



RETIREE EDITION
Volume 27, Number 3

A Word from the Executive Director

Dear Retirees –

You may have heard that there's a new guy in the NDPERS Executive Director chair. After a long and brilliant career in North Dakota state government, Sparb Collins retired and has now been on more continents than some of us could probably name. I'm the new guy – my name is Scott Miller. And I can't tell you how happy I am to be here.

I came to this position from the City of Phoenix, where I ran the City's pension system for about three and a half years. But although I came here from that very, very hot place, in doing so I came home – I grew up in Thompson, North Dakota. My father taught ceramics at the University of North Dakota for 42 years, and that is where I got my undergraduate Bachelor of Business Administration degree, with a major in Economics and a minor in Mathematics.

I went to law school in Oregon, but came back to North Dakota shortly after I graduated, and started my public pension career in the North Dakota Office of Attorney General.

I was assigned as counsel for NDPERS, ND Teachers' Fund for Retirement, and the State Investment Board, among other agencies. I served in that capacity for over eight years before I again left my North Dakota nest to explore some of the country.

I first stopped in Helena, Montana, where I served as in-house counsel for the Montana Public Employee Retirement Administration. I then swung east to Chicago and became a consultant for a number of public retirement systems, including five of the largest public pensions in the entire United States. But public service is my calling, and that compelled me to take the Phoenix position. While I learned exactly how uncomfortable their summers are, I also learned what I needed to in order to make myself the best candidate for my dream job as the NDPERS Executive Director. And like I said, I can't tell you how happy I am to be here.

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Scott A. Miller
Executive Director

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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

Election Results

Casey Goodhouse (active) and Yvonne Smith (retired) retain their seats in the NDPERS Board as elected members by the membership. Their terms conclude in June 2024.



Casey Goodhouse



Yvonne Smith

This is a detailed summary of the results for each election.

Active Vacancy – Winner: Casey Goodhouse

Casey Goodhouse	898
Brendan Joyce	497
Robert Wilson	251
Write-ins	10
Invalid – Late	24
Total Active Ballots Received	1,680

Retiree Vacancy – Winner: Yvonne Smith

Yvonne Smith	1,958
Write-ins	12
Invalid – other	18
Invalid – late	25
Total Retiree Ballots Received	2,013

The other two active elected members are Adam Miller and Kim Wassim with terms ending in June 2022 and June 2023 respectively.



Welcome Legislators!

Upon the conclusion of the 66th Legislative Assembly earlier this year, Representative Jason Dockter and Senator John Grabinger were appointed by the Legislative Management to the NDPERS Board. Their terms started this past July.

Previously, Representative Pamela Anderson and Senator Dick Dever had served since first appointed in July 2015.



Jason Dockter



John Grabinger

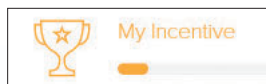
“Thank you Dick and Pam for serving on the NDPERS Board.”

Chairman Dosch

Stay healthy!

Sanford Health Plan recently enhanced the wellness portal experience for all eligible members and covered spouses to earn points toward your \$250 incentive (\$500 per household). Log in to the wellness portal at sanfordhealthplan.com/memberlogin.

Quick Tip



View all of the available activities worth points toward your \$250 wellness benefit by clicking the “My Incentive” trophy in the left navigation bar of the wellness portal.

Track and Earn

You can now track activities manually or sync an activity tracker with the *My StayWell* mobile app (available at Google Play or the Apple App Store). Questions? Call the StayWell Help Line at 866.746.1199.



Legislation Wrap-up and Upcoming Changes

During the 66th Legislative Assembly, several bills were passed and signed by the Governor in relation to your NDPERS benefits. Many of the changes simply provide flexibility for the NDPERS plans and do not impact the NDPERS members.

Stay in the loop by reading this quick summary:

- Employers can directly contribute to members' 457 Deferred Compensation.
- *Retirees can use their Retiree Health Insurance Credit (RHIC) for any after-tax dental, vision or long-term care eligible insurance premium starting August 1, 2019.*
- New employees hired after December 31, 2019 will not be eligible for an RHIC benefit and will have a reduced benefit multiplier when they retire.
- The Final Average Salary Calculation (FAS) changes to ensure more consistent retirement benefits are paid to our members, regardless of the employer's pay cycle.

We welcome you to find additional information on each of these changes on the NDPERS website.



RHIC can be used for more premiums!

We are excited to announce that you can now use your Retiree Health Insurance Credit (RHIC) for more!

