

Unlocking the Benefits

MAKE THE MOST OUT OF
YOUR INSURANCE
COVERAGE





Agenda

- Health Insurance
- Other Wellness Benefits
- Life Insurance
- Dental Insurance
- Vision Insurance
- Employee Assistance Program
- FlexComp: Flexible Spending Accounts



Health Insurance

Underwritten by Sanford Health Plan



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

Who is eligible?

Available to permanent state employees and employees of participating political subs

Employee

- At least 18 years of age
- Work at least 20 hours a week
- 20 or more weeks a year
- Position is regularly funded and not of limited duration

Spouse

Children

- Until the 1st of the month following 26th birthday

Two Health Insurance Plan Options

Dakota Plan PPO/Basic

- Lower deductible & coinsurance

High Deductible Health Plan (HDHP)

- Includes Health Savings Account (HSA)



Provider Network

Basic

- Coverage for services received in North Dakota not provided by a PPO provider
- Out-of-state services

Preferred Provider Organization (PPO)

- Coverage for services received in North Dakota provided by a PPO provider
- Less out-of-pocket expense

Dakota Plan

AVAILABLE TO PERMANENT STATE EMPLOYEES AND
EMPLOYEES OF POLITICAL SUBS PARTICIPATING ONLY

Deductible

Non-Physician Services ONLY

PLAN	INDIVIDUAL	FAMILY
PPO	\$500	\$1,500
BASIC	\$500	\$1,500

Copayment Amounts

PLAN	OFFICE CALL	EMERGENCY ROOM
PPO	\$30 per visit	\$60 per visit
BASIC	\$35 per visit	\$60 per visit

Coinsurance Maximums

PLAN	INDIVIDUAL	FAMILY
PPO 80/20	\$1,000	\$2,000
BASIC 75/25	\$1,500	\$3,000

Total Out-of-Pocket Maximum

Sum of deductible and coinsurance (excludes copayments)

PLAN	INDIVIDUAL	FAMILY
PPO	\$1,500	\$3,500
BASIC	\$2,000	\$4,500



Preventive Screening Services

\$200 maximum benefit allowance per member per benefit period

- Deductible waived
- After max reached, preventive services subject to cost-sharing amounts

Benefits include:

- One routine physical exam
- Routine diagnostic screenings
- Routine screening procedures for cancer



Prescriptions

Formulary Generic

- \$7.50 Copayment + 12% Coinsurance
- \$1,200 coinsurance maximum for formulary prescriptions per member per plan year

Formulary Brand Name

- \$25 Copayment + 25% Coinsurance
- \$1,200 coinsurance maximum for formulary prescriptions per member per plan year

Non-Formulary Generic/Brand

- \$30 Copayment + 50% Coinsurance
- \$1,200 coinsurance maximum does not apply

Mail order is available to NDPERS members.



High Deductible Health Plan (HDHP)

AVAILABLE TO PERMANENT STATE EMPLOYEES AND EMPLOYEES OF POLITICAL SUBS PARTICIPATING ONLY IN THE HDHP

HDHP Features



Comprehensive deductible & coinsurance

Member can exceed the \$2,000 individual deductible/coinsurance (if on family plan)



No copayments

Office visits and prescriptions
Deductible applies first dollar since no copay



As a Non-Grandfathered Plan, more preventive services



See HDHP Summary of Benefits & Coverage on the NDPERS website for more details



Includes the Basic Plan providers

HDHP Deductible

PLAN	INDIVIDUAL	FAMILY
PPO	\$2,000	\$4,000
BASIC	\$2,000	\$4,000

HDHP
Coinsurance
Maximums

PLAN	INDIVIDUAL	FAMILY
PPO 80/20	\$1,500	\$3,000
BASIC 75/25	\$2,000	\$4,000

HDHP Total Out-of-Pocket Maximum

Sum of deductible and coinsurance

PLAN	INDIVIDUAL	FAMILY
PPO	\$3,500	\$7,000
BASIC	\$4,000	\$8,000



HDHP Prescription Coverage

Formulary Drug

- 80% of allowed charge after deductible amount

Non-formulary Drug

- 50% of allowed charge after deductible amount

Prescription medications and nonprescription diabetes supplies are subject to a dispensing limit of a 100-day supply.

