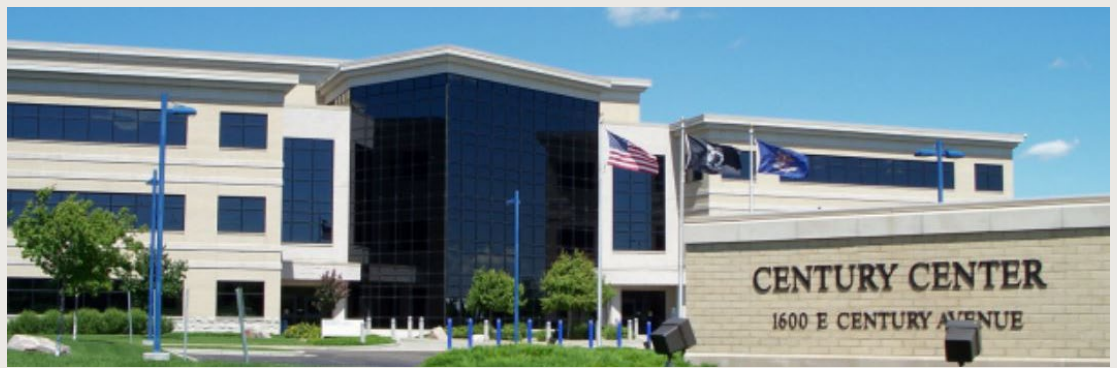




**NORTH DAKOTA  
PUBLIC EMPLOYEES  
RETIREMENT SYSTEM**



## WHO WE SERVE

**18,293**

Active Contracts

**7,086**

Retiree Contracts

**58,763**

Total Covered Lives

**225**

Participating Employers

## KEY HEALTH INSURANCE FACTS

NDPERS administers six health insurance plans for eligible active employees, retirees, and their family members as part of the Dakota Plan.

The Dakota Plan, underwritten by Sanford Health Plan (SHP), was created to promote wellness, reduce personnel turnover, and offer an incentive to individuals to enter and remain in the service of state employment.



## SIX HEALTH INSURANCE PLANS

**Grandfathered Plan**  
*PPO/Basic*

Total Contracts:	17,191
Total Participating Employers:	223

**Non-Grandfathered Plan**  
*PPO/Basic*

Total Contracts:	334
Total Participating Employers:	2

**High Deductible Health Plan**  
*Health Savings Account Option*

Total Contracts:	768
Total Participating Employers:	223

**Dakota Retiree Plan**  
*Bundled With Medicare Part D*

Total Contracts:	7,039
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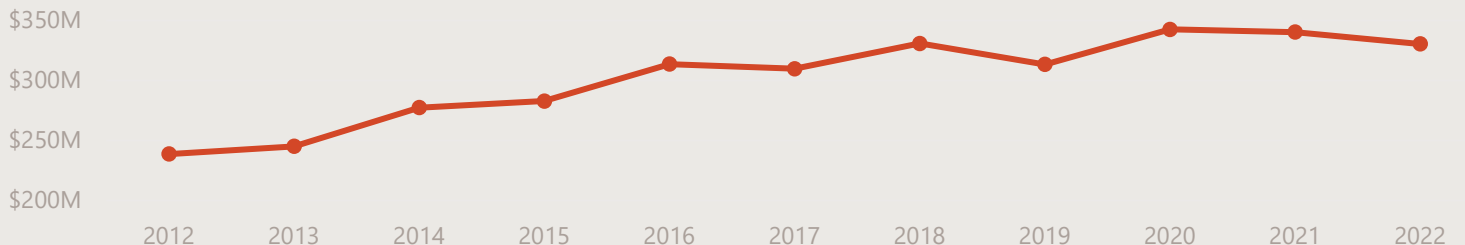
**Medicare Part D Prescription Drug Plan**  
*Underwritten by Humana*

Total Contracts:	9,115
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**Non-Medicare Retiree**

Total Contracts:	47
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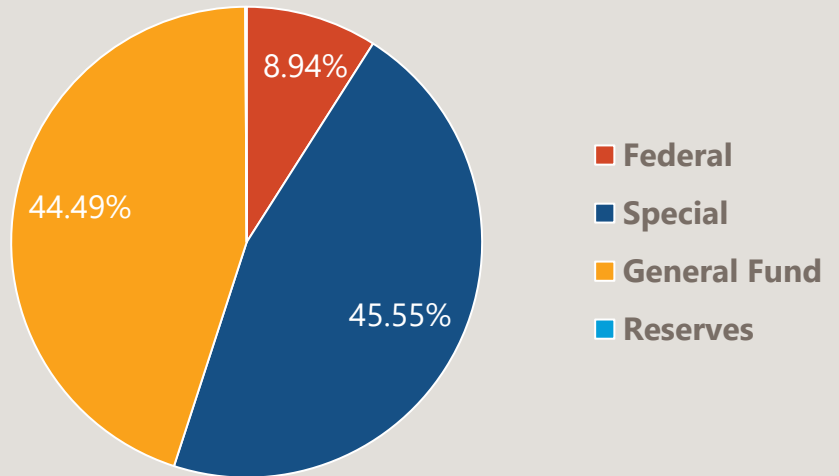
## HEALTH INSURANCE BENEFITS PAID



## HEALTH INSURANCE PLAN FUNDING

### HYBRID Fully Insured/Self Insured Plan

- NDPERS shares in the gains but not the losses
- Reserves cover the administration fee shortage (roughly .01% of premium) and benefit enhancements, and buy down premiums when General Fund monies are not available



## OTHER WELLNESS BENEFITS

### Diabetes Prevention and Management

NDPERS provides diabetes prevention and management programs, including Livongo, through SHP, and About the Patient through the ND Pharmacy Association.

### Healthy Pregnancy

SHP offers the Healthy Pregnancy Program as a free offering with tools and support for expecting parents to give their baby the healthiest start possible with up to \$850 in out-of-pocket savings.

### Wellness Benefit

The NDPERS Dakota Wellness Program \$250 Benefit is available to all eligible members and their covered spouses participating in the NDPERS group health insurance plan.

### ND Quits

NDPERS partners with the ND Department of Health to promote the ND Quits program, which offers free counseling, Nicotine Replacement Therapy, and other resources.

## OTHER INSURANCE PLANS ADMINISTERED BY NDPERS



### Dental Insurance

Underwritten by Delta Dental of Minnesota with 13,092 current contracts.



### Life Insurance

Underwritten by Voya Life Insurance with 21,772 current contracts.



### Vision Insurance

Underwritten by Superior Vision with 13,255 current contracts.



### Employee Assistance Program

Provides confidential, voluntary, short-term assessment and counseling sessions for employees and families.



### Flexible Compensation

This benefit allows employees to pretax eligible insurance premiums and contribute to Flexible Spending Accounts.



### Health Savings Accounts

Eligible members enrolled in the High Deductible Health Plan can benefit from a Health Savings Accounts.