

Perspectives

FOR ACTIVE
MEMBERS
OF THE
NORTH DAKOTA
PUBLIC
EMPLOYEES
RETIREMENT
SYSTEM

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This newsletter is published by the North Dakota Public Employees Retirement System
Box 1657, Bismarck, ND 58502
701-328-3900

Toll free: 1-800-803-7377
nd.gov/ndpers

Board Members:

Jon Strinden
Chairman

Thomas Trenbeath

Attorney General Appointee

Arvy Smith

State Health Officer Designee

Members Elected:

Mike Sandal, Joan Ehrhardt,
Howard Sage, Levi Erdmann
Sparb Collins

Executive Director

Kathy M. Allen
Editor

PERS Board Election

The term of North Dakota Public Employees Retirement System (NDPERS) Board member Mike Sandal expires on June 30, 2012. NDPERS is required to give notification of the vacancy and the election process to all active employees. The Board acts as the administering body to manage the Public Employees Retirement System, Judges Retirement System, Highway Patrol Retirement System, North Dakota National Guard System, Law Enforcement Retirement System the Uniform Group Insurance Program, Section 457 Deferred Compensation Plan, Retiree Health Insurance Credit program, and the Section 125 FlexComp plan for public employees.

The Board consists of seven members. The chairman is appointed by the governor. Three members are elected by the active membership, one member is elected by the retired membership, there is an attorney general appointee, and one member is the state health officer. The board meets once a month in Bismarck with the meetings generally lasting four to five hours. Board members are paid \$148.00 per meeting. In addition, three of the elected members are selected by the board to serve on the State Investment Board.

Any active participating member of NDPERS Main System, members of the defined contribution retirement plan, the Highway Patrol retirement system and the Job Service retirement plan are eligible to serve as an elected member of the Board

and may become a candidate for election so long as that department or political subdivision is not currently represented on the Retirement Board by a Board member not up for election (NDCC 54-52-03). Currently, the Department of Human Services and the Land Department have members that serve on the Board, so employees from those agencies are not eligible to become candidates in the upcoming election. The term is for five years beginning on July 1, 2012 and ending on June 30, 2017.

An eligible individual must obtain the signatures of 100 active NDPERS members to be nominated as a candidate for the vacancy. Nomination petitions are available from the NDPERS office at 400 East Broadway, Suite 505, Bismarck, ND. You may request this information in writing, by phone or through our e-mail address, ndpers-info@nd.gov. The deadline to submit petitions is 4:00 p.m., Friday, May 4, 2012. Election ballots will be mailed to active members by June 1, 2012 and must be returned no later than the close of business on Friday, June 15, 2012. Election returns will be tabulated on Monday, June 18, 2012.

If you have any questions about the election, please call the NDPERS office at 701-328-3918 or toll free at 1-800-803-7377 if you are outside the Bismarck-Mandan calling area.

Mastectomy-related Services Are Covered

Did you know that your health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services? These services include all stages of reconstruction and surgery to achieve symmetry between the breasts, and prostheses and treatment for complications, such as lymphedemas, resulting from a mastectomy. Call the telephone number on the back of your BCBSND identification card for more information.

NDPERS Member Self Service

The first feature NDPERS made available to our active members through our new Member Self Service (MSS) was the detailed annual statement for the fiscal year ending June 30, 2011. The statement can be viewed or printed. The instructions to log in to Member Self Service can be found on the NDPERS website at www.nd.gov/ndpers. If you have not already done so, please take some time to set up your account so you may access this information. You will need a ND Login ID and password along with your NDPERS Member ID and date of birth.

In addition to the annual statements, we have many more features planned for MSS; however, they are currently under construction. Some of the features to come:

- On-line benefit plan enrollment.
- View and update personal demographic information, such as address and contact information.
- View retirement and life insurance beneficiary designations.
- View benefit plan information, such as retirement account balance, service credit, insurance coverage levels and related dependent details.
- On-line retirement benefit and service purchase calculators.

We plan to have all features functional later this year. NDPERS will announce when these features will be available to you. Thank you for your patience as we continue working to provide you with more online access to your benefits with NDPERS.

