



How + When: Completing Retirement Forms

NDPERS

Applying for Retirement Checklist

Do your homework in advance.

- Watch the Pre-Retirement Education Program (PREP) on the NDPERS YouTube channel to learn about benefit options
- Log in to Member Self Service (MSS) and calculate your estimated benefit amount online
- Make decisions about your insurance coverage after retirement

Download the retirement kit from the [NDPERS Retirement page](#).

Still have questions?

- Call or schedule an appointment with NDPERS – **at least 3 months in advance, but no more than 6 months in advance**



Decisions



Ask yourself

- When will your employer-sponsored insurance(s) end?
- Will you enroll in NDPERS insurances?
- What other insurance options are available?
- If you enroll in non-NDPERS insurance(s), is premium paid before or after taxes?
- If you are Medicare eligible (or a dependent/spouse is Medicare eligible), have you contacted Social Security to apply for Medicare Parts A and B?
- If you are actively enrolled in a non-NDPERS insurance(s) such as Aflac, have you contacted the provider to continue your participation after retirement?

Consider NDPERS Retiree Insurances

- 1. All new retirees and eligible dependents** may elect
 - Superior Vision Plan
 - Delta Dental Plan
- 2. If you or dependent are Medicare eligible, may elect**
 - Dakota Retiree Plan
 - One Medicare + Other health insurance
- 3. If you are on NDPERS health insurance,** you may elect COBRA health insurance up to 18 months
- 4. If currently on NDPERS VOYA life insurance, you may continue**

Age matters. You can continue participation until age 65 when benefit amount is reduced to \$1,300.

Other Items to Consider

- **Unused Sick Leave:** Are you interested in converting and paying for additional service credit to increase your retirement benefits or meet your retirement rule sooner?
- **Deferred Compensation:** Are you interested in deferring your lump sum payouts to reduce taxable income? Note: This form must be on file two months before your retirement date!
- **Medical Flexible Spending Account:** Are you interested in continuing through the end of the calendar year?
- **Tax Withholding:** Your retirement benefit is taxable income. How much should you withhold for federal and state taxes?





Completing Retirement Forms

Must-haves to Complete Forms

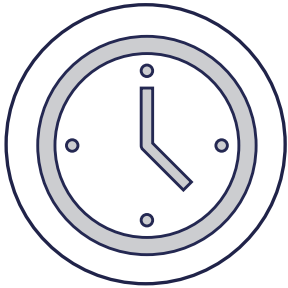
Required Information

- Last day of employment
- Date of last paycheck
- Sick leave balances
- Review insurance options and premium amounts
- Beneficiary information
- Banking information

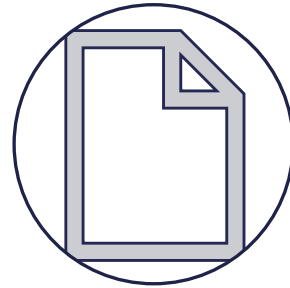
Required Documents

- Birth certificate
- If married, find your spouse's birth certificate and marriage certificate.

When to submit forms



It depends on your termination date: last date a member receives salary and last month employer reports a retirement contribution to NDPERS.



Applications must be filed at least 30 days before first retirement payment.



Monthly pension benefit: 1st payment is month following eligibility and is at least thirty (30) days after date of application.



What if I get my forms in late?

- Example 1 – On time

Termination Date: September

Application received: September (same month)

First Retirement Check: November 1st

- Example 2 - late

Termination Date: September

Application received: October (delayed)

First Retirement Check: December 1st



Retirement Timeline

	State Employee	Non-State Employee	Non-State Employee (Delayed Retirement)
Last day of employment (State)	02/28/2022	02/14/2022	02/28/2022
Date of your last paycheck (non-State)	03/1/2022	02/28/2022 – last paycheck in same month	03/15/2022 – last paycheck in following month (delayed)
Retirement Forms Due – SFN 2562 starts the whole process! Submit in the same month you leave employment or benefits will be delayed	2/28/2022*	2/28/2022*	3/31/2022*
NDPERS Retirement Date	03/01/2022	03/01/2022	04/01/2022
Employer-sponsored health insurance ends	03/31/2022	Check with your employer	Check with your employer
Sick Leave Conversion Application Due	2/28/2022	2/28/2022	3/31/2022
Annual Leave & Sick Leave payout (if applicable)	3/10/2022	Check with your employer	Check with your employer
Sick Leave Conversion Purchase - payment & forms Due	3/15/2022	3/15/2022	4/15/2022
Monthly retirement (pension) & retiree insurances begin	04/01/2022	04/01/2022	05/01/2022
Retiree Health Insurance Credit (RHIC) auto reimbursed for NDPERS insurances	04/01/2022	04/01/2022	05/01/2022
Retiree Health Insurance Credit (RHIC) reimbursed for non-NDPERS Insurances	You claim it	You claim it	You claim it

*Retirement forms must be submitted to NDPERS in the same month as last contribution or benefits will be delayed.

Timing is everything



Your forms need to be completed and on file with NDPERS no later than the month of your last day of work or your retirement payment will be delayed.



Forms and retirement documentation can be accepted no more than 6 months in advance.



The optimum time to complete and get your forms on file with NDPERS is 2 months before your last day of employment.



Give your employer notice that you are leaving employment (when and how you do it is up to you)



- Birth, Adoption, Or Legal Guardianship
- Death
- Disability
- Leaving Employment
- Marriage or Divorce
- Name or Address Change
- Retirement
- Returning to Work
- Joining NDPERS Plans

Finding forms

- Find the retirement forms on the NDPERS homepage.
- Forms are updated periodically.
- **Do not print your forms more than six months in advance.**
- It's easier to complete the forms online and print the ones you need.
- **Digital signatures are not accepted by NDPERS.**

Submitting forms

- **Email**

ndpers-info@nd.gov

NDPERS does not accept picture files such as .jpeg, .jpg, .tif, or .png.

- **Mailing address**

PO Box 1657
Bismarck ND 58502-1657


- **Fax: 701.328.3920**

- **DO NOT forms more than once**




Receipt confirmation from NDPERS

Within a week of NDPERS receiving your forms, you will receive written confirmation through regular USPS mail.



Your forms will be audited and if anything is missing or incomplete, NDPERS will follow up with you through mail.



You are responsible for confirming NDPERS received your paperwork if you do not receive a confirmation letter from the NDPERS office. But, please, wait a week after you submit your forms before calling!

A photograph of a modern, multi-story building with a large glass facade. The building is set against a clear blue sky with a few wispy clouds. In the foreground, there is a well-maintained green lawn. To the right of the building, a stone wall features the text "CENTURY CENT" and "1600 E CENTURY AVENUE". Several flags are flying on poles in front of the building, including the American flag and a blue flag with a white emblem. A blue cross-shaped sculpture is visible on the right side of the building.

Help is
available

[CONTACT US](#)

Scheduling an Appointment

Appointments must be scheduled at least 3 months in advance, but no more than 6 months in advance.

PREPARE. Bring the following information to your appointment:

1. Retirement date
2. Last paycheck date
3. Last date of health insurance coverage
4. Sick leave balance
5. Birth certificate
6. Spouse's birth certificate & marriage certificate (if married)
7. Medicare card showing Parts A and B enrollment (if Medicare eligible)
8. Beneficiary information - (primary and any contingents) name, SSN, DOB, address



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

Contact NDPERS

Customer Service

- Call: (701) 328-3900 or
- TF:(800) 803-7377



Online Resources

- Website: ndpers.nd.gov
- [Member Self Service \(MSS\)](#)