

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
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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 Levi Erdmann expires on June 30, 2013. 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, Job Service Retirement Plan, the Uniform Group Insurance Program, Section 457 Deferred Compensation Plan, Retiree Health Insurance Credit program, and the Section 125 FlexComp plan for public employees. In addition, three of the elected members are selected by the Board to serve on the State Investment Board.

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 a state health department representative designated by 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 per meeting.

Any active participating member of the 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 Department of Transportation 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, 2013 and ending on June 30, 2018.

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 at ndpers-info@nd.gov. The deadline to submit petitions is 4:00 p.m., Friday, May 3, 2013. Election ballots will be mailed to active members by June 1, 2013 and must be returned no later than the close of business on Friday, June 14, 2013. Election returns will be tabulated on Monday, June 17, 2013.

If you have any questions about the election, please call the NDPERS office at 701-328-3900 or toll free at 1-800-803-7377 if you are outside the Bismarck-Mandan calling area.

**Plan to Participate
in the National Walk@Lunch Day
Wednesday, April 24 – See back page for details**

Confidentiality Law

When you call NDPERS for personal information about your benefit accounts you are subjected to a series of questions to verify that you are a member.

Because NDPERS records are confidential and not public records, staff may only disclose information to the member or under the following circumstances:

- A person to whom a member/beneficiary has given written consent.
- A person legally representing the member/beneficiary upon proper proof of representation, unless member/beneficiary withholds consent.
- A person authorized by court order.
- A member's spouse or former spouse, that individual's legal representative, and the judge presiding over the member's dissolution of marriage proceedings for the purpose of drafting a Qualified Domestic Relations Order (QDRO).
- A member's participating employer's authorized agent, under limited circumstances.
- A member's designated beneficiaries after the member's death. Information relating to beneficiaries may be disclosed to other beneficiaries of the same member.
- The general public, but only after the board has been unable to locate the member for a period in excess of two years, and limited to the member's name and the fact that NDPERS has been unable to locate the member.
- Any person whom the NDPERS board determines disclosure is necessary for treatment, operational, or payment purposes, including the completion of necessary documents.

Staff must be very diligent in protecting the confidentiality of our member records. A penalty for disclosure of confidential information is a Class C felony, which includes a five-(5) year prison term and a \$5,000 fine (N.D.C.C. 12.1-13-01).

How to Make the Most of Your Medical Appointment

Having a productive medical appointment requires preparation and clear communication – from beginning to end. When making an appointment, clearly state the reason for the visit so the right amount of time can be scheduled. Come prepared with a list of questions. You might also want to consider asking someone to go with you to the appointment to write down the answers for you.

During your appointment, you should be prepared to give your doctor any information needed to successfully treat you. That may include:

- a list of allergies, illnesses, hospitalizations, operations and any medications you are currently taking
- information about your general health, stress level, habits and activities
- a thorough and accurate description of your present illness or complaint, including as many specific symptom details as possible

While it might be embarrassing to talk about personal topics, don't be hesitant to give frank, honest answers and say what's on your mind. If you're worried

about something, say so. Chances are your doctor has heard it all.

Make sure you understand everything the doctor tells you. If you're confused, ask more questions. Don't be afraid to ask that the explanation be simple and easy-to-understand.

Get instructions in writing, particularly the names of medications the doctor prescribes, how much to take, how long to take it, or any problems you may have in taking it. Make sure your doctor knows about any other medications you may already be taking. Don't rely on your memory. And again, ask questions if there is something you don't understand. Ask about any resource materials or websites that might help you learn more about your diagnosis or treatment.

With a little preparation, you can make the most of your appointment.

Information provided by Blue Cross Blue Shield of North Dakota.

Start 2013 right by making a commitment to health.

Have you been taking advantage of these great opportunities?

Get registered today!

1. Go to ndpersHealthyBlue.com
2. Click on "Not Registered? Sign Up Now."
3. Register and record your username and password
4. Complete your Health Assessment

Start getting your Health Club Credit

1. Complete your Health Assessment (see above)
2. Go to a participating NIHCA* club and complete an enrollment form (bring your BCBSND ID Card)
3. Exercise at least 12 days per month. Make sure the club records each visit
4. Notify the club of any changes in your health insurance coverage

If you are already doing the Health Club Credit, please remember you **MUST** do your Health Assessment again in 2013 prior to getting credit for your visits.

NDPERS FlexComp Plan

How to File for Reimbursement

For eligible state and participating district health unit employees and members of the legislative assembly

As you may be aware, effective with the 2013 plan year, we have made some significant administrative changes that will expedite claim payments, reduce paperwork and save you time. To provide these improved services, NDPERS contracted with a Third Party Administrator (TPA) to process healthcare spending account and dependent care claims beginning in 2013. The new TPA is ADP.

This change to ADP will simplify and expedite the way you submit and get reimbursed for your claims. You will now have access to the benefits of a debit card to pay for eligible medical, dental and vision expenses for you and your eligible dependents. When you pay with your ADP Spending Account Card, eligible expenses are directly applied against your flexible spending account at the time of purchase. This means you don't have to fill out paperwork or wait for your claim to be reimbursed at a later time.

