

# Perspectives

FOR ACTIVE  
MEMBERS  
OF THE  
NORTH DAKOTA  
PUBLIC  
EMPLOYEES  
RETIREMENT  
SYSTEM

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## Annual Enrollment Season 2016 Plan Year

This newsletter is to provide you with important updates including:

- The dates for Annual Enrollment Season
- Information on using Member Self Service (MSS) for making your enrollment elections
- Summary of Benefits & Coverage Notice
- Information on the High Deductible Health Plan (HDHP) with Health Savings Account (HSA) option
- Notice of Increased FlexComp Plan Medical Spending Election Amount & Reminder of various special online options available through ADP

The NDPERS Annual Enrollment Season is from **October 19 through November 6, 2015** and gives 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 2016 (required each year of participation)

Annual Enrollment information regarding the NDPERS Flexcomp, Health, Life, Dental and Vision Insurance plans will be available October 19, 2015 on the NDPERS Home Page at [www.nd.gov/ndpers](http://www.nd.gov/ndpers). Enrollment can be done through Member Self Service (MSS) beginning October 19th, or through completion of the applicable enrollment application. If you make your elections through MSS, make sure you review them prior to Annual Enrollment closing on November 6th to ensure your benefits appear correctly based on your elections. You can still make changes to your elections through November 6th.

## FlexComp Plan

### Medical Spending Account Limit Increased

The NDPERS Board has approved an increase to the FlexComp Plan Medical Spending Account annual limit. Effective for the 2016 Plan year, the limit will increase from \$2,500 to \$2,550. This change is permitted under IRS rules.

### Special Online Features Available

ADP, as your 3rd Party Administrator for the NDPERS FlexComp Plan, offers many special features to participants in the FlexComp Plan, including:

- Spending account online services
- Direct deposit of reimbursement payments
- Online claim submission
- Mobile phone application
- Medical spending account debit card
- Paper Claims submission

ADP has also provides an online tool to help individuals see the benefits of participating in a FlexComp Plan and the potential tax savings of contributing to a flexible spending account. This tool will be available on the NDPERS website during Annual Enrollment.

## Heartland Healthcare Network Joins SHP

Heartland Healthcare Network joins the list of major provider networks including Essentia, Trinity, Altru, Sanford, PrimeCare/St. Alexius and many other providers across the state in which Sanford Health Plan has successfully completed negotiations. As a result of this most recent contract signing with Heartland Healthcare Network, NDPERS members will receive the highest benefit level possible when receiving care from a Heartland provider.

Sanford's Health Plan network continues to provide access to a robust and extensive provider network for the NDPERS members.

## NDPERS PERSLink Member Self Service (MSS)

All of the 2016 Annual Enrollments will be done electronically using your PERSLink MSS (with the exception of the Group Life Insurance Evidence of Insurability). If this will be the first time you are accessing PERSLink MSS, you will need to set up your login information. We encourage you to get your ND Login ID and log into PERSLink MSS now. This will help make the annual enrollment process smoother.

### GET STARTED

1. Go to NDPERS website at [www.nd.gov/ndpers/](http://www.nd.gov/ndpers/) and click on the icon labeled "PERSLink MEMBER Self Service."
2. If this is the first time you are accessing PERSLink MSS, follow the "Instructions for Logging into PERSLink MSS." After you have set up your PERSLink MSS login information, you may use the link "Access PERSLink Member Self Service (MSS)" at any time. You will need your NDPERS Member ID, last 4 digits of your social security number, and date of birth to establish your login information.

### GETTING YOUR NDPERS MEMBER ID

1. You may request your Member ID online by following the instructions in Section 4 – Problem/Error Resolution contained in the "Instructions for logging in to PERSLink MSS."
2. Your employer can get your Member ID by logging in to their NDPERS Employer Self Service.
3. You may call NDPERS to get your Member ID.

