



pectives

RETIREE EDITION
Volume 28, Number 1



A Word from the Executive Director

“Normal: conforming to a standard; usual, typical, or expected.” 2020 is not “normal”. Not even close.

I am writing this to you from my newly-created home office. Well, new as of sometime in March. Nearly the entire NDPERS staff is also working from home, with only a few folks still in the office to take care of mail intake and outflow. With the Governor’s directive to close down state offices and move as many people home as possible, we closed our front door and moved everyone home. Desktop computers, monitors, headsets, everything. We’d never even considered the possibility of doing this before.

And you know what? It worked. Yeah, there was a technical glitch here and there. It’s technology, after all. But it worked. It worked because the NDPERS staff has your best interests at heart. In the two years I’ve been here the thing that has impressed me the most is how dedicated the NDPERS staff is to

our members and retirees, how hard our staff works to do what is best for all of you. I am so proud of this team. They made it work.

So the next time you have a question, or the next time you need to get in touch with us, go ahead and give us a call. We may not be in the office, but we will answer the phone. We will return your call. We will help you with whatever you need. We’re still here, doing everything we can to make sure all of you get the service you deserve in return for the service you gave us.

In the meantime, please take care of yourselves. Please do what you need to do in order to be healthy and safe. Because we want to continue serving you for a long, long time.

Scott A. Miller
Executive Director



Scott A. Miller
Executive Director

Contents

A word from the Executive Director	<i>Cover</i>
Rindy Appointed as Chair	2
Access Your Member Self Service	2
Your Retiree Health Insurance Credit	3
Summary of Proposed Legislation	4
Understanding the Steps to Take After Significant Life Events	6
Do You Know Anyone on this List?	6
Keep Your Beneficiary Information Updated	7
NDPERS Board of Trustees	<i>Back page</i>

Retirement Plans

- Defined Benefit (Main)
- Judges
- Public Safety
- Highway Patrol
- Job Service
- Defined Contribution
- Supplemental Retirement Savings (457 Deferred Compensation)
- Retiree Health Insurance Credit (RHIC)

Insurance Plans

- Health
- Medicare Part D Prescription Drug Coverage
- Dental
- Vision
- Life
- Flexible Compensation Program
- Employee Assistance Program

Rindy Appointed as Chair

Mona Rindy was appointed in March by Governor Burgum to chair the NDPERS Board. Rindy, a North Dakota native, earned her bachelor's degree in finance and business administration from Minnesota State University Moorhead (MSUM) and a master of business administration degree from North Dakota State University. She recently retired after an extensive career in finance and has served in numerous boards across the state.

The NDPERS Board and staff welcome Mona as the newest member.

Access your Member Self Service in 3 Easy Steps!

It's never been easier to access your NDPERS information. To access your Member Self Service (MSS) account for the first time, follow these 3 steps:

STEP 1: REGISTER by creating your North Dakota Login

- Click on the blue Register Now! button.
- On the next screen, create your username. This is not assigned to you.
- Then read and agree with the Terms of Use and click on Create Account.

STEP 2: ACTIVATE your North Dakota Login

- You will receive an email message to activate the North Dakota Login account you just created. Follow the instructions on the email.
- Once the account has been activated successfully, you will be redirected to the final screen with an “Account Activation Confirmation” message.

STEP 3: AUTHENTICATE your Account

Since this is your first time logging into your Member Self Service, you will need to confirm your identity. Enter the last four digits of your Social Security Number, your date of birth, and your assigned NDPERS Member ID to authenticate your identity.

Where is my NDPERS Member ID?

