



**North Dakota  
Public Employees Retirement System**  
400 E. Broadway, Suite 505 • PO Box 1657  
Bismarck, North Dakota 58502 - 1657

Sparb Collins  
Executive Director  
(701) 328-3900  
1-800-803-7377

FAX: (701) 328-3920 • EMAIL: [NDPERS-info@nd.gov](mailto:NDPERS-info@nd.gov) • [www.nd.gov/ndpers](http://www.nd.gov/ndpers)

**MEMORANDUM**  
**2017-2**

**TO: PAYROLL/PERSONNEL OFFICERS -- STATE AGENCIES, UNIVERSITY SYSTEMS, DISTRICT HEALTH UNITS, GARRISON CONSERVANCY DISTRICT**

**FROM: NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM**

**DATE: MAY 2017**

**SUBJECT: HEALTH INSURANCE PREMIUM RATE & PLAN DESIGN CHANGE**

The monthly health insurance premium rates for state employees will change for the 2017-2019 biennium. Please note that employers who participate in the Wellness Program will be assessed the A rate and those who do not participate in the Wellness Program will be assessed the B rate. The new rates will be effective July 1, 2017 as follows:

**EFFECTIVE 7/1/2017**

	<b>"A" Rate</b>	<b>"B" Rate</b>
<b>ACTIVE EMPLOYEES (PPO/BASIC &amp; HDHP)</b>	\$1,240.82	\$1,253.22
<b>PPO/BASIC LEAVE OF ABSENCE/PART-TIME TEMPORARY</b>		
SINGLE	\$597.56	\$603.52
FAMILY	\$1,440.18	\$1,454.58
<b>PPO/BASIC COBRA RATES</b>		
SINGLE	\$609.50	\$609.50
FAMILY	\$1,468.98	\$1,468.98
<b>HDHP COBRA RATES</b>		
SINGLE	\$531.16	\$531.16
FAMILY	\$1,279.38	\$1,279.38
<b>HDHP LEAVE OF ABSENCE RATES</b>		
SINGLE	\$520.76	\$525.96
FAMILY	\$1,254.30	\$1,266.84

The premium rates for retirees have also been adjusted. However, because each individual's circumstances may vary, please direct these inquiries to NDPERS at 701-328-3900 within the Bismarck/Mandan calling area or our toll free number at 1-800-803-7377.

In addition to the above-referenced rate changes, there will also be plan design changes in both the PPO/Basic Grandfathered Plan and the High Deductible Health Plan effective July 1, 2017. Please see the enclosed flyer for details on these plan design changes. Members will receive notice of these changes in an upcoming newsletter and the mailing of an updated Certificate of Insurance by the carrier.

Please note for participants in the NDPERS FlexComp Plan that, per IRS guidelines, the plan design changes are NOT an opportunity for an employee to make changes to their FlexComp Medical Spending Account contributions for 2017.

The NDPERS Board has approved the reinstatement of the \$250 employee wellness benefit effective June 1, 2017. Information regarding the reporting of the benefit for tax purposes will be provided to employers at a later date. In the next few weeks, NDPERS will also be providing notices regarding the reinstatement of this benefit for you to forward to your employees.

If you have any other questions or require additional information, please feel free to contact us.

# PPO/Basic Grandfathered Plan and High Deductible Health Plan (HDHP)

## Dakota Plan

Effective July 1, 2017

The NDPERS group health insurance plan will implement plan design changes effective July 1, 2017. Below you will find both the existing and new plan designs.

Cost Sharing	Existing PPO/Basic Grandfathered Plan Design		NEW PPO/Basic Grandfathered Plan	
	PPO	Basic	PPO	Basic
Single Deductible	\$400	\$400	\$500	\$500
Family Deductible	\$1,200	\$1,200	\$1,500	\$1,500
Single Coinsurance / Max	80%/ \$750	75%/ \$1,250	80%/ \$1,000	75%/ \$1,500
Family Coinsurance / Max	80%/ \$1,500	75%/ \$2,500	80%/ \$2,000	75%/ \$3,000
Office call copayment	\$25	\$30	\$30	\$35
Emergency Room copayment	\$50	\$50	\$60	\$60
RX Formulary				
Generic	\$5/85%	\$5/85%	\$7.50/88%	\$7.50/88%
Brand	\$20/75%	\$20/75%	\$25/75%	\$25/75%
Coinsurance Max	\$1,000	\$1,000	\$1,200	\$1,200
Non-formulary	\$25/50%	\$25/50%	\$30/50%	\$30/50%

Cost Sharing	Existing HDHP Plan Design		NEW HDHP Plan Design	
	PPO	Basic	PPO	Basic
Single Deductible	\$1,500	\$1,500	\$2,000	\$2,000
Family Deductible	\$3,000	\$3,000	\$4,000	\$4,000
Single Coinsurance / Max	80%/ \$1,500	75%/ \$2,000	80%/ \$1,500	75%/ \$2,000
Family Coinsurance / Max	80%/ \$3,000	75%/ \$4,000	80%/ \$3,000	75%/ \$4,000

