

NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM

PERSpectives Volume 40 / Issue 1 – Active NDPERS members

WHEN WILL MY ENROLLMENT ELECTIONS BE EFFECTIVE?

The effective date for changes made during annual enrollment for FlexComp, health, dental and vision insurance coverage is January 1, 2019. A few exceptions apply:

1. Life insurance effective dates depend on whether evidence of insurability is required and subsequent approval by the carrier.
2. If you enroll or modify your 457 Deferred Compensation amount – (Voluntary Supplemental Retirement) during annual enrollment, your deduction is effective the first pay period of the following month unless you schedule your contribution to start at a later date. This means before January 1, 2019.

ANNUAL ENROLLMENT DATES – 2019 PLAN YEAR

The NDPERS Annual Enrollment season starts on **Monday, October 15** and closes on **Friday, November 2, 2018**.

What can I do during annual enrollment?

- Enroll in insurance plans for which you are eligible
- Add dependents
- Change 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*)

How do I complete my annual enrollment?

PERSLink Member Self Service (MSS)

Complete your annual enrollment elections through **the PERSLink MSS online portal or the mobile app**. Be sure to review your elections prior to the end of annual enrollment (*November 2*) to ensure your benefits elections are correct.

Forms

If unable to complete your annual enrollment elections online or through the app, follow these steps to find the annual enrollment forms

1. Visit the NDPERS website on October 15
2. Download, complete, print, sign and date the applicable enrollment form(s)
3. **Submit your paperwork to your payroll office by November 2. Do not submit directly to NDPERS.**

*An Annual Enrollment page with detailed information for employees will be available on
October 15, 2018*

VISION & DENTAL INSURANCE POLICY – ANNUAL REMINDER

If you choose to enroll, you may not cancel your dental or vision coverage during the plan year unless you terminate employment. You may make changes consistent with a qualifying event or ineligibility of a dependent. This policy applies regardless of whether or not the premium is pre-taxed.

DELTA DENTAL CONTINUES AS DENTAL INSURANCE CARRIER

The [rates](#) remain the same for the NDPERS members enrolled in this plan.

LIFE INSURANCE – DEPENDENT SUPPLEMENTAL COVERAGE

Employees may enroll or increase the [Dependent Supplemental Coverage](#) (includes spouse and eligible children) without Evidence of Insurability during annual enrollment. Information about all types and levels of coverage available on Oct. 15.

HIGH DEDUCTIBLE HEALTH INSURANCE PLAN

Annual Enrollment Season is an opportunity for permanent state, district health unit and university system employees to elect or discontinue participation in the NDPERS High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). The HDHP is underwritten by Sanford Health Plan, who also provides the HSA services.

The HDHP/HSA has higher annual deductibles; therefore, you will have higher out-of-pocket costs for medical services. However, the higher initial out-of-pocket costs are partially offset by an employer contribution to an HSA created in your name. The NDPERS HDHP/HSA has a cap on how much you will pay out-of-pocket during a year, and covers preventive services (as designated by the Affordable Care Act (ACA)) with no out-of-pocket costs to you.

The HSA helps cover medical expenses until your annual deductible and copayment are met. NDPERS will contribute to your HSA for each month you participate as follows:

	<u>Month</u>	<u>Annual</u>
Single	\$76.80	\$921.60
Family	\$185.88	\$2,230.56

In addition, a participant can contribute after-tax contributions by personal payment to Sanford Health Plan and receive favorable tax treatment through the IRS on these contributions. The IRS allows the participant to claim the after-tax contributions as an adjustment to gross income on the federal tax return. There are IRS annual limits on the total amount of contributions that can be made to a HSA (including both employer and employee contributions), which for 2019 are \$3,500 for single coverage and \$7,000 for family coverage. Note that NDPERS submits the employer contribution to Sanford Health Plan on a delayed monthly cycle. For example, the contribution for January coverage is submitted to Sanford Health Plan in late February.

The plan is offered as an option to the Dakota PPO/Basic plan and a change in participation will become effective January 1, 2019. For more information about the plan, please visit the [HDHP information](#) on the NDPERS website.

HEALTH INSURANCE SUMMARY OF BENEFITS & COVERAGE NOTICE

The Affordable Care Act (ACA) requires the disclosure of a Summary of Benefits and Coverage (SBC). The SBCs for the various active employees NDPERS group health insurance plans are located on the NDPERS website. These documents provide a comprehensive resource for the purposes of comparing coverage levels across all plans.

