



pectives

RETIREE EDITION
Volume 30, Number 1



A Word from the Executive Director

When I first began as the NDPERS Executive Director three years ago, one thing stood out to me above all others: the commitment of the NDPERS Board and its staff to our members. To be sure, the Board has a fiduciary responsibility to its members, so one would think, “Of course they have my best interests in mind.” But I’ve worked with dozens of boards across the country, and I can tell you that some of them ... well, let’s just say that one or two of them haven’t been nearly as committed to their members as is the NDPERS Board.

That commitment has been even clearer over the past year. Last March, with the pandemic knocking on North Dakota’s door, we made the difficult decision to close our doors and move our employees and all of their computer equipment home. We did so for a very simple reason – we did not want either our employees or our members to become sick, or worse, because of a meeting in our office. The demographic with which we usually work includes many people in the later stages of their careers or just after retirement. That is a demographic that has been especially vulnerable to the COVID-19 effects. Thankfully, our transition to working with all of you virtually has gone extremely well, and no one became sick as a result of working with our staff.

The transition to a more remote workforce also allowed us to re-evaluate our office setting. We realized that we can have many of our staff continue to work from home and provide not only equivalent service but better service to our members. The resulting reduction in our office square footage reduces the long-term cost, which is, of course, paid for from all of the plans we administer. And it also gave us the idea to look around the city and see if there are better office options for us and our members.

So here it is – NDPERS is moving!

After being downtown for over 30 years, this summer we are moving to the Workforce Safety and Insurance Building on the north side of Bismarck – 1600 Century Avenue.

This move is terrific for a number of reasons. First, parking – we have many parking spaces right outside our new front doors, providing much easier access to our first-floor office (and none of the threat of a parking ticket!). Second, customization – we are going to have dedicated counseling rooms just off our reception area, so no one will have to walk through our interior office area to meet with one of our staff. There are many other benefits from an operational perspective, but those two reasons – along with a significant reduction in cost – are the most beneficial for our members.

We hope to have the move completed by the end of July. Once we have done so, we will re-evaluate the COVID situation and consider when it would be prudent to open our office to the public. We anticipate that will happen in late summer or early fall, once we have settled into our new space. We’ll let you all know when you can schedule an in-person appointment, and we look forward to working with you in the future, whether it’s across a table or across the country.

So we’ve had an awful lot going on here at NDPERS, much of which will help us provide even better service to you – our members and retirees.

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

Sanford Health Plan Wellness

While you cannot control some of your risk factors for chronic disease like your age, gender or family history, you can turn your attention to factors you can control – like your daily choices and habits. Engaging in one of our Wellness and Lifestyle Medicine programs can help you learn how to manage chronic conditions and improve your health and well-being.

Members on the NDPERS health insurance provided through Sanford Health Plan can earn points towards their wellness benefit after completion of any of our programs. Upon completion – 5,000 points (\$50) towards your \$250 wellness benefit will be awarded. To learn more about your wellness benefit, contact Sanford Health Plan by calling **800-499-3416** or email NDPERSwellness@sanfordhealthplan.com.

Change Your Weight and Improve Your Health with our Diabetes Prevention Program

This program is for anyone who has been diagnosed with pre-diabetes or is at risk for developing type 2 diabetes.

During the year-long program, participants meet in a group for 24 virtual meetings with a trained lifestyle coach to focus on lifestyle-change strategies to lose weight, improve nutrition habits and increase physical activity. This program is FREE for Sanford Health Plan members.

Visit sanfordhealthplan.com/diabetes-prevention to learn more about the program and find out if you are at risk for developing type 2 diabetes. Registration for upcoming classes held virtually beginning in July, August and September is available on our website. Please contact **605-328-7183** for questions or help with the online registration.



1 OUT OF 3
American adults
has prediabetes

YOU MAY BE AT RISK IF:

- 40 years or older
- Overweight
- Family history of type 2 diabetes
- Physically active less than 3 times per week
- Diagnosed with gestational diabetes or gave birth to a baby weighing more than 9 pounds

and Lifestyle Medicine

Make Physical Activity a Part of Your Routine with the Exercise is Medicine Program

Exercise has been proven effective as a treatment for health conditions by helping the body burn off excess glucose, reduce weight and improve “feel-good” chemicals in the brain. Our Exercise is Medicine program will give members on the NDPERS health insurance plan the foundation to make exercise a part of your daily life. The program includes:

- 12 weeks of group exercise classes held virtually at home or in a local gym
- Access to a personal trainer, registered dietitian and wellness coach

Qualifying conditions for this program include: high blood pressure or cholesterol, diabetes, a Body Mass Index (BMI) of 30 or more, depression or anxiety and metabolic syndrome.

To find out more about our program, participating gyms and costs where you live, visit sanfordhealthplan.com/exercise-is-medicine or call 701-417-6515.

Manage your Chronic Health Condition or Support a Loved One through the Better Choices, Better Health Program

Better Choices, Better Health is an interactive workshop for people living with, or taking care of someone with, ongoing health issues. The strategies taught give participants the skills to manage any long-term health issues such as arthritis, cancer, chronic pain, depression, anxiety, diabetes, heart disease, or high blood pressure.

It is a great way to connect with others and learn:

- Useful ways to deal with pain and fatigue
- Make small changes toward healthier eating
- Safe and effective ways to start or increase exercise
- Self-management skills to live life to the fullest
- How to effectively communicate with your doctor and family
- Set your own goals and make a step-by-step plan to improve your health and your life

This **FREE** workshop is two and one-half hours, once a week, for 6-weeks. They are held virtually using online meeting software. If you are new to using a computer for meetings, don't worry – help is available.