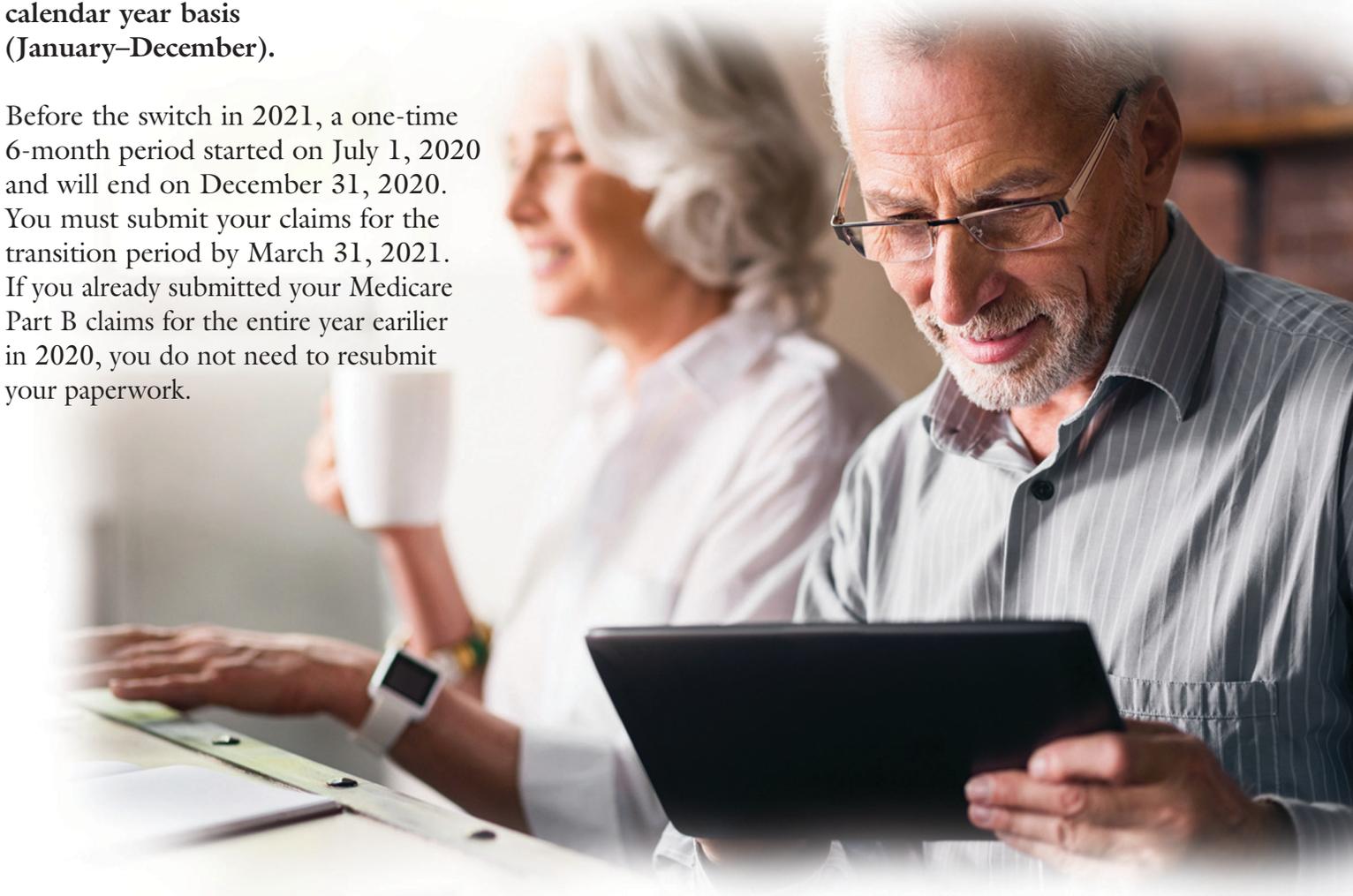
Find your NDPERS Member ID on the upper right area of any NDPERS letter you've received.