- [PPO/Basic - Grandfathered](#)
- [PPO/Basic Non-Grandfathered](#) and
- [High Deductible Health Plan \(HDHP\)](#)

SANFORD HEALTH PLAN RENEWED

The NDPERS Board renewed the NDPERS Health Insurance contract with Sanford Health Plan for the 2019 – 2021 Biennium. [Read more](#) in the NDPERS Latest News.

UNUM LONG-TERM CARE PLAN DISCONTINUED

Effective January 1, 2019, the NDPERS UNUM Long-term Care (LTC) plan will be discontinued. The decision to eliminate this plan as part of the NDPERS line of benefits was not easy but several reasons below support this new direction.

- The voluntary plan had poor enrollment numbers
- The plan was not a partnership qualified plan which means participants did not qualify for a premium tax credit
- The plan experienced significant rate changes the past few years and there is availability of other LTC plans in the market

NDPERS sent notices to impacted participants earlier in the year.

HEART OF AMERICA HEALTH PLAN DISCONTINUED

The NDPERS Board decided to discontinue the Heart of America Health Plan effective July 1, 2018. The plan was established in 1983 as a Health Maintenance Organization (HMO) for the Rugby, ND area and had low enrollment numbers.

ENHANCE YOUR FINANCIAL FUTURE

NDPERS makes saving for your future very easy with the 457 Deferred Compensation Plan. In addition to your NDPERS retirement account (future pension) and social security, you should **set money aside by enrolling or increasing your voluntary contributions to a 457 Deferred Compensation (supplemental retirement plan).**

When completing your Annual Enrollment on PERSLink MSS this year, you will notice a new enrollment feature. Its purpose is to support members who wish to plan for their financial future.

Think Smart – Enroll now or Increase your contributions

Enroll now to get started saving for your future retirement! By contributing only \$25 a month in your working years, you can make a big difference in your savings for retirement years. If you are undecided about selecting a provider, you may choose the [Companion Plan with TIAA](#).

Update your election anytime throughout the year

You may increase, decrease or suspend your current contributions at any time in the NDPERS 457 Deferred Compensation (Companion) Plan. Your election must be made in the month prior to the pay period in which you earn the wages through PERSLink MSS.

Note: If you enroll or modify your monthly contribution amount, you will not receive a confirmation message acknowledging the change through PERSLink MSS.

CHANGE IN THE 2019 NDPERS FLEXCOMP PLAN THIRD PARTY ADMINISTRATOR

For state employees, excluding employees of the ND University System:

Effective January 1, 2019, ASIFlex will administer the Medical and Dependent Care Flexible Spending Accounts (FSA) for members that elect to enroll in the NDPERS FlexComp Plan.

NDPERS will oversee the transition from WageWorks, the current vendor, to ASIFlex to ensure the satisfaction of our members. The last day to submit claims to WageWorks is December 13, 2018. This includes debit cards transactions through the WageWorks debit card.

The grace period and extended deadline to submit claims will not be impacted by this transition. ASIFlex will manage the grace period and extended deadline for submission of claims. More information regarding this will be provided to members at a later date.

The Medical FSA limit increased to \$2,650 for 2019.

TAKE ADVANTAGE OF THE MEDICAL AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) allow you to set aside money from your paycheck on a pre-tax basis to pay for medical and dependent care expenses. That means you do not have to pay federal, and in most cases, state income tax, or FICA taxes on those dollars, which means you have more money in your pocket!

Estimate your plan year election amount for 2019 and view your potential savings

1. First, take a look at your prior year's expenses, as this is a good indicator of what you might anticipate for next year.
2. Then, make a list of your predictable or recurring expenses such as annual deductible, monthly prescriptions, contact lens supplies, over-the-counter eligible health care products or ongoing child care costs.
3. Next, think about any other anticipated expenses you plan to incur next year, such as eyeglasses or orthodontia. You can review [ASIFlex's Eligible Expense list](#) as a reference of the hundreds of eligible products and services.
4. Use the [ASIFlex expense estimator and the tax savings calculator](#) to see your savings!

Remember, the more you set aside, the more you save! It is to your advantage to do a thorough review of your expenses.

Claim Reimbursement in 2019

ASIFlex offers several easy methods for you to submit claims. You do not have to choose one or the other, and can use a combination of any method throughout the year.

- *ASIFlex Mobile App*
- *ASIFlex Online*
- *ASIFlex Debit Card*
- *Paper Claims through Toll-Free Fax or Mail*

About ASIFlex

ASIFlex is located in Columbia, Missouri and has administered FSA programs since 1987. ASIFlex has also worked with NDPERS for the past few years administering the Retiree Health Insurance Credit (RHIC) program.

