



perspectives

RETIREE EDITION
Volume 32, Number 1

A Word From the Executive Director

Among many other bills affecting NDPERS plans, the 2023 North Dakota Legislative Assembly passed House Bill (HB) 1040. HB 1040 will close the Main PERS Defined Benefit (DB) plan on December 31, 2024, and require all new employees on and after January 1, 2025, to participate in a new Defined Contribution (DC) plan.

A DC plan is like a 401(k) plan for employees of private entities, which makes a specific, or “defined”, contribution into an account, for which the employee is responsible to choose how to invest.

The most common question I have been asked by active employees and retirees is how HB 1040 will affect them. As I stated above, HB 1040 only affects future employees; not current employees, and not retirees.

I am also frequently asked whether the DB plan will run out of money because of the closure. Both the Legislative Assembly and the Governor have very publicly stated that they are committed to protecting the existing responsibility to the Main DB Plan members and retirees.

HB 1040 guarantees the funding of the Main DB Plan by injecting \$200 million into the fund and increasing the employer contribution rates by one percent starting January 1, 2024. In addition, the State will pay the Actuarially Determined Employer Contribution (ADEC) rate for both state and participating political subdivisions effective January 1, 2026.

Another important clarification is that employees eligible to participate in the Public Safety Plan, Judges Plan, Highway Patrol Plan, Job Service Plan, Teachers’ Fund for Retirement, and TIAA Plan for university system employees, are excluded from HB 1040 and will not be impacted.

I hope you all are having a wonderful summer.



Scott A. Miller
Executive Director

Retirees are not impacted by the closure of the Main Plan to future employees.

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- Supplemental Retirement Savings (457 Deferred Compensation)
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Election Results

There were six candidates for the active member vacancy on the NDPERS Board. Votes were canvassed on June 12 by the Election Subcommittee, which shared the results with the NDPERS Board the next day.

The Board moved to approve the results and welcomed Tyler Erickson as the newest Board member. Tyler will join the board for a five-year term starting July 1, 2023.

Tyler, who is an attorney with the ND Insurance Department, brings years of experience in the public sector. He appreciates the opportunity to assist the NDPERS Board in overseeing the benefits of public servants.



Tyler Erickson
Elected Active Member

Mona Rindy, Chair of the NDPERS Board, thanked Jason Grueneich, former board member, for his time and dedication to the Board.

Number of Votes	Candidate
356	Tyler Erickson
260	Jason Grueneich
211	Rachel Iverson Schafer
182	Brendan Joyce
106	Kayla Trzpuć
68	Steve Denn
6	Write-ins
1,189	TOTAL VOTES

Changes to the Makeup of the NDPERS Board

This table summarizes the changes to the NDPERS Board makeup passed through SB 2015 during the recent legislative assembly. There will not be retiree elections moving forward as a result of the new board makeup.

	Before	After
Members appointed by Governor including Chair	1	4
Elected Active Members	3	3
Elected Retired Member	1	0
Legislators appointed by Legislative Management	2	4
Attorney General Appointee	1	0
State Health Officer Appointee	1	0
TOTAL NUMBER OF MEMBERS	9	11



Representative Greg Stemen
Legislative Management Appointee



Gerald Buck
Governor Appointee



Joe Morrisette
Governor Appointee



Representative Jason Dockter
Legislative Management Appointee



Jeffrey Volk
Governor Appointee



Senator Dick Dever
Legislative Management Appointee



Senator Shawn Vedaa
Legislative Management Appointee

Basic Life Insurance Increased

The basic life insurance for participating retirees increased from \$1,300 to 1,500 on July 1, 2023. The premium for the basic life insurance coverage remained at \$4.32 per month.

Retirees that participated in the life insurance plan as active employees had the option to continue their basic employee, supplemental employee, dependent supplemental and spouse supplemental life insurance coverage until age 65, as long as the election was made within 31 days of the date of termination. Upon turning age 65, retirees can only continue the basic life insurance coverage through NDPERS.

POPULAR FORMS	
•	Authorization for Direct Deposit for Annuity Payments - SFN 18379 [pdf]
•	Authorization for Automatic Premium Deduction - SFN 50134 [pdf]
•	Designation of Beneficiary for the Group Retirement Plan - SFN 2560 [pdf]
•	Life Insurance Designation of Beneficiary - SFN 53855 [pdf]

Voya Financial remains as the carrier for this plan.

Update your Life Insurance Beneficiary

To update your beneficiary information, visit the NDPERS website at ndpers.nd.gov. On the homepage, you will find our most Popular Forms.

Click on the Life Insurance Designation of Beneficiary (SFN 53855) and mail the completed form to the NDPERS office, PO Box 1657, Bismarck, ND 58502-1657.

There are no special enrollment opportunities to enroll in the Life Insurance plan.