Your Retiree Health Insurance Credit

As a reminder, **the deadlines for your RHIC** are changing. Previously, this benefit was paid on a fiscal year basis – July 1, 2019 to June 30, 2020. **In 2021, we are switching to a calendar year basis (January–December).**

Before the switch in 2021, a one-time 6-month period started on July 1, 2020 and will end on December 31, 2020. You must submit your claims for the transition period by March 31, 2021. If you already submitted your Medicare Part B claims for the entire year earlier in 2020, you do not need to resubmit your paperwork.

Pay close attention to the beginning and end date for each period, and the applicable deadline to submit claims.



Cut out this handy chart and place it on your fridge to remember important dates.

	Previous Fiscal Year	Current Transition Period	Future Calendar Year
Beginning & End Date per Period	July 1, 2019 through June 30, 2020	July 1, 2020 through December 31, 2020	January 1, 2021 through December 31, 2021
Deadline to Submit Claims	September 30, 2020	March 31, 2021	March 31, 2022

If you have any questions regarding this change, call us at 701.328.3900 or 800.803.7377. You may also email us at ndpers-info@nd.gov or send us a message online through your Member Self Service (MSS) account.

Summary of Proposed Legislation

The NDPERS Board introduced nine bills to the Employee Benefits Programs Committee. The committee reviews legislative measures and proposals impacting the public employees' group insurance benefits and retirement programs as well as retiree health plans. Their thorough study of each of the proposed bills allows them to provide recommendations to the 2021 Legislative Assembly.

FUNDING OF THE NDPERS RETIREMENT SYSTEM

The NDPERS Board submitted four different funding bills to address the unfunded liability of the NDPERS Main Plan. Recognizing the current economic fluctuations, the NDPERS Board will amend any funding bills after the retirement plan valuation is completed for year end June 30, 2020.

The four proposed funding bills being studied by the Employee Benefits Programs Committee include the following:

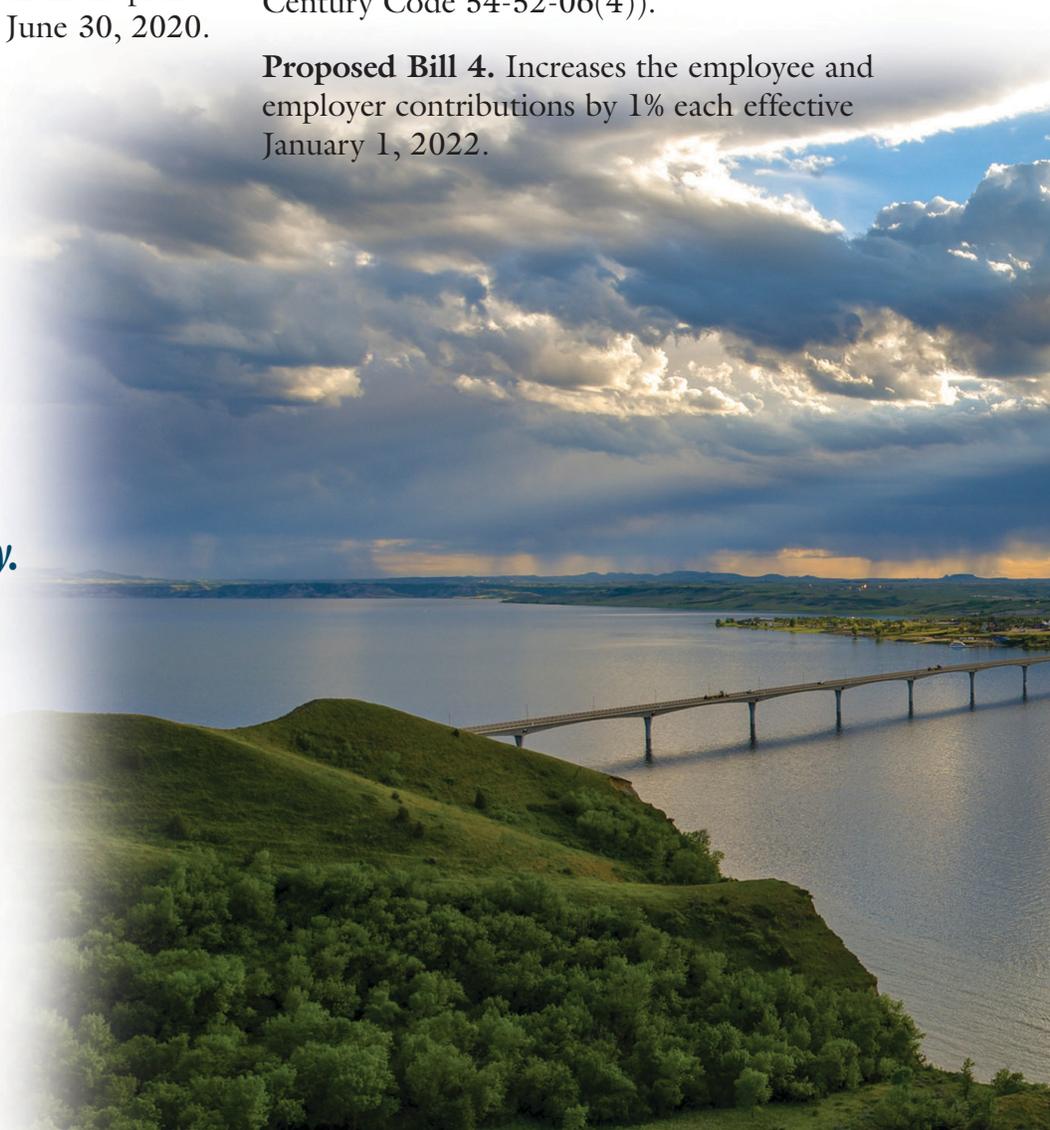
Proposed Bill 1. Increases the employer contributions by 1.95% on January 1, 2022. Represents a “catch-up” employer contribution.