New Services from ING Your Group Life Insurance Carrier

Effective July 1, 2011 ING became our new life insurance carrier. Our new coverage provides some benefits not previously available. Following is an overview of these new services:

Pre-Trip Travel Assistance Benefits (domestic and international) that includes:

- Visa and passport requirements, immunization requirements, foreign exchange rates, embassy/consular referral, travel/tourist advisories, temperature and weather conditions and cultural information.

Emergency Personal Service (non medical) that includes:

- Urgent message relay, interpretation translation services, emergency travel arrangements, recovery of lost or stolen luggage or personal possessions and legal assistance and/or bail bond.

Medical Assistance Services:

- Medical referrals, medical case monitoring, Rx assistance and arrangement and payment of emergency medical services up to \$10,000 with a written guarantee of reimbursement from eligible participant.
- Emergency Transportation Services
- Visit of family member or friend, return of traveling companion, return of dependent children, return of vehicle and return of mortal remains.

You may contact ING Travel Assistance for the above services as follows:

In the U.S. toll free: 800-859-2821
Worldwide, Collect: 202-296-8355
E-mail: ops@europassistance-usa.com
Web: www.europassistance-usa.com

Funeral Planning and Concierge Services through Everest at no cost for employees, their spouse and children under age 25 that includes:

- Unlimited use of secure, online planning tools to include personalized reports that compare local funeral home prices nationwide.
- Round-the-clock toll-free access to Everest advisors.
- Concierge services to provide personal assistance including planning a funeral or memorial service and negotiating prices with funeral homes.

To access these services, go to the Everest Enrollment site to create your personal user ID and profile at www.everestfuneral.com/ing. If you do not have internet access, or would like further information or assistance, contact an Everest Service Advisor at 1-877-456-5050.

HealthyBlue – A BOLD New Online Wellness Tool

HealthyBlue, a brand new wellness tool from Blue Cross Blue Shield of North Dakota, was launched on February 15 for NDPERS members. Your participation will help you stay in shape and improve your overall wellness.

What can you do with HealthyBlue?

HealthyBlue includes all the functionality you expect on a wellness site:

- Exercise, food and weight trackers
- Enter and track your basic medical screenings like blood pressure, cholesterol and blood sugar
- Articles to help you live a healthier life

- Easy-to-use fruit and vegetable tracker
- Water tracker
- Meal planner

You'll also notice HealthyBlue has a friendlier user experience than its predecessor and some great functionality including:

- Mobile application for your smart phone
- "Community" function where you can find a diet buddy or talk to a dietitian or fitness trainer
- Online wellness workshops
- Customized challenges

NDPERS members can find HealthyBlue at www.ndpersHealthyBlue.com.

Do You Know About the Saver's Credit?

A Saver's credit is a tax credit that can help offset the cost of the first \$2,000 you voluntarily contribute to a 457 deferred compensation account. If your adjusted gross income falls within a designated dollar amount, you may be eligible for this credit. The chart to the right displays the potential savings that may be realized by contributing to a deferred compensation plan.

ADJUSTED GROSS INCOME					Tax Credit for \$2,000 Contribution
Saver Credit Rate	Single Filers	Head of Household	Joint Filers		
50%	\$0-\$17,250	\$0-\$25,875	\$0-\$34,500		\$1,000
20%	\$17,251-\$18,750	\$25,876-\$28,125	\$34,501-\$37,500		\$400
10%	\$18,751-\$28,750	\$28,126-\$43,125	\$37,501-\$57,500		\$200