Funeral Planning, Will Prep, and Concierge Services

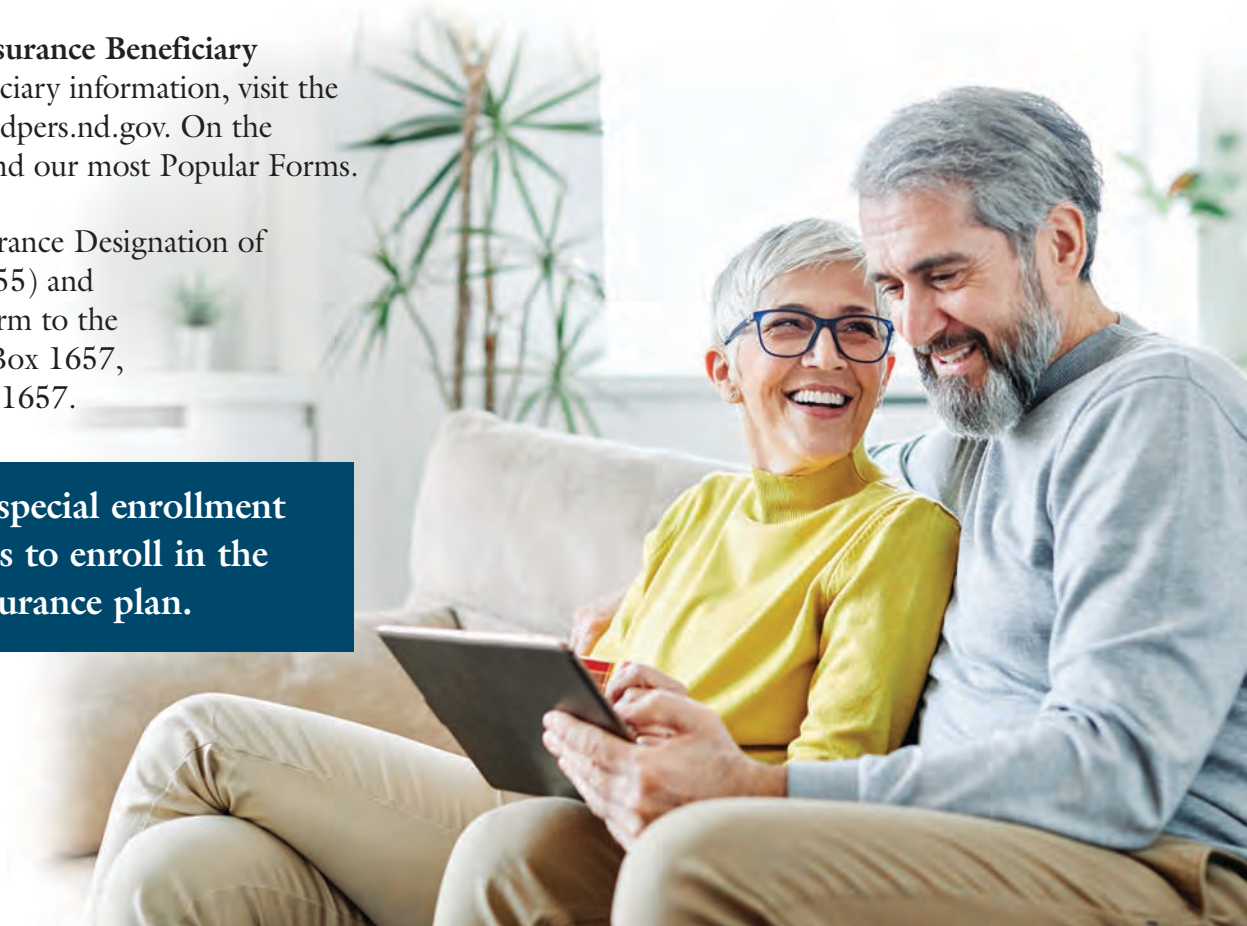
If you are currently enrolled in the NDPERS Life Insurance Plan through Voya, you have access to funeral planning assistance, a will preparation service at no additional cost, and traveling concierge services through Everest Funeral Concierge.

To get started, create an online profile at everestfuneral.com/voya. Follow these steps:

1. Enter your email address and NDPERS as your employer's name
2. Create a password and complete your online profile
3. Access "Planning Tools"

If you do not have access to a computer, Everest advisors are available 24/7 by calling 1.800.913.8318.

This service is only available to current participants in the NDPERS Life Insurance. If you are not currently enrolled, you are not eligible for Will Prep.



Are We Looking for You?

NDPERS has an extensive list of individuals we would like to reach. Visit the NDPERS website and click on “We Are Looking for You” listed under the “About NDPERS” dropdown.

Step 1:
If you see any familiar names, contact the individuals.

Step 2:
They should contact NDPERS by email at ndpers-info@nd.gov or call us at 701.328.3900 or toll free at 800.803.7377. Any individuals contacting us should reference this list.



Don't Forget About Your RHIC!