Health Savings Account (HSA) Eligibility

Must be covered by NDPERS HDHP to participate

- If you stop participating in HDHP plan, can only spend down remaining balance. You can no longer contribute.

You are not eligible to participate in NDPERS HDHP with HSA if

- you are covered by any other non-NDPERS health insurance
 - If you have a supplemental insurance policy, check with your carrier to ensure the policy is HSA compatible*
- you or your spouse participate in a traditional Medical Flexible Spending Account
- you receive Medicare/Tricare benefits
- you are a non-resident alien

Health Savings Account (HSA)

Set aside funds to pay for qualified medical expenses for you, your dependents, or your spouse.

Keep in mind:

- Only available to permanent state employees enrolled in HDHP
- Dependent eligibility for NDPERS HSA is different than the health plan
- Not all HSA eligible expenses count toward HDHP deductible
- Contact Health Equity for more information at 844-355-0150

Before Deductible Met

- Use HSA to pay for out-of-pocket/deductible expenses


After Deductible Met

- Now covered by HDHP
- Save your HSA funds

HSA Before
& After
Meeting
Deductible

HSA Qualified Expenses

 Medical


 Dental

 Vision

 Chiropractor

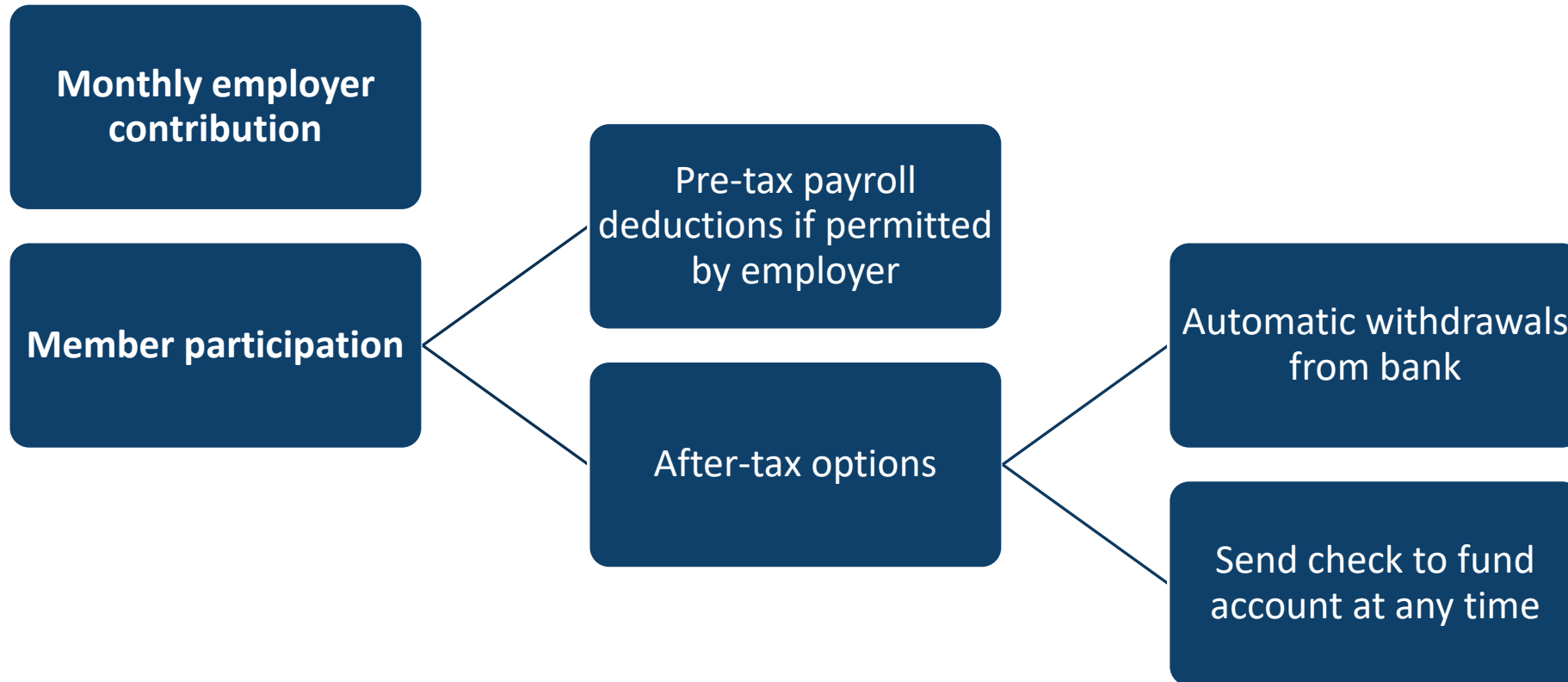
 Prescriptions

Some over-the-counter (OTC) may require Rx

 **Save your receipts!**



HSA Contributions





Other Health Benefits

NDPERS

Other Health Benefits

Dakota Wellness

Teladoc HEALTH for Diabetes

About the Patient Diabetes Management

Healthy Pregnancy

NDQuits Tobacco Cessation

Dakota Wellness Program

- Available to Sanford Health Plan members and their covered spouses
- Each is eligible to earn \$250 in wellness benefits (\$500 per household)
- Participate and earn points



Earn Points toward \$250 Wellness Benefit

Online Wellness Portal

Record your annual doctor and dental visits. Engage in monthly learning sessions or daily trackers by syncing your fitness device.

Fitness Center Reimbursement

Go to the gym 12 times a month and receive a reimbursement for your membership fee, up to \$20 a month

