



perspectives

RETIREE EDITION
Volume 31, Number 1

Are you relocating during the winter months?

Keep your mailing address up-to-date with NDPERS by updating it on your Member Self Service (MSS) online account or by submitting a Notice of Change Form (SFN 10766) available on the NDPERS website or upon request. This will ensure you receive any notifications from NDPERS including updates from ASIFlex on the Retiree Health Insurance Credit (RHIC) deadlines.

Updating your address online

Log into your Member Self Service (MSS) account online at www.ndpers.nd.gov. Select “View or Edit Your Personal Profile” and update your mailing address.

Have you updated your beneficiary information?

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. We encourage you to review your beneficiary information at least annually.

How can I review my information?

1. Log into your Member Self Service (MSS) account online.
2. Review the beneficiaries listed under the retirement and life insurance benefits.

Continued on page 7

Submitting a Notice of Change Form (SFN 10766) to NDPERS

Complete Parts A and B of the form and sign to authorize the change. If you do not have internet access, call the NDPERS office at 701.328.3900 or 800.803.7377, and we will send you the form.

As a reminder, pay attention to your Retiree Health Insurance Credit (RHIC) deadlines. Any claims incurred from January 1, 2022 through December 31, 2022 must be submitted and received by ASIFlex by March 31, 2023.



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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

Upcoming Changes to Tax Withholdings in 2023

Starting in 2023, NDPERS will implement changes to tax withholding as mandated by the Internal Revenue Service (IRS).

What's changing?

Federal Tax Withholding Election

As a retiree receiving benefits, NDPERS will convert your federal tax withholding election based upon the new IRS formula. This will result in your federal taxes remaining the same or changing slightly.

North Dakota State Tax Withholding Election

NDPERS will also update your state tax withholding to a fixed amount, which will not change in the future unless you complete a new state tax withholding form. The fixed amount will be based upon the dollar amount being withheld from your payment as of your December 2022 benefit payment.

When is the change effective?

You will see any changes starting with the monthly benefit payment paid on January 3, 2023.

What happens if I need to update my tax withholding after January 1, 2023?

The IRS requires that any federal tax withholding changes received by NDPERS after January 1, 2023 use their new W-4P tax form. Unlike the previous W-4P, the new form requires additional information beyond just marital status, allowances, and additional withholding.

Changes to federal tax withholding after January 1, 2023

If you wish to change your federal tax withholding election, you may log into your Member Self Service (MSS) account to update your tax withholdings. You can also complete the new W4-P tax form which can be found on the IRS website at www.irs.gov or under Popular Forms on the homepage of the NDPERS website.

Changes to state tax withholding after January 1, 2023

You can also designate an exact dollar amount to be withheld for North Dakota state taxes by completing SFN 51506 Withholding Allowance Election for Pension Payments, located under Popular Forms on the homepage of the NDPERS website.

Any additional tips?

1. Review your tax withholding elections
We encourage you to log into your Member Self Service (MSS) online account, review your tax withholding elections and make changes if necessary.

2. Consult your tax advisor
You are not required to take any action.
However, due to the complexity of the new W4-P tax withholding form, NDPERS recommends you consult with a tax advisor to assist with your tax related questions or completion of the federal tax form if you need to update your tax withholding after January 1, 2023.

Form W-4P
(Rev. January 2022)
Department of the Treasury
Internal Revenue Service

Withholding Certificate for Periodic Pension or Annuity Payments
▶ Give Form W-4P to the payer of your pension or annuity payments.

Clear Form
OMB No. 1545-0074
2022

Step 1: Enter Personal Information

(a) First name and middle initial _____
Address _____ Last name _____
City or town, state, and ZIP code _____ (b) Social security number _____

(c) Single or Married filing separately
 Married filing jointly or Qualifying widow(er)
 Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)

Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See pages 2 and 3 for more information on each step and how to elect to have no federal income tax withheld (if permitted).

Step 2: Income From a Job and/or Multiple Pensions/Annuities (Including a Spouse's Job/Pension/Annuity)

Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See page 2 for examples on how to complete Step 2.**

Do only one of the following.

(a) Reserved for future use.

(b) Complete the items below.

(i) If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter "-0-." ▶ \$ _____

(ii) If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter "-0-." ▶ \$ _____

(iii) Add the amounts from items (i) and (ii) and enter the **total** here ▶ \$ _____

TIP: To be accurate, submit a 2022 Form W-4P for all other pensions/annuities. Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. If you have self-employment income, see page 2.

If (b)(i) is blank and this pension/annuity pays the most annually, complete Steps 3-4(b) on this form. Otherwise, do not complete Steps 3-4(b) on this form.

Step 3: Claim Dependent and Other Credits

If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):

Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ _____

Multiply the number of other dependents by \$500 ▶ \$ _____

Add other credits, such as foreign tax credit and education tax credits ▶ \$ _____

Add the amounts for qualifying children, other dependents, and other credits and enter the total here ▶ \$ _____

Step 4 (optional): Other Adjustments

(a) **Other income (not from jobs or pension/annuity payments).** If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends 3 \$ _____

(b) **Deductions.** If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here 4(a) \$ _____

(c) **Extra withholding.** Enter any additional tax you want withheld from each payment 4(b) \$ _____

4(c) \$ _____

Step 5: Sign Here

Your signature (This form is not valid unless you sign it.) _____ Date _____

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 10225T Form W-4P (2022)

Support for Your Health and Well-being

Your Guide to the Dakota Wellness Program

Step 1

Get Started by Completing an Online Health Assessment

A health assessment is required each year to redeem your \$250 benefit or receive fitness center reimbursements.

