



NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM

PERSpectives Volume 41 / Issue 2 – Active NDPERS members

ANNUAL ENROLLMENT DATES – 2020 PLAN YEAR

The NDPERS Annual Enrollment season starts on **Monday, October 14** and closes on **Friday, November 1, 2019**.

What can I do during annual enrollment?

- Enroll in insurance plans for which you are eligible
- Add dependents
- Change your level of coverage
- Apply to increase or decrease your 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)

AUTHENTICATE YOUR NDPERS MSS ACCOUNT

If you have not accessed your NDPERS Member Self Service (MSS) online portal this year, you will notice you are prompted to add or update your email address. This is a security feature to keep your personal information protected.

Simply follow these steps to authenticate your information on MSS:

1. Log in to your [Member Self Service \(MSS\) online portal](#)
2. You'll be prompted to review your personal profile information
3. Enter your email address twice
4. Click *Certify*
5. Enter the activation code sent to your email address within 30 mins
6. Select *Save my changes*

Congrats! Now, you'll be able to access your MSS account.

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, 2020. 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, 2020.

COMPLETE MY ANNUAL ENROLLMENT ELECTIONS

Complete your annual enrollment elections electronically by using your Member Self Service (MSS) online portal or mobile app through the Annual Enrollment option and not the *Enroll, Update or View Plans* section.

Annual Enrollment



[Make your Annual Enrollment Benefit Elections Here](#)

Online

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

Member/Employer
LOGIN

Member Self Service (MSS)



Mobile App

Complete your Annual Enrollment on the 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. An [MSS Mobile App Instruction Guide](#) is available on the NDPERS website.

The mobile app is not available for Windows mobile devices.

Printed Forms

If you are unable to complete your annual enrollment elections online or through the app, follow these steps to find and complete the downloadable annual enrollment forms.

1. Starting October 14, visit the NDPERS website to download, complete, print, sign, and date the applicable enrollment form(s).
2. Submit your paperwork to your payroll office by November 1, 2019. Do not submit directly to NDPERS.

TIP: Always print and submit your **signed** Voya Life Insurance – Evidence of Insurability (EOI) form to your HR/payroll office to forward to NDPERS.

Do not submit your EOI form directly to Voya Life Insurance.

ARE YOU A FIRST TIME MEMBER SELF SERVICE USER?

If you have never accessed your Member Self Service (MSS) account, you will have to set up your [North Dakota Login \(NDLogin\)](#) managed by the ND Information Technology Department.

When you successfully create your NDLogin, you will gain access to your

NDPERS Member Self Service (MSS) account. **The NDLogin is not the same as your PeopleSoft login.**

There are 3 simple steps:

1

Create your NDLogin

Select the blue *Register Now* button. Enter the required information and create your individual username and password. For assistance, contact the ND IT Service Desk.

2

Activate your NDLogin

You will receive an email message prompting you to click a link to confirm it is your email address and successfully activate your NDLogin account.

3

Request access to your NDPERS Member Self Service (MSS)

You will be redirected to the Account Activation Confirmation screen. Click on *Return to Login* and access your NDPERS MSS account by confirming your personal information including your assigned NDPERS Member ID - not your PeopleSoft Employee ID.

For assistance creating your NDLogin, contact the ND IT Service Desk through their online [Support Contact Form](#) or learn more about the NDLogin through their [FAQs](#).

For more, refer to the complete [Instructions for Logging into Member Self Service \(MSS\) Online](#).

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.

The rates remain the same for the NDPERS members enrolled in the [dental](#) and [vision](#) plans.

LIFE INSURANCE – DEPENDENT SUPPLEMENTAL COVERAGE

Employees may enroll, increase or decrease the [Dependent Supplemental Coverage](#) (*includes spouse and eligible children*) without Evidence of Insurability during annual enrollment. Information about all types and levels of coverage will be available on October 14 through November 1, 2019.

HIGH DEDUCTIBLE HEALTH INSURANCE PLAN

Annual Enrollment 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. Any changes in participation are effective January 1, 2020.

The HDHP 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 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 out-of-pocket maximum are met. NDPERS will contribute to your HSA for each month you participate as follows:

	<u>Monthly</u>
Single	\$88.34
Family	\$213.76

In addition, you may be able to contribute to your HSA through pre-tax payroll deductions if your employer allows this option. The IRS establishes annual limits of total contributions (both employee and employer paid) that can be contributed to an HSA per calendar year. For 2020, the limits are:

Single HDHP Coverage:	\$3,550
Family HDHP Coverage:	\$7,100
Age 55+ Catchup:	\$1,000

You may contribute on an after-tax basis directly with Sanford Health Plan and claim those contributions when you file your annual tax return.

WHY SHOULD I SET MONEY ASIDE MONTHLY?

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 tax, and in most cases, state income tax, or FICA taxes on those dollars, which means you **have more money in your pocket!**

The Medical FSA limit increased to \$2,700.

ASIFlex offers several easy methods for you to submit claims. You 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*

Medical Flexible Spending Account

- Copays, deductibles, and coinsurance for medical, dental and vision plans
- Prescriptions including over-the-counter drugs and medicines with a prescription such as allergy medicine, pain relievers, cold & flu medicine, nicotine gum and patches, etc.
- Eyeglasses, prescription sunglasses, over-the-counter reading glasses, laser eye surgery, contacts, storage cases and cleaning solutions
- Orthodontia, crowns, bridges, dentures, occlusal guards, etc.
- Hearing exams, hearing aids, and batteries
- Chiropractic care
- 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, and wheelchairs.
- Mileage you incur to seek health care services (up to the IRS mileage rate)

ESTIMATE YOUR PLAN YEAR ELECTION AMOUNT FOR 2020 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 Eligible Expense list](#) as a reference of the hundreds of eligible products and services.
4. Finally, use the [ASIFlex savings calculator](#).

ELIGIBLE FLEXIBLE SPENDING ACCOUNTS EXPENSES

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.

YOUR \$250 WELLNESS BENEFIT

Making healthy changes can be challenging, but every change starts with a first step. On your [wellness portal](#), you can track your goals and see your progress to help you stay motivated.

Inside the wellness portal, click the “Challenges” tab to find the popular steps, strength training and fruits & veggies tracking. You can also access these from the left navigation bar on the dashboard, where you’ll find many other activities and data you can track.

Track Your:	You’ll Earn:
8-oz cups of water	5 points per day
Low-calorie snacks	25 points per day
Servings of fruits and veggies	5 points per day
Minutes of aerobic exercise	40 points per day
Minutes of strength training	25 points per day
Number of steps	25 points per day
Weight	25 points per week

TIP: Quickly see all of the available activities worth points toward your \$250 wellness benefit by clicking the “My Incentive” trophy in the left navigation bar.

For detailed instructions on logging in, [click here](#). Questions? Call Sanford Health Plan at (800)-499-3416.

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](#)
- [High Deductible Health Plan \(HDHP\)](#)

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☎ 701.328.3900 or 800.803.7377 | ✉ ndpers-info@nd.gov | 💬 Member Self Service (MSS): *Contact Us* | 🌐 <https://ndpers.nd.gov>

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