Workplace Wellness Programs

Participate in workplace events led by your site's wellness coordinator or through Sanford Health Plan virtual resources.

Teladoc HEALTH for Diabetes

More information at
<https://www.teladochealth.com/expert-care/condition-management/diabetes>

Helps people with diabetes to live happier, healthier lives.

- No cost to members and covered dependents with diabetes and coverage through Sanford Health Plan.
- Benefits include:
 - Personalized care plans
 - Support & education from health coaches and digital tools
 - 24/7 Monitoring
 - May be eligible for blood glucose meter, blood pressure monitor, etc.*
 - Program based on clinical standards of care (American Diabetes Association, American Heart Association, and Centers for Disease Control and Prevention)

*Depending on condition

About the Patient Diabetes Management Program

More information at <https://www.aboutthepatient.net/patients/ndpers-diabetes-program/>

- Member education on living with diabetes
- Participating pharmacist will review your history, goals, labs, and medications to move to American Diabetes Association guidelines.
- Requires visit within each segment (calendar year divided into 3 segments)
- Copay reimbursement on most diabetes and blood pressure medications during segment if complete visit
- Two ways to enroll:
 - Scheduling a visit with participating pharmacist
 - Submitting online or paper form to About the Patient office
- More information can be found at www.aboutthepatient.net
- 1-888-326-4657



Healthy Pregnancy Program

More information at <https://www.sanfordhealthplan.com/ndpers/healthy-pregnancy-program>

SANFORD
HEALTH PLAN



HEALTHY
PREGNANCY
PROGRAM

Sanford Health Plan and NDPERS help you access the tools and support you need to give your baby a healthy start.

- Sign up between weeks 8 and 34 of pregnancy
- 1-888-315-0884
- Benefits
 - Deductible waiver*
 - Free prenatal vitamins
 - Access to RN case manager for questions
 - Pregnancy, childbirth and post partum education

*Deductible waiver applies only to NDPERS PPO/Basic plans and delivery with a participating provider.