To register call **701-417-4905** or email bcbh@sanfordhealth.org.



Summary of 2021 Legislation

These six bills were passed and signed by Governor Burgum during the recent 67th Legislative Assembly.

This summary is for information only and does not require you to take any action.

NDPERS Executive Director Scott Miller expressed, “We had a very successful session. Our budget bill [HB 1023] provided us with additional funding for a new accountant and to have a dedicated receptionist for our new office. It also provided us with funding to have some major upgrades done to our business system, which will make us significantly more efficient at providing services to our members.

While the bills we proposed to improve the funding of the Main PERS defined benefit plan were all defeated, HB 1380 added the Main PERS plan as a recipient of some of the Legacy Fund earnings in the future. We do not yet have an actuarial analysis of the effect of that new income stream, but we anticipate it will provide help as we try to get our Main PERS plan back on the course to being 100% funded. As we learn more in the future, I will provide some additional updates in our newsletter.”

Read this quick summary to stay in the loop:

1. Health Insurance for Survivors of First Responders who die in the line of duty [HB 1435]

Survivors of a first responder who died in the line of duty on or after January 1, 2010 will receive the option to enroll in the NDPERS health insurance plan with coverage effective August 1, 2021 without having to pay a premium towards the coverage.

2. Financial Penalties for Employers [HB 1041]

Establishes financial penalties for employers violating statutory requirements in regards to retirement and insurance reporting and payment processes. This bill is effective August 1, 2021.

NDPERS will communicate directly with employers on the implementation of this bill.

3. Funding of the Highway Patrol Retirement Plan [SB 2043]

Establishes a gradual retirement contribution increase into the Highway Patrol increase as follows:

Effective Date	Employer Monthly Contribution Increase	Employee Monthly Contribution Increase
January 1, 2022	0.5%	0.5%
January 1, 2023	0.5%	0.5%
January 1, 2024	0.5%	0.5%
January 1, 2025	0.5%	0.5%

4. Funding of the NDPERS Defined Benefit Hybrid – Main – Retirement Plan [HB 1380]

Adds the Main Retirement Plan as a recipient of future Legacy Fund earnings if the Plan's actuarial funded ratio is less than 90% and other defined parameters. NDPERS will monitor the implementation of this bill and provide future updates on the Plan's actuarial funded ratio.

5. NDPERS Technical Corrections [SB 2044]

- Clarifies eligibility of members or surviving spouses to receive Retiree Health Insurance Credit (RHIC) benefits.*
- Establishes that a benefit payment owed to a member, surviving spouse or alternate beneficiary, which was not paid before the death of the member, surviving spouse or alternate beneficiary, must be paid to the named beneficiary of the recipient or, if there is no named beneficiary, to the recipient's estate.
- Changes the Required Minimum Distribution (RMD) age from 70½ to 72 for members who attain age 70½ after December 31, 2019. This aligns NDPERS practices with recent federal law changes.
- Reduces the period from 2 years to one year for NDPERS to consider a member "missing," which allows NDPERS to implement more public efforts to reach the member.

6. Health Insurance Clarification [HB 1042]

Clarifies which health insurance plans need to meet Pharmacy Benefit Manager (PBM) transparency requirements.*

** These statements are informational only and do not change how these benefits have been and will continue to be administered by NDPERS.*

Little Missouri River in McKenzie County, ND

Photo courtesy: North Dakota Tourism



More details! New Location



The North Dakota Public Employees Retirement System (NDPERS) is pleased to announce its office move this summer. The NDPERS PO Box, phone number, and email address remain the same. The NDPERS office will remain closed during the move.

We plan to safely reopen our doors this fall for scheduled appointments.

Upcoming new physical address:
1600 East Century Avenue, Suite 2, Bismarck, ND 58503

NDPERS Website

We recently moved to a new website system. You can still find us at ndpers.nd.gov.

There are some updates to the navigation and features:

Direct link to Member Self Service (MSS)

We added a new “Member Login” button dedicated to members who need to log in to their MSS account.

[Member Login](#)

Carrier Contact Information and Forms

You can now find buttons directing you to the carrier contact information and relevant forms on each Retired Member page.

[Carrier Contact Information](#)

[Forms](#)

Convenient link to NDPERS YouTube

We added a YouTube channel. Click on this icon on the top right of our website.



Tips When Contacting NDPERS

Our team members are here to serve you. In that spirit, while our doors continue to be closed during the office move, you can still contact us and even schedule an appointment to talk on the phone with one of the representatives.

Remember, all your benefit information is confidential. For your protection, staff cannot release benefit information to any party (including your family members) without first obtaining your written authorization or your Durable Power of Attorney, or upon being served with a subpoena.

Scheduling an appointment

Call us at 701-328-3900 or 800-803-7377 or log in to your Member Self Service (MSS) to schedule an appointment.

Sending a message online

Log in to your Member Self Service (MSS) and send us a message. We will reply back to you through MSS. You can also email us at ndpers-info@nd.gov or use the Contact form on the NDPERS website at ndpers.nd.gov/contact.

Leaving a voicemail

While NDPERS staff makes every effort to take your calls and answer your questions immediately, it is not always possible to do so.

We encourage you to provide the following information when leaving a voicemail:

- your name,
- either your NDPERS Member ID number or the last four digits of your Social Security number,
- your telephone number,
- and a brief explanation of how we can assist you.





NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

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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.

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Elected by Active Members

Casey Goodhouse
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