Proposed Bill 2. Increases the employer contributions by 2% on January 1, 2022. Permits for the plan to achieve full funding in 30 years.

Proposed Bill 3. Increases the employer contributions by 5.2% on January 1, 2022. Denotes the Actuarially Determined Contribution rate which must be reported by the NDPERS Board during each legislative session (N.D. Century Code 54-52-06(4)).

Proposed Bill 4. Increases the employee and employer contributions by 1% each effective January 1, 2022.

*These proposed bills
are not final
and are provided for
your information only.*



FUNDING OF THE HIGHWAY PATROL RETIREMENT PLAN

Proposed Bill 5. Increases the employer contribution by 2% on January 1, 2022, and another 2% increase on January 1, 2023.

OTHER BILLS

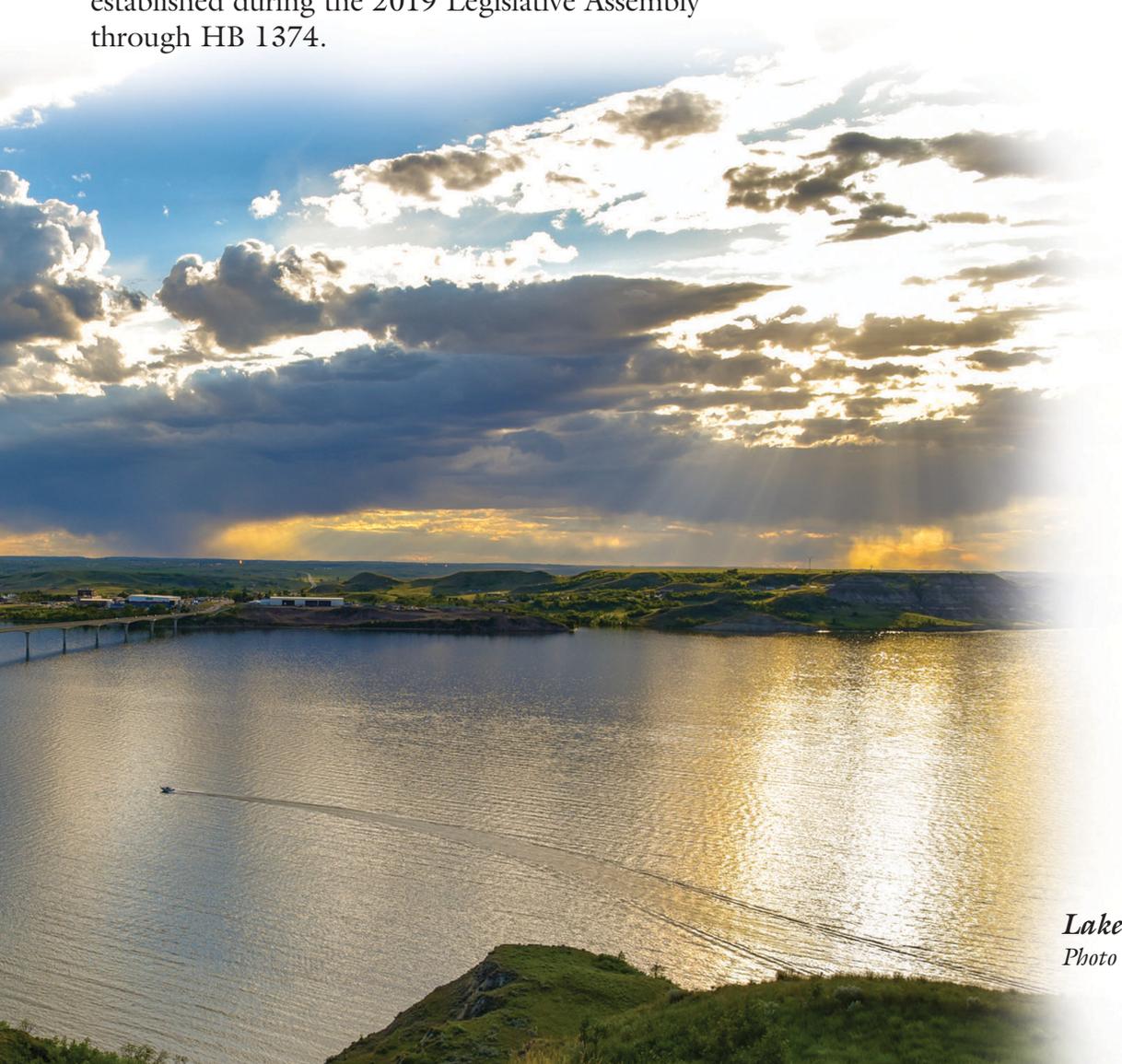