ND Quits Tobacco Cessation Program

More information at
<https://www.hhs.nd.gov/health/ndquits>

- Available through the ND Department of Health.
- Available to residents of North Dakota.
- Enroll by Phone: 1-800-QUIT-NOW
- Enroll online: [hhs.nd.gov/ndquits](https://www.hhs.nd.gov/ndquits)
- Receive free quit support, including phone counseling, NRT (nicotine patches, gum, or lozenges), and other resources.

ND Quits Tobacco Cessation Program

More information at <https://www.hhs.nd.gov/health/ndquits>










NDQuits reduces the harms of nicotine dependence by helping North Dakotans quit

NDQuits
1-800-QUIT-NOW (1-800-784-8669)
[hhs.nd.gov/ndquits](https://www.hhs.nd.gov/ndquits)

NDQuits is North Dakota's **tobacco and nicotine treatment quitline**. Anyone in North Dakota can call NDQuits (1-800-QUIT-NOW) or sign up online for **free treatment services**, including phone counseling, NRT (nicotine patches, gum, or lozenges), and other resources. The U.S. Surgeon General reported, "Since the 1990s, a large body of clinical literature had **consistently demonstrated the effectiveness of tobacco quitlines**."*

- Participating in multiple sessions of phone counseling makes you 1.4 times more likely to quit
- Combining counseling with NRT (as you can in NDQuits) is the "gold standard" in treating tobacco and nicotine dependence.

*Office of the Surgeon General: <https://www.hhs.gov/sites/default/files/2020-cessation-sgr-full-report.pdf>

	 Phone	 Web
 Enrollment	<ul style="list-style-type: none"> • Enroll by calling 1-800-QUIT-NOW or text start to 300500 • Eligible to re-enroll every 60 days after last contact 	<ul style="list-style-type: none"> • Enroll at hhs.nd.gov/ndquits • Lifetime enrollment
 Counseling calls	5+ calls with North Dakota quit coaches	 <i>Can be accessed by adding the phone program</i>
 Web portal	 <i>Can be accessed by adding the phone program</i>	Online access to quit resources
 NRT benefits (Nicotine replacement therapy)* <small>*Individuals insured by Medicaid may be eligible for additional NRT</small>	<i>If you do not have insurance or your insurance does not cover NRT:</i>	
	For NDPERS members, up to 16 weeks of patches, gum, or lozenges, or combination NRT (patches and gum or lozenges)	For NDPERS members, up to 16 weeks of patches, gum, or lozenges
 Available add-ons	<ul style="list-style-type: none"> • Printed quit guide • Emails • Texts 	<ul style="list-style-type: none"> • Online quit guide • Emails



The **American Indian Commercial Tobacco Program** and the **Pregnancy/Postpartum Protocol** each offer additional counseling calls than the general NDQuits program. Both programs have specially trained coaches and a tailored treatment and recovery guide.
Note for these programs, quit coaches may not be located in ND.

NDQuits also offers **My Life, My Quit**, a program specially tailored for youth under age 18 who want to quit.



Life Insurance

Underwritten by Voya Financial

FOR GARRISON DIVERSION, DISTRICT HEALTH UNITS, PARTICIPATING POLITICAL SUBDIVISIONS, AND STATE EMPLOYEES ONLY

Who is eligible?

Employee

- At least 18 years of age
- Work at least 20 hours a week
- 20 or more weeks a year
- Position is regularly funded and not of limited duration

Spouse

Children

- Until the 1st of the month following 26th birthday

Temporary Employees may be eligible at their own expense

01

1st Employee Life Insurance

02

2nd Supplemental Dependent Life Insurance
(applies to spouse and children)

03

3rd Supplemental Spouse Life Insurance

Levels of Life Insurance

Coverage Options as an Employee



Coverage Options as a Dependent (Spouse and Children)

Supplemental Dependent - Spouse or Children

- \$2,000, \$5,000, \$7,000 or \$10,000
- EOI not required during Annual Enrollment

Supplemental Spouse – Spouse only

- Up to 50% of Supplemental Employee
- EOI required on all enrollment and increase applications



Additional Benefits

Accidental Death
and
Dismemberment
(AD&D) Coverage

Living Benefit
Option

Travel Assistance
Program

Funeral Concierge
Program

Occupational
Death

Line of Duty Death

A photograph of two women, one with glasses and one with curly hair, smiling and looking at a document together. The image is overlaid with a semi-transparent dark blue filter.