ADP will allow you to choose the way you are reimbursed for eligible expenses by allowing you the following options:

1. File a Claim for Reimbursement

- You incur a claim, download, complete, and print the Reimbursement Request form and fax, or mail the form and required documentation to ADP.
- You can have your funds direct deposited into your checking or saving account or receive a check.

2. Pay eligible expenses with your ADP Spending Account Card

- Payments are automatically withdrawn from your FSA account, so you don't experience any out-of-pocket costs at the time of service. Your medical, dental and vision expenses paid on your ADP debit card often can be verified electronically

right at the point of service, so there's no need for additional substantiation. Look for providers that have the Inventory Information Approval System (IIAS) in place.

- If services need to be verified with valid receipts for claims substantiation, you will receive a notice from ADP.

3. Online Claim Submission

- You can submit spending account reimbursement requests online at myspendingaccount.adp.com. Enter your claim information and upload scanned images of your receipts, or select to receive a completed claim form via e-mail.

4. Mobile Phone Application

- Submit claims online through the smart phone applications using your iPhone, Blackberry or Android.

5. Other Customer Service Options

- A secure website lets you set up a personal login to access your account 24/7 to file a claim, check account balance and claim status, view account history, or manage your personal profile.
- Customer Service representatives available from 7:00 a.m. to 7:00 p.m. Central Time.
- Toll-free Interactive Voice Response system (IVR) available 24/7.
- Texting service that allows you to check account balances and view transactions on your mobile phone.

2012 Plan Year and 2013 Grace Period (1/1/13 through 3/15/13)

You have until April 30, 2013 to submit medical and dependent care claims incurred in 2012 and those between January 1 and March 15, 2013 (grace period) that you wish to be paid out of any remaining 2012 plan year account balance.

Delta Dental is New Dental Provider

Effective January 1, 2013 Delta Dental is the new carrier for our group dental plan. The dental plan is available to active state and university system employees and eligible retirees. A new feature available through Delta Dental is its national dental preferred provider organization (PPO) network. The dentists in the network have agreed to accept a pre-negotiated fee which means you may benefit by having lower out-of-pocket expenses.

If you were participating in the NDPERS dental plan through CIGNA, you were automatically transferred to Delta Dental on January 1, 2013 unless you cancelled your coverage prior to that date. You should have received new ID card(s) prior to January 1st.

Additional information about the benefit schedule, PPO network, requesting additional ID cards, and setting up your subscriber/member online account is available on the NDPERS website home page at www.nd.gov/ndpers.

Anytime is a Good Time to Save More for Retirement

Good news! You can be better prepared for the future by increasing your contributions to your 457 deferred compensation plan account and enjoy additional tax benefits:

- Reduced tax bill. Contributing more to the retirement plan can lower your current tax bill, because your contributions come automatically from your salary, before you get your paycheck – and before taxes are calculated.
- More of your money works toward your retirement goals. Your earnings can compound faster, giving you the potential for even greater accumulations. Because you don't have to pay taxes each year on the potential earnings, the money you would have paid out in taxes stays in your account.

If you're not saving the maximum to your plan, now is the time to increase your contributions. For 2013, the annual maximum limits for salary deferral retirement plans are \$17,500 if you're under 50 years of age, and \$23,000 if you're 50 or older. To increase your plan contributions, complete SFN 3803, 457 Deferred Compensation Plan Enrollment/Change Form available from the PERS web site at www.nd.gov/ndpers under Forms & Publications.

Not sure if you're saving enough? Schedule a one-on-one investment advice session with a TIAA-CREF Consultant at no additional cost. A Consultant will help you determine if you're saving enough to meet your goals and help you select the appropriate investments for your portfolio.

To schedule a one-on-one consultation with a TIAA-CREF Financial Consultant, go to: www.tiaa-cref.org/schedulenow.

PERSLink Member Self Service

NDPERS will begin rolling out our full version of PERSLink Member Self Service (MSS) to our active members beginning in April 2013. We will be rolling out PERSLink MSS to select employer groups each month through September 2013. It is our goal that all employees have access to the full version of PERSLink MSS by October for the 2014 Annual Enrollment Season.

You will receive notice from your employer when PERSLink MSS will be available to you.

The full version of PERSLink MSS will provide you with greatly expanded online access to benefit information as well as the ability to complete benefit enrollments and personal profile updates instead of completing a paper form and submitting it to NDPERS. This will also include Annual Enrollment elections.