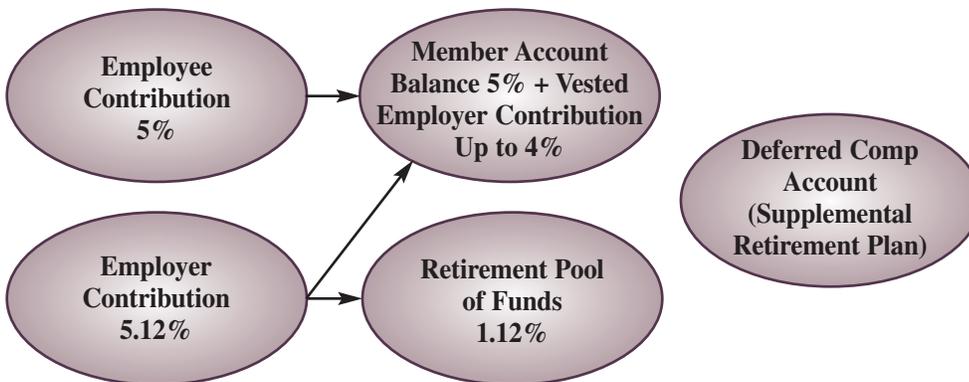
If you are currently participating in the deferred compensation plan and you are eligible, inform your tax advisor/accountant to be sure you receive the benefit of the Saver's credit. If you are not participating, now is a good time to consider enrolling, not only for the credit, but to contribute to your future financial security through participation in this voluntary supplemental retirement program. Participation will also allow you to take advantage of the incentives offered through the Portability Enhancement Provision (PEP).

What is PEP?

PEP allows you to vest in a portion of the employer contribution to your defined benefit retirement plan member account balance. If you enroll in an eligible deferred compensation plan, PEP is automatic. Assuming you participate at the minimum required contribution of \$25 a month, you accrue benefits according to the following vesting schedule:

Service Credit	Minimum	Maximum
0-12 months	\$25	1%
13-24 months	\$25	2%
25-36 months	\$25	3%
37+ months	\$25	4%

The diagram depicts this contribution reallocation based on an individual with 37+ months of service credit:



As you can see, instead of the full 5.12% going into the retirement pool of funds, 4% of the employer contribution goes into your member account. This results in accelerated accrual of your member account balance.

How to Get Started

Your first step is to contact an approved deferred compensation provider representative to set up your account. You will also have to complete a 457 Deferred Compensation Plan Enrollment/Change Form (SFN 3803) to authorize the pretax deduction from your salary. Enrollment information, list of approved provider representatives, and forms are available on our website at <http://www.nd.gov/ndpers/deferred-comp/index.html>.

PAY YOURSELF FIRST!
 You can't miss what you don't see.
 You won't spend what you don't take home.

What is Your NDPERS Member ID?

If you have called the NDPERS office, or have completed any NDPERS forms, you have been asked for your PERSLink member ID number. We receive many questions related to “What is my member ID number?” or “How do find out what my member ID is?”

In October of 2010, NDPERS launched its new business system – PERSLink – “Your Online guide to Benefits Administered by NDPERS.” The new system includes functionality for each of the plans administered by NDPERS and will include web-enabled self-service functionality for members, retirees, beneficiaries, and employers.

One of the features of our new system is the ability to assign each member a unique NDPERS Member ID. This ID is the primary identifier to access your personal and confidential information. As a member, all documents you receive from NDPERS

will contain this unique Member ID in lieu of your social security number.

Prior to the PERSLink system going live in October of 2010, you were sent a letter that contained your personal ID number. If you are an active employee and have misplaced this document, your payroll/human resource department can provide you with your number. If you are retired, contact the NDPERS office for assistance. Also, for an

additional reference, refer to any personal correspondence you have received from the PERS office. You will find the Member ID printed in the upper right-hand area of the page.

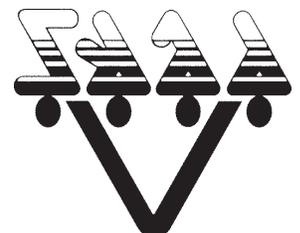
We expect to have the PERSLink Member Self-Service (MSS) portal available in 2012. You will be notified when this service becomes functional.

NDPERS Privacy Policy

In compliance with the Health Insurance Portability and Accountability Act (HIPAA), NDPERS must have a privacy practices policy that describes how medical information about you may be used and disclosed and how you can get access to this information. The NDPERS Privacy Policy has been updated and is available for viewing or printing from our website at www.nd.gov/ndpers. A hard copy may be obtained by request through our e-mail account at NDPERS-info@nd.gov or by phone at 701.328.3918 or 800.803.7377.

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, financial or tax advisor with regard to your individual situation. This newsletter is available in alternate formats upon request. Printed on recycled paper.

North Dakota Public Employees Retirement System
Box 1657
Bismarck, ND 58502-1657



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