Dental & Vision

Available for Permanent State Employees, Garrison Diversion Employees and Employees of District Health Units only

Who is eligible?

Employee

- At least 18 years of age
- Work at least 20 hours a week
- 20 or more weeks a year
- Position is regularly funded and not of limited duration

Spouse

Children

- Until the 1st of the month following 26th birthday

Dental Plan Features



No waiting periods



No age limit on Orthodontic treatment



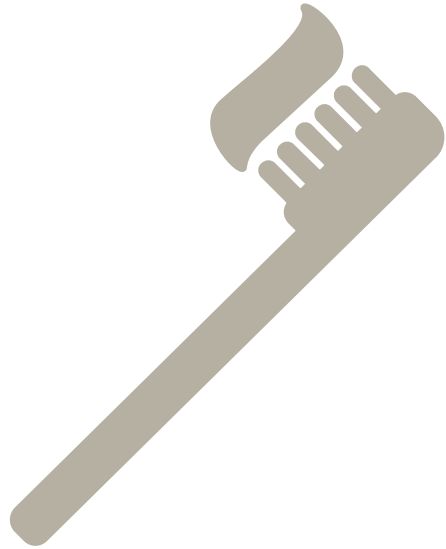
Out-of-pocket savings if dentist is within network



Online services at www.deltadentalmn.org



Dental Coverage



\$50 Deductible per person per year

- doesn't apply to diagnostic/preventive services

Diagnostic & Preventive Services: 100%*

Basic Services, Endodontics, Periodontics, Oral Surgery, Prosthetic Repairs and Adjustments: 80%*

Major Restorative, Prosthetics, Orthodontics: 50%*

Calendar Year Plan Maximum: \$1,000 per person

Lifetime Orthodontics Maximum: \$1,500 per covered dependent

*Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

Vision Plan Features



Insurance cards are automatically mailed.



Online services at
<https://superiorvision.com/>

Copays

Exam	\$0
Materials ¹	\$35
Contact lens fitting (standard & specialty)	\$35

Benefits through Superior National network

Frequency

Exam	1 per calendar year
Frame	1 per calendar year
Contact lens fitting	1 per calendar year
Eyeglass lenses	1 pair per calendar year
Contact Lenses	1 allowance per calendar year

Materials co-pay applies to lenses and/or frames, not contact lenses.

Benefits through Superior National network

	<u>In-network</u>	<u>Out-of-network</u>
Exam (ophthalmologist)	Covered in full	Up to \$45 retail
Exam (optometrist)	Covered in full	Up to \$45 retail
Frames	\$100 retail allowance	Up to \$47 retail
Contact lens fitting (standard ²)	Covered in full	Not covered
Contact lens fitting (specialty ²)	\$100 retail allowance	Not covered
Lenses (standard) per pair		
Single vision	Covered in full	Up to \$35 retail
Bifocal	Covered in full	Up to \$50 retail
Trifocal	Covered in full	Up to \$70 retail
Progressives lens upgrade	See description ³	Up to \$70 retail
Contact lenses ⁴	\$100 retail allowance	Up to \$100 retail

Vision Plan Coverage

Vision & Dental Enrollment Policy

If you enroll in the plan, you will be required to remain in the plan through the calendar year and can only discontinue participation during the year if you terminate employment.

When to enroll?

- During Annual Enrollment
- After loss of coverage in an employer sponsored vision plan
- Marriage
- Birth or Adoption
- Legal Guardianship



Employee Assistance Program (EAP)

FOR PERMANENT STATE EMPLOYEES
(INCLUDING HIGHER EDUCATION EMPLOYEES)
AND EMPLOYEES OF PARTICIPATING DISTRICT
HEALTH UNITS ONLY

EAP Eligibility

At least 18 years of age

Work at least 20 hours a week

20 or more weeks a year

Position is regularly funded & not of limited duration

What is EAP?