The Retiree Health Insurance Credit (RHIC) is a monthly lifetime benefit you can use as reimbursement for eligible after-tax insurance premiums including:

- ANY health insurance premium (including Medicare Part B & Medicare supplemental coverage)
- ANY prescription drug coverage insurance premium (Medicare Part D)
- ANY long-term care insurance premium
- ANY dental or vision insurance premium

To receive your monthly reimbursement, you must submit a claim for each individual month in which insurance premiums were paid. If you pay monthly insurance premiums directly to NDPERS, you may not need to submit RHIC claims if this premium is higher than your monthly RHIC amount.

Members enrolled in insurance plans outside of NDPERS need to submit a claim to ASIFlex, and they must include specific documentation to receive their RHIC reimbursement. All 2023 claims must be submitted to ASIFlex by March 31, 2024.

ASIFlex is the RHIC third-party administrator. Contact ASIFlex at 800.659.3035 or by email at asi@asiflex.com with any questions.

**Moving during the winter months?
Update your mailing address with NDPERS through
Member Self Service or by submitting a
Notice of Change Form (SFN 10766).**

Reach Your Wellness Goals with a Health Coach

WebMD health coaching is designed to help you reach your health and wellness goals and improve your well-being in areas that matter to you. Sanford Health Plan members have access to health coaching at no charge – simply by accessing online tools with our wellness partner, WebMD. With your personalized wellness program, your coach will have you focus on what you need to do in order to feel and be your best.

Why should I participate in health coaching?

Sometimes we all need a little extra help and guidance as we work to tackle health, fitness, or general wellness goals. Your WebMD Health Coach will work with you to create a personalized wellness program just for you. Your coach will help you focus on what you need to do to feel and be your best. Some of the topics you and your coach might discuss include:

- Exercise & Nutrition
- Tobacco cessation
- Weight management
- Sleep hygiene
- Stress resiliency
- Alcohol use

By making positive changes in these areas of life, you can take concrete steps toward improving your health and overall well-being. Many people find that coaching helps them reduce stress, manage stress better when it happens, lower blood pressure and cholesterol, prevent or keep diabetes in check, lose weight, and simply feel better overall.

While your health coach can be a valuable partner in your well-being, a coach is not a substitute for a doctor or other health care professional. Coaches do not provide clinical information, diagnoses, or medication education but they can help you follow through on your doctor's recommendations. Please be sure to share any diagnoses and care needs with your coach.

What is health coaching?

Health coaching is all about conversations and connections designed to help you. You'll enjoy confidential conversations with your coach via phone or the secure messaging platform. Your health



assessment results offer one set of information to help guide the work you will do with your coach. You can create personal goals and get the motivation, information and encouragement you need to achieve those goals.

What qualifications does my health coach have?

WebMD Health Coaches have degrees in health education, nutrition, exercise physiology, mental health counseling, and diabetes management. The coaches are Certified Health Education Specialists or have a similar certification in their specialty area (for example, Certified Exercise Physiologists, Registered Dietitian, etc.). Coaches are also trained to help you move towards better well-being at a pace comfortable for you.

Will I have the same coach every session?

You will be assigned to a team of coaches to ensure that a coach is always available when it works for you. This means you don't always have to sync up your schedule with a specific coach to get help. That said, you may end up talking to the same coach multiple times depending on schedules. Every coach on your team will know your goals and concerns so you can feel confident that whoever you talk to is qualified and able to focus just on you.

What can I expect from my first coaching session?

Your health and wellness coach can answer questions regarding your health risk assessment results. Together you and your coach will discuss the opportunities and barriers that you face in making your health and wellness the priority you want it to be. You'll discuss how you can feel empowered to make changes and improvements in your life and what goals are right for you. Some examples include finding a workout buddy, adding fruit to your lunch each day, or taking 5 or 10 minutes of quiet time to relax in the afternoon. Your coach will be by your side and help you pick the goal that fits your needs and lifestyle.

How can I track my progress and goals?

Once you've started working with a coach, you can find a wealth of resources on the My Health page, Daily Habits page, and the Coaching page which will include the goals you agree upon with your coach. You can also link to the Resources page for tools that can help you measure your success as you make progress towards your goals.

How do I get signed up?

To access the online wellness portal:

- Log on to your MyChart account at member.sanfordhealthplan.org/portal/Authentication/Login
 - If you do not have a MyChart account, you will need to select “Request access for myself.”
- Click on the “Your Menu” icon
- Scroll to “Portals and Links” under insurance
- Click “Wellness Portal” inside the Portals and Links page

Once you have entered the wellness portal, here's how you can access health coaching:

- Click on the menu icon in the upper right-hand corner
- Click on “Coaching”
 - This will direct you to the page where you can schedule your initial visit with a health coach





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NDPERS Board of Trustees

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

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Governor Appointee

Jeffry Volk
Governor Appointee

Gerald Buck
Governor Appointee

Adam Miller
Elected Active Member

Tyler Erickson
Elected Active Member

Casey Goodhouse
Elected Active Member

Representative Greg Stemen
Legislative Management Appointee

Representative Jason Dockter
Legislative Management Appointee

Senator Dick Dever
Legislative Management Appointee

Senator Shawn Vedaa
Legislative Management Appointee



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