NDPERS is pleased to provide the following tools and features through your PERSLink MSS when it becomes available to you:

Personal Profile	<ul style="list-style-type: none"> • View your personal information on record at NDPERS • Update your Name/Marital Status • Update your Address, Telephone numbers, and E-mail
NDPERS Plans	<ul style="list-style-type: none"> • Displays all the NDPERS benefit plans you are enrolled in or are eligible to enroll in • View Plan Details Document • View Plan Highlights Video • Provides link to the individual plans: <ul style="list-style-type: none"> – Plan Enrolled In: View details of the plan as well as Update-to-Plan Enrollment – Plans Eligible to Enroll In: On-line Enrollment Application
Member Account Balance	<ul style="list-style-type: none"> • Provides a direct link to Retirement Plan member account balance details
Benefits Estimate	<ul style="list-style-type: none"> • Request an official retirement benefit estimate from NDPERS • Calculate your own Benefit Estimate on-line • View Benefit Estimates you have requested
Service Credit Purchase	<ul style="list-style-type: none"> • Request an official Service Purchase Cost from NDPERS • Calculate your own Service Purchase Cost Estimate online • View any Service Purchase Contracts you have.
Annual Statements	<ul style="list-style-type: none"> • View Detailed Annual Statements of Account

Summary of Legislative Proposals

The following summarizes the bills submitted to date for the 2013 legislative session. For more information or to review copies of the bills, please refer to our website at www.nd.gov/ndpers and select the “NDPERS Proposed Legislation” icon from the NDPERS home page.

Bill No.	Sponsor	Description	Status/Committee Recommendation
SB 2059	NDPERS	<p>Increases employee and employer contributions equally for the Main, Highway Patrol, Judges and Defined Contribution plans:</p> <ul style="list-style-type: none"> • 2% employee increase and 2% employer increase with a 1% increase January 1, 2014 and a 1% increase January 1, 2015. <p>Increases employee contributions for the Law Enforcement plan:</p> <ul style="list-style-type: none"> • 1% employee increase with a .5% increase January 1, 2014 and a .5% increase January 1, 2015. <p>Increases the temporary employee contribution for the defined benefit and defined contribution plans:</p> <ul style="list-style-type: none"> • 4% employee increase with a 2% increase January 1, 2014 and a 2% increase January 1, 2015. <p>Amended: During 2013-14 interim, legislative management shall consider studying the feasibility and desirability of existing and possible state retirement plans to include an analysis of both a defined benefit and defined contribution plan.</p>	Passed by Senate with amendment
SB 2060	NDPERS	<p>Relating to plan modifications to the public employees retirement system defined contribution retirement plan required to maintain compliance with the Internal Revenue Code; to amend and reenact sections 39-03.1-11.2, 39-03.1-29, subsection 11 of section 54-52-04, sections 54-52-17, 54-52-23, 54-52-28, 54-52.3-03, and 54-52.6-13 of the North Dakota Century Code, relating to incorporation of Internal Revenue Code compliance under the highway patrolmen’s retirement plan and public employees retirement system, updating appropriate committee designations for the savings clauses under the highway patrolmen’s retirement plan and public employees retirement system, the board’s authority to fund administrative expenses, normal retirement dates for a peace officer or correctional officer, normal retirement dates for a national guard security officer or firefighter, normal retirement dates for a peace officer employed by the bureau of criminal investigation, removal of the level social security retirement benefit option under the public employees retirement system, defrayal of expenses associated with the pretax benefits program, and distribution of a deceased participant’s accumulated account balance under the defined contribution retirement plan; and to provide a continuing appropriation.</p>	Passed by Senate
HB 1058	NDPERS	<p>Closes the pre-Medicare plan to retirees after December 21, 2013; allows retiree health credit to be used for other health and prescription drug coverage and the PERS dental, vision or LTC plans.</p>	Passed by House
HB 1059	NDPERS	<p>Changes the definition of temporary employee to comply with the Affordable Care Act (ACA) and sets the premium level accordingly; allows political subdivisions to set up their own health spending account if they select the high deductible health plan (HDHP).</p>	Passed by House
HB 1452	Rep. Grande	<p>Relating to eligibility to participate in the defined contribution retirement plan; and to repeal section 54-52.6-03 of the North Dakota Century Code, relating to calculation of accumulated fund balances under the public employees retirement system.</p>	Passed by House with amendment



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2012-2013

Investment Options

A SUMMARY FOR THE
NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM
DEFERRED
COMPENSATION PLAN



Investment Options Summary

The updated Investment Options Summary for the NDPERS 457 Deferred Compensation Plan is now available. The booklet contains information on all of the providers and investment options available in the plan. Inside you will find a description of the investment options available and the contact information for all active providers. For each provider, all investments are listed along with their investment objective, associated expenses and historical performance.

The investment options summary is located on the NDPERS website at: <http://www.nd.gov/ndpers/forms-and-publications/publications.investment-options.pdf>

Plan to Participate in the National Walk@Lunch Day

Get up from your desk and on your feet for a walk at lunch on April 24 for National Walk@Lunch Day!

National Walk@Lunch Day is designed to complement – not compete with – your busy lifestyle. Created to improve personal health and decrease the costs of health care for employers and employees, National Walk@Lunch Day is the start of your new daily walking routine, helping you to improve your health step by step.

Participation is fun and easy. On Wednesday, April 24, local Blue Cross and Blue Shield companies, businesses large and small and state legislatures across the nation will encourage employees to wear comfortable shoes and take a walk at lunch.

BCBSND and NDPERS will host a walk with Lt. Governor Drew Wrigley at the Bismarck Capitol from 11:30 am to 1 pm. We encourage you to join us if you are in the area, or plan to host a walk at your own worksite.

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.