



## MEMO 2025-10

To: Employers Participating in the Defined Contribution 2025 Plan  
From: NDPERS  
Date: December 3, 2025  
Subject: Employer Error Processing: New Policy to Address Delayed Enrollments in the Defined Contribution 2025 Plan

The NDPERS Board adopted a new policy to reduce the impact of employer enrollment errors on employees participating in the Defined Contribution (DC) 2025 Plan. This policy may grant a 30-day enrollment extension for the DC 2025 employee. **Each request is subject to review and approval by the NDPERS Executive Director.**

### NEW POLICY PROCESS

When an employer identifies a delayed enrollment or election for additional contributions in the DC 2025 Plan due to a **demonstrable administrative error made by the employer, the employer must submit the required documentation to apply for the 30-day enrollment extension.** The error cannot be a result of an employee error or failure to act.

### EMPLOYERS MUST SUBMIT THE FOLLOWING DOCUMENTATION:

- A written explanation of the employer's error that caused the delayed enrollment – on the organization's official letterhead.
- The explanation must be manually (wet signature) signed and dated by the organization's primary authority.

Requests can be submitted to NDPERS by uploading a scanned copy to Employer Self-Service (recommended), by fax, mail, or as a scanned PDF. Once submitted, the employer and the impacted employee will receive an email notification indicating whether the request has been approved or denied.

### NEXT STEPS AFTER SUBMITTING REQUEST

Once submitted, the employer and the impacted employee will receive an email notification indicating whether the request has been approved or denied.

- **If approved**, the employee has 30 days – from the date when the extension was approved – to complete and submit a new [Defined Contribution Retirement Plan Enrollment, SFN 62522](#). **The election for additional contributions will be accepted prospectively only.**
- **If denied**, the employee will not be granted additional time to complete enrollments in the DC 2025 Plan and must continue participation in the current contribution structure. Employees of organizations participating in the NDPERS 457 Deferred Compensation Plan may receive the up to 3% employer match through the 457 Plan.

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**Questions?** Message us through [Employer Self Service \(ESS\)](#), send us an [email](#), or call the NDPERS office at 701.328.2900.