- Log into your account at sanfordhealthplan.com/memberlogin. (Forgot username and password options are available, if necessary). If you do not have an account, select the “Request Access for Yourself” button.
- From the top left menu icon, scroll down to Insurance, click “Portals and Links”, and then select “Wellness Portal”.
- The Health Assessment is located under the “My Health” tab.

Step 2

Earn Your Incentive

Earn points toward your \$250 wellness benefit through online tracking or visit a gym 12 times a month to receive Fitness Center Reimbursements.

Check your Rewards tab for health activities to earn points:

- Preventive Care: Health Assessment (\$25), Annual doctor (\$50) and dental (\$25) visits, Colorectal Cancer Screen (\$15), Mammogram (\$15), Cervical Cancer Screen (\$15)
- Daily Habits: (\$30 each, max \$120/year)
Turn small, attainable goals into long-term behavior change
- Daily trackers: Diet, Mood, Stress, Exercise, Sleep, and Blood Pressure (\$ varies, about \$15/month if all 6 are tracked)

Fitness Center Reimbursement: Earn up to \$20 a month via direct deposit for attending a gym at least 12 times a month.



Sanford Health Plan NDPERS retiree members and spouses are eligible to earn up to \$250 each a year (\$500 per household).
It is easy as 1-2-3!

Get started Go to NIHCArewards.org and click First Time enrollment. Retirees and spouses must enroll individually.

New virtual workout options through participating gyms

Many of our gym partners are offering virtual workout options you can do right from the safety of your home. Check with your gym to see if they are offering virtual classes and submitting this type of workout.

Step 3: Redeem Points

- Redeem your \$250 benefit in the Redemption Center by 11:59 p.m. on December 31 – you can cash in your rewards for as little as \$10 (1,000 points) at a time. If you are signed up for Fitness Reimbursements, they are paid out automatically as a direct deposit.
- Go to your mySanfordHealthPlan account. From the top left menu icon, scroll down to Insurance, click “Portals and Links”, and then select “Redemption Center”.
- The maximum amount you can receive from fitness reimbursements or redemptions is \$250 each year.



Lifestyle Medicine Programs for Qualified Conditions

If you live with chronic health conditions, Sanford Health Plan is here to support you to reach your health and wellness goals.

Our programs include:

- **Diabetes Prevention Program:** In this yearlong program, participants meet in a group with a trained lifestyle coach to learn how lifestyle changes can help them lose weight, increase their physical activity, and decrease their risk of developing type 2 diabetes.

Visit sanfordhealthplan.com/diabetes-prevention to learn more about the program, take a risk test to see if you qualify, and register for upcoming classes.

- **Exercise is Medicine:** This program gives you a foundation to add exercise to your routine and tools to decrease health risks. Participants meet with a personal trainer for group exercise. Twelve-week programs are available either virtually or at participating gyms in Fargo and Bismarck.

Visit sanfordhealthplan.com/exercise-is-medicine to learn about qualifying health conditions to participate in the program and view the class schedules.

- **Lifestyle Medicine Coaching:** Work one-on-one with a certified health and wellness coach to understand how all of your day-to-day choices and habits work together to support your health. Our program covers your total well-being: physical, emotional, career, social, community, and financial.

Contact Sanford Health Plan at NDPERSWellness@sanfordhealthplan.com to learn more about qualifying health conditions to participate in the program.

NDPERSWellness@sanfordhealthplan.com
(800) 499-3416



Dental Premium Increase

The premiums for members enrolled in the NDPERS Dental Insurance plan through Delta Dental of Minnesota will experience a slight increase in premiums as detailed in the accompanying table:

Type of Coverage	2023 *New* Monthly Premiums	2022 Monthly Premiums
Individual Only	\$ 41.00	\$ 39.80
Individual & Spouse	\$ 79.12	\$ 76.82
Individual & Child(ren)	\$ 91.86	\$ 89.18
Family	\$130.82	\$127.00

Spotting Insurance Fraud

What is health care fraud?

Health care fraud can be committed by medical providers, patients, and others who intentionally deceive the health care system to receive unlawful benefits or payments. This type of fraud often goes undetected, similar to medical equipment scams, because there is typically no direct out-of-pocket cost to the member. In addition, items or services can easily be missed in an Explanation of Benefits (EOB) statement.

How to Protect Yourself

- Do not provide your medical insurance information to anyone except your physician's office and pharmacy.

- Never accept medical equipment or services that you are told are free in exchange for your Medicare number.
- Don't trust TV ads promoting free items or mailing inserts promoting free offers.
- Review your Explanation of Benefits (EOB) paperwork regularly to look for items that you didn't order or receive and report any discrepancies immediately

Read the complete article on the news section on the homepage of the NDPERS website.

To report suspicious activity, contact Sanford Health Plan at 877.473.0911 (TTY:711) or by email at shpcompliance@sanfordhealth.org

Have you updated your beneficiary information? Continued from front cover

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 www.ndpers.nd.gov. When completing the form(s), the total of all beneficiary designated shares must equal 100 percent.

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

Call NDPERS at 701.328.3900 or toll-free at 800.803.7377 with additional questions.



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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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