Confidential counseling sessions for employees and families

Sessions can be for life problems of any kind (addiction, family counseling, grief, work site problems, etc.).

Referrals can be made as needed.

Each EAP provider allows certain number of sessions per person per situation.

Available to eligible family members of enrolled NDPERS member.

EAP Providers

Four EAP providers (selected by employer)

- The Village
- CHI-St. Alexius
- Live Well Solutions
- eni NexGen

Find your EAP provider on the [NDPERS website](#)



FlexComp Plan

FOR PERMANENT STATE EMPLOYEES
(EXCLUDING HIGHER EDUCATION EMPLOYEES)
AND EMPLOYEES OF PARTICIPATING DISTRICT
HEALTH UNITS ONLY

FlexComp Eligibility

At least 18 years of age



Work at least 20 hours a week

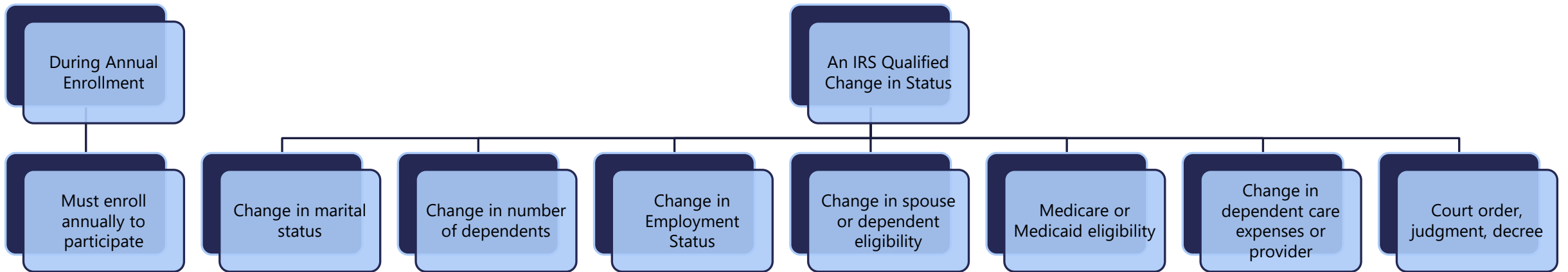


20 or more weeks a year



Position is regularly funded & not of limited duration

FlexComp Enrollment



Ways to Participate in FlexComp Plan

Pre-tax Eligible Payroll Deductions (*Premium Conversion*)

- NDPERS Voya Life Insurance
- NDPERS Delta Dental
- NDPERS Superior Vision
- Eligible Employer-sponsored plans (Aflac, Total Dental Administrators, etc.)

Flexible Spending Account (FSA)

- Medical FSA
- Dependent Care FSA

FlexComp Premium Conversion

Allows you to pay premiums for various insurances through pre-tax payroll deductions

Automatically pre-tax first \$50,000 of Employee Supplemental Life Insurance premium

Medical Flexible Spending Account



ALLOWS YOU TO PRE-TAX A PORTION OF YOUR SALARY FOR MEDICAL EXPENSES NOT COVERED BY INSURANCE



YEARLY LIMIT SET BY IRS



CANNOT HAVE A MEDICAL FSA IF ENROLLED IN THE HIGH DEDUCTIBLE HEALTH PLAN

Dependent Care Flexible Spending Account

- Allows you to redirect a portion of your salary to pay for your dependent care expenses on a pre-tax basis
- \$5,000 maximum (for a married couple filing a joint tax return or a single parent)
- \$2,500 maximum (for a married couple filing separate tax returns)

A photograph of a modern, multi-story building with a large glass facade and a stone base. 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 cross. A blue cross-shaped sculpture is visible on the right side of the building.

Help is
available

[CONTACT US](#)



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 \(MSS\)](#)