurance Evidence of Insurability.

Notice, if this is the first time employees are accessing PERSLink MSS, they will need to setup their login information to access their benefits and begin Annual Enrollment elections. NDPERS encourages your employees to obtain their ND Login ID and use the *Register Now* option on [PERSLink MSS Online Portal](#). This will facilitate the Annual Enrollment process.

Share these steps with employees who need to set up PERSLink MSS Login Information.

1. Access the NDPERS Website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers)
2. Click on the icon labeled [NDPERS PERSLink Member Self Service](#).
3. Follow the [Instructions for Logging into PERSLink MSS Online](#).
4. Once your PERSLink MSS login information has been successfully set up and authenticated, click on [Access PERSLink Member Self Service \(MSS\)](#) at anytime or use your preferred Samsung or Apple mobile device to access your online Benefit Information.

If any of your employees are unable to complete their annual enrollment elections online or on the mobile app, please instruct them to call NDPERS at 1-800-803-7377 or find the Annual Enrollment forms on <http://www.nd.gov/ndpers/> when they become available.

## NDPERS Member ID

Employees who wish to obtain their NDPERS Member ID have various easy options. Share these with them as needed.

1. Access the [NDPERS website](#) and follow the instructions [Member Self Service Employee Guide](#).
2. Contact your Payroll/Human Resource Department. Your employer can view it through [PERSLink Employer Self Service](#). This option only applies to active members.
3. Look for any NDPERS correspondence at home. The NDPERS Member ID is printed on the upper right area of the page.

For further assistance, call the NDPERS office toll free at 1-800-803-7377.

## PERSLink Member Self Service (MSS) Mobile Application

A new option for your employees during this Annual Enrollment period is the PERSLink Member Self Service (MSS) Mobile App. It's easy, quick and convenient.

To start, 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 NDPERS
- Download for free



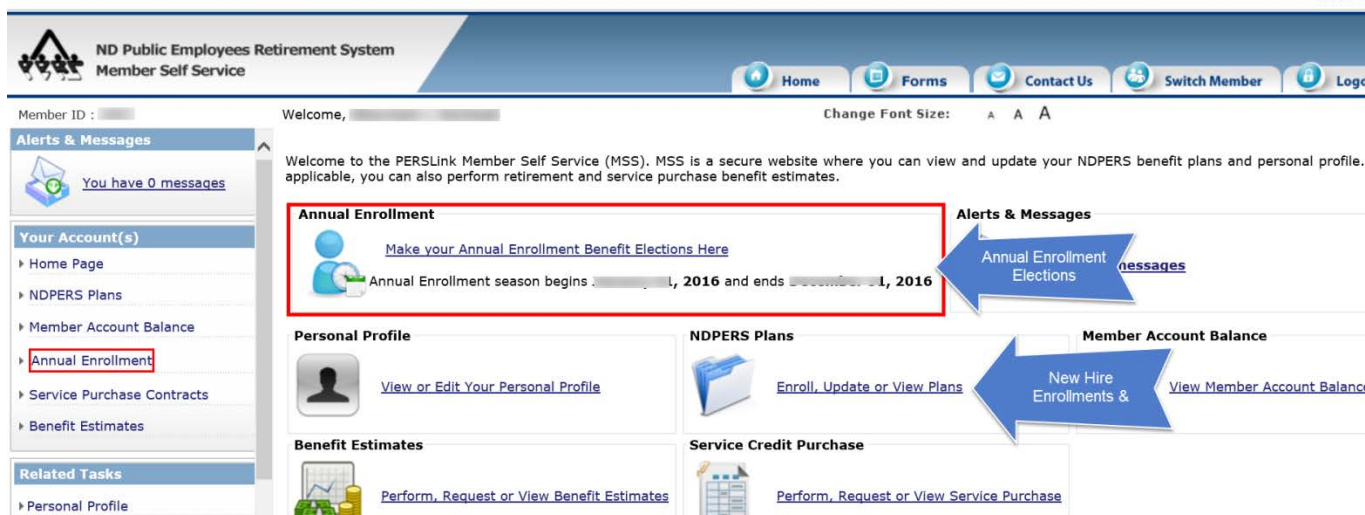
This mobile app is not available for Windows mobile devices at this time. A [PERSLink Mobile App Quick Instruction Guide](#) is available on the NDPERS website.

## 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 outlined in Red.
- Click on "Make your Annual Enrollment Elections Here"

If you have a newly hired employee who wishes to enroll in their benefits as a new employee, they must make their elections in the NDPERS Plan Menu Option: **NDPERS Plans**. Once they have completed their benefit enrollments as a new employee, they can proceed to the Annual Enrollment Menu Option to make their 2017 elections.





## **Employer Self Service Benefit Enrollment Report**



PERSLink

Employer  
Self  
Service

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 15)
  - c. Keep a copy of employee's individual benefit report in their personnel file

### **The Benefit Enrollment Report will sort as follows:**

- |      |  |
|------|--|
| 1st: | New Temporary Employee Enrollment, alphabetically  |
| 2nd: | New Permanent Employees Enrollments or New Enrollments based on a qualifying event, alphabetically |
| 3rd: | 2016 Annual Enrollments, alphabetically  |

## **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 payroll reports can be posted. If you find you have details that are in review because of this warning, you are encouraged to make notes within the detail as to why there was a spike in salary from the previous month, and then contact NDPERS' accounting team so we can suppress the error and get your reports posted. Please DO NOT ignore the details!

Please take a few minutes to look at how your employees are entered in the NDPERS Employer Self Service (ESS) as seasonal or full time. Update the members' records. This will avoid their names listed on the *No Deposit List*.

## Miscellaneous



### **NDPERS is now on Facebook**

Share these with your employees. They can keep up-to-date with the latest information on NDPERS benefits. To find us, enter *North Dakota Public Employees Retirement System* into your Facebook Search Bar. Like us today!

## NDPERS Website Resources

Home Page	NDPERS News	Employer Services Program Administration
<ul style="list-style-type: none"><li>• Member Self Service (MSS) Online Portal and Mobile App</li><li>• Employer Self Service (ESS)</li><li>• Sanford Health Plan Renewal</li></ul>	<ul style="list-style-type: none"><li>• Register for TIAA Visits</li><li>• PERSpective Newsletters</li><li>• 457 Plan Investment Options Summary</li><li>• PERSonnel Updates</li></ul>	<ul style="list-style-type: none"><li>• Helpful Tips on ESS</li><li>• ACA Information</li><li>• GASB 68</li><li>• NDPERS Wellness Program</li></ul>

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

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We're on the Web!

See us at:

[www.nd.gov/ndpers](http://www.nd.gov/ndpers)