Proposed Bill 6. Establishes continuing appropriation to pay for the 457 Deferred Compensation Administrative Expenses. Sources for payment can include fees paid by participating members and fines collected by the NDPERS Board from vendors.

Proposed Bill 7. Excludes Medicare Part D from the Pharmacy Benefit Manager requirements established during the 2019 Legislative Assembly through HB 1374.

Proposed Bill 8. Implements financial penalties for participating employers failing to accurately report payroll.

Proposed Bill 9. Technical corrections bill includes the following:

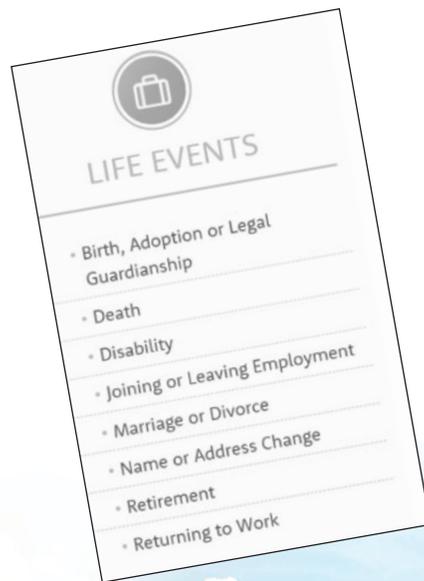
- Amends the eligibility requirements for Retiree Health Insurance Credit (RHIC) payments.
- Provides for payments of any remaining account balance after a member or their survivor passes away.
- Changes the age at which Required Minimum Distributions must begin to be consistent with recent federal law changes.