ELIGIBLE FLEXIBLE SPENDING ACCOUNTS EXPENSES

Medical Flexible Spending Account

- Copays, deductibles, and coinsurance for medical, dental and vision plans
- Prescriptions
- Eyeglasses, prescription sunglasses, over-the-counter reading glasses
- Contacts, storage cases and cleaning solutions
- Laser eye surgery
- Orthodontia, crowns, bridges, dentures, occlusal guards, etc.
- Chiropractic care
- Hearing exams, hearing aids and batteries
- Over-the-counter health care items without a prescription such as Band-Aids, breast pumps, denture adhesives, first aid supplies, diabetic supplies, home medical equipment, hot/cold packs, orthopedic supports, pill holders/splitters, sunscreen and lip balm 15+ SPF and broad spectrum, thermometers, vaporizers, canes, crutches, wheelchairs etc.
- Over-the-counter drugs and medicines with a prescription such as allergy medicine, pain relievers, cold & flu medicine, nicotine gum and patches, etc.
- Mileage you incur to seek health care services (up to the IRS mileage rate)

Dependent Care Flexible Spending Account

- Daycare at a daycare center
- Babysitter inside or outside of your home
- Before-/after-school care
- Summer day camp (not overnight camp)
- Au pair or nanny
- Pre-school or nursery school

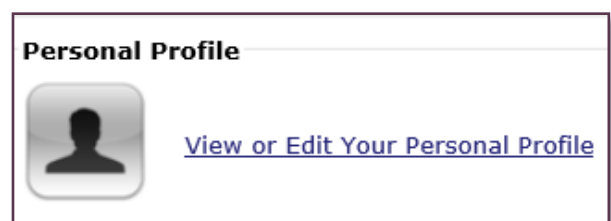
Expenses must be work-related to allow you and, if married, your spouse to work or look for work.

DON'T MISS ANY COMMUNICATIONS

NDPERS strongly encourages you to add your preferred email address to your PERSLink Member Self Service (MSS) during this Annual Enrollment period.

To add or update your email address on PERSLink MSS,

1. Log in to your PERSLink MSS
2. On the home screen, click on View or Edit your Personal Profile
3. Add or edit your email address
4. Click on Save email



ARE YOU A FIRST TIME PERSLINK MEMBER SELF SERVICE USER?

If you have never accessed your PERSLink Member Self Service (MSS) account, follow the next 3 steps:

1. Create your North Dakota Login, which is the username you generate to gain access to your account. This login is not assigned to you. If you need to create a North Dakota Login, read the next section.*
2. Activate your North Dakota Login.
3. Request online access to your PERSLink MSS benefit information by authenticating your information (social security number, date of birth and PERSLink Member ID).

For complete instructions, access the complete [Instructions for Logging into PERSLink MSS Online](#).

****Have you set up a North Dakota Login?***

1. You must create your own North Dakota Login or username. **If you have NOT created a North Dakota Login, click on *Register Now*** and complete the information required. Read and agree with the terms of use and click on *Create Account*.

2. You will receive an email message asking you to activate the North Dakota Login account you just created by clicking on a link.
3. Once the account has been activated, you will be redirected to a new screen with an “Account Activation Confirmation” message.
4. Now, Click on *Return to Login* and access your PERSLink Member Self Service (MSS) to complete annual enrollment.

Authenticate Your Account

Since this is your first time logging into your PERSLink MSS, you will need to request online access to your benefit information. Simply enter the last four digits of your Social Security Number, your date of birth, and your assigned NDPERS Member ID to authenticate your identity – this is not your PeopleSoft Employee ID.

COMPLETE MY ANNUAL ENROLLMENT ELECTIONS

Complete your annual enrollment elections electronically by using your PERSLink Member Self Service (MSS) online portal or mobile app. The only exception is the Group Life Insurance Evidence of Insurability (EOI) form which must be downloaded, completed, printed and submitted to your HR/payroll office to forward to NDPERS.

Online

To access the [PERSLink MSS Portal](#), visit our website and click on the blue icon labeled Member Self Service (MSS).



Mobile App

Complete your Annual Enrollment on PERSLink Member Self Service (MSS) Mobile App. This is an easy and convenient way to complete your elections.

To start, download the app onto your Android or IOS Mobile device. This mobile app is not available for Windows mobile devices at this time. A PERSLink MSS Mobile App Instruction Guide is available on the NDPERS website.

If you are unable to complete your annual enrollment elections through PERSLink MSS online or on the mobile app, visit the website on October 15.

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