RHIC is a monthly lifetime benefit you can use as reimbursement for **eligible after-tax insurance premiums you are enrolled in** such as:

- ANY health insurance premium
- ANY prescription drug coverage insurance premium
- New! ANY long-term insurance premium
- New! ANY dental or vision insurance premium if coverage is for after August 1, 2019

How can I receive my reimbursement?

Receive my RHIC automatically
If you enroll in NDPERS insurance plans as a retiree, no action is required on your part for monthly reimbursement unless the amount you are eligible to receive each month for RHIC is higher than your NDPERS insurance premium expense. Then, you'll need to submit a claim for the balance to make sure you do not lose your funds.

Submit a claim to receive my RHIC
Members enrolled in insurance plans outside of NDPERS need to submit a claim with ASI Flex to receive the RHIC reimbursement.

How long do I have to submit my claim?

The RHIC plan year for submitting claims runs from July 1 to June 30. A grace period is offered to submit claims until September 30 following the plan year closing on June 30.

What insurance premiums are not eligible for RHIC reimbursement?

- Insurance plans subsidized through the federal health care exchange or a tax credit
- Life insurance
- Supplemental insurance plans such as accident, disability, cancer, and similar coverages
- Pre-tax insurance premiums

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Questions?

1.800.659.3035



RHIC...

Retiree Health Insurance Credit

Continued from page 5

I have more questions on my RHIC.

Who can I contact?



ASI Flex manages the reimbursements to NDPERS members including surviving spouses and is available to answer your questions at 800.659.3035.

Am I eligible to receive the RHIC reimbursement?

You might be if you can answer yes to these two questions:

FIRST, are you a retired NDPERS member currently receiving a retirement payment at least annually?

SECOND, before you retired, were you enrolled in one of the following retirement plans?

- Defined Benefit (Main) Hybrid
- Public Safety
- Judges
- Highway Patrol
- Defined Contribution

If you are not sure on your eligibility to receive this reimbursement, send NDPERS an online message through the Contact us option on your NDPERS Member Self Service (MSS) account or call us at 701.328.3900 and toll free at 800.803.7377.

Did you know?

- Your spouse and you can combine your RHIC if you both receive this benefit from NDPERS.
- You can disenroll from NDPERS insurance plans at any time. HOWEVER, you can only return to NDPERS retiree insurance plans within 31 days of a qualifying event such as:
 - loss of other employer-sponsored insurance coverage,
 - your spouse or you turning 65 years of age or becoming eligible for Medicare,
 - marriage,
 - birth, adoption, or appointment of children for legal guardianship
- You can claim your spouse's vision, dental or long term care insurance premium only if you are insured on the same plan, and it is an after-tax premium.
- If you retired after 2017, your RHIC is automatically deposited to the same bank account as your retirement payment. If not, sign up for direct deposit.
- RHIC claim and direct deposit forms are available on the NDPERS website or contact ASI Flex.



A Word From the Executive Director

Continued from cover

We have had an eventful year. The most notable of those events is, of course, the 2019 Legislative session. We were successful in obtaining the passage of two bills, SB 2046 and 2047, that will help improve our funding. Unfortunately, that is at the cost of reducing benefits for future members. SB 2046 removes the Retiree Health Insurance Credit for new employees only, and re-directs the employer contribution into the Main NDPERS plan. SB 2047 reduces the retirement multiplier for new employees only from 2.0% to 1.75%. The combination of the two bills is projected to help us reach 100% funding, although not until after the turn of the century. The Legislative Assembly did not approve the fourth year of our recovery plan, which would have provided significant additional help with our funding. We will, of course, be looking for additional ways to help shore up our funding for future Legislative Assemblies to consider.

“I can’t tell you how happy I am to be here.”

We were also successful in obtaining the passage of SB 2045. One piece of that legislation allows retirees to use the Retiree Health Insurance Credit for non-NDPERS dental, vision, and long-term care insurance premiums. We are happy to broaden your ability to use this valuable benefit.

One thing that has struck me in the year I’ve been at the NDPERS helm is how well-oiled the NDPERS machinery really is. We have an incredible, well-trained staff that is dedicated to our members and beneficiaries. And while we can always improve a process, I have found that many of our processes are not only best practices, but models for other state agencies. You and your retirement benefits are in terrific hands here at NDPERS.

Have a spectacular day,
Scott A. Miller

Are We Looking for You?

Do these names sound familiar?

NDPERS has an extensive list of individuals we would like to reach but unfortunately we do not have any updated contact information. As a member receiving this newsletter, we encourage you to visit the NDPERS website at 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 our NDPERS office at 701.328.3900 or toll free at 800.803.7377. They should reference the *Are We Looking for You?* list.



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

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