Lake Tschida
Photo by Ryan Kramer

Understand the Steps to Take After Significant Life Events

Life is eventful. The unexpected addition of a family member, the adventure of returning to the workforce or the unforeseen loss of a family member can leave you overwhelmed. NDPERS is here to assist you whenever a significant life event happens.



As a retired member, it is important for you and your loved ones to understand how your retirement benefits and how your insurance coverage work. You can access easy to understand information through the NDPERS website “Life Events” section right on the homepage. Whether you have a temporary address change, decide to return to work or experience the death of a loved one, the information is available for you.

Report a death

Contact the NDPERS immediately in the event of the unfortunate death of an NDPERS member. Our staff will communicate with the assigned contact and beneficiaries as the deceased member’s account is reviewed.

Do you know anyone on this list?

NDPERS has an extensive list of individuals we would like to reach. Visit ndpers.nd.gov/about and select the *Are We Looking for You?* link.

If you see any familiar names, contact the individuals and suggest they email us at ndpers-info@nd.gov or call us at 701.328.3900 or toll free at 800.803.7377. They should reference the *Are We Looking for You?* list.

Keep Your Beneficiary Information Updated

In the event of your death, a beneficiary is necessary in order to disburse your retirement account balance or life insurance benefits to the individual(s) you intended. All members are encouraged to continually review their NDPERS Retirement Plan and Group Life Insurance beneficiaries to confirm the information is displayed accurately.

How can I review my information?

1. Log on to Member Self Service (MSS).
2. Review the beneficiaries listed under the retirement and life insurance benefits.

It's not updated! How can I update my beneficiaries?

Complete and return the appropriate form(s) to the NDPERS office. The forms are available on the Popular Forms section on the homepage of the NDPERS website at <https://ndpers.nd.gov>.

- Retirement Benefit (NDPERS pension): Download, complete and sign the Designation of Beneficiary for the Group Retirement Plan (SFN 2560) or
- Life Insurance: Download, complete and sign the Designation of Beneficiary for the Life Insurance Plan (SFN 53855).

When completing the form(s), the total of all beneficiary designated shares must equal 100 percent. Call NDPERS at 701-328-3900 or toll free at 800-803-7377 with additional questions.





**NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM**

PO Box 1657
Bismarck, ND 58502-1657

PRESORTED
STANDARD
US POSTAGE
PAID
PERMIT NO. 37
BISMARCK, ND
58501

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest you consult your attorney, accountant, financial or tax advisor with regard to your individual situation. Printed on recycled paper.

NDPERS Board of Trustees

The NDPERS Board consists of nine members and acts as the governing body overseeing numerous benefits for the North Dakota employees and retirees.

Mona Rindy, Chair
Governor Appointee
monatedford@gmail.com

Adam Miller
Elected by Active Members
adam.miller@nd.gov

Kim Wassim
Elected by Active Members
kwassim@nd.gov

Casey Goodhouse
Elected by Active Members
cjgoodhouse@nd.gov

Yvonne Smith
Elected by Retired Members
ymnsmith70@gmail.com

Representative Jason Dockter
Legislative Management
Appointee
jddockter@nd.gov

Senator John Grabinger
Legislative Management
Appointee
jgrabinger@nd.gov

Dirk Wilke
State Health Officer Appointee
ddwilke@nd.gov

Troy Seibel
Attorney General Appointee
tseibel@nd.gov



**NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM**

400 East Broadway Avenue
Suite 505
PO Box 1657
Bismarck, ND 58502

Toll free: 1.800.803.7377
701.328.3900
ndpers-info@nd.gov
ndpers.nd.gov

Scott Miller
Executive Director

Aime Miller
Editor