## What is Your NDPERS Member ID?

If you have called the NDPERS office or 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 I find out what my member ID is?"

We launched our business system – PERSLink – "Your Online Guide to Benefits Administered by NDPERS" in 2010. One of the features of our 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.

If you were an active member prior to the PERSLink system going live in October of 2010, or you have been a new hire since that time, you were sent a letter that contained your personal ID number. You may also request your Member ID:

1. Online by following the instructions in the Member Self Service Employee Guide which can be found on NDPERS website.
2. Contacting your payroll/human resource department who can get your Member ID by logging into the NDPERS Employer Self Service.

If you are retired, you may request your Member ID online by following the instructions in the Member Self Service Employee Guide which can be found on the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers), or by calling the NDPERS office for assistance.

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

# 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 and Health Savings Account (HDHP/HSA). The HDHP is underwritten by Sanford Health Plan, who also provides the HSA services. The HDHP/HSA has higher annual deductibles and, 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:

|        | Month    | Annual     |
|--------|----------|------------|
| Single | \$69.94  | \$839.28   |
| Family | \$169.24 | \$2,030.88 |

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 2016 are \$3,350 for single coverage and \$6,750 for family coverage.

The plan is offered as an option to the Dakota PPO/Basic plan and a change in participation will become effective January 1, 2016. For more information about the plan, please visit our webpage <http://www.nd.gov/ndpers/insurance-plans/group-health-hdhp-shp.html>.

## Summary of Benefits and Coverage Notice

The Affordable Care Act (ACA) added a new requirement for the disclosure of a Summary of Benefits and Coverage (SBC). The Summary of Benefits and Coverage (SBC) for the various NDPERS group health insurance plans are located on the NDPERS website and can be found under the Active Members/Group Health Plan listing for each plan (PPO/Basic-Grandfathered, PPO/Basic Non-Grandfathered and High Deductible Health Plan (HDHP)). These documents provide a comprehensive resource for the purposes of comparing coverage levels across all plans.

## 3-Month Election Window for Defined Contribution Members

During the last legislative session, SB 2015 was passed. It provides that each active participating member of the NDPERS Defined Contribution (DC) plan will be given the option to elect to transfer back to the NDPERS Defined Benefit (DB) plan during an election period that will be for three months, and begin no later than February 1, 2016. At the October 24th meeting, the NDPERS Board approved November 1, 2015 as the start date for the 3-month election window.

To be eligible for this option, you must be an active employee of a participating employer, an actively participating member of the defined contribution plan as of July 1, 2015, and an active employee with a participating employer on the date an election is made. The term does not include a participant who is not actively employed with a participating employer on the date of transfer of the funds, has taken a distribution from the defined contribution plan, is retired, is no longer actively employed with a participating employer, or who is a member who has a qualified domestic relations order or other court order on the member's account.

All eligible participating members will be receiving more information in October regarding the election window for this option.



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## Life Insurance Increases in Coverage

Employees can increase their coverage in the NDPERS group life insurance plan by \$5,000 without evidence of insurability. Employee supplemental increases in excess of \$5,000 will require Evidence of Insurability (EOI). Any increase in the level of dependent or spouse supplemental will require EOI. EOIs must be submitted to the NDPERS office for processing. Please remember not to use white-out on your EOI as this invalidates the application and you will be required to complete and submit another form.

## Have You Considered Long-Term Care Insurance?

There are many reasons why you should consider obtaining Long-Term Care Insurance. Here are just a few:

- 75% of the population will need long-term care services at some point in their lifetime.
- Protect your assets.
- Health insurance plans & Medicare typically do not cover long-term care services.
- You can receive up to a \$500 (married couple) or a \$250 (single) tax credit through the ND Long-Term Care Partnership Program for having long-term care insurance.

For more information on ND Long-Term Care Partnership Programs, visit <http://www.nd.gov/ndins/uploads/12/ltpartnershippalcard.pdf>

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