

# Perspectives

FOR RETIRED  
MEMBERS  
OF THE  
NORTH DAKOTA  
PUBLIC  
EMPLOYEES  
RETIREMENT  
SYSTEM

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This newsletter is published by the North Dakota Public Employees Retirement System  
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## 2015 Valuation Results Summary

Segal Consulting performed the 2015 valuation of the North Dakota Public Employees' Retirement System (NDPERS) to determine whether the assets and contributions are anticipated to be sufficient to fulfill the long-term payment of benefits to retirees and beneficiaries. Actuarial valuations are appraisals that take into account economic and demographic assumptions in order to estimate future liabilities; in the case of NDPERS, these future liabilities are pension payments. The report produced by Segal represents the valuation of NDPERS as of July 1, 2015.

There was a slight increase in the actuarial NDPERS funding ratio of 4% from 64.1% in 2014 to 68.1% in 2015. The increase results from the Plan's asset smoothing method where the actuarial value of assets tends to lag behind the market value of asset.

\*The following data reflects Fiscal Year (FY) results. FY 2014 (7/1/13 – 6/30/14) FY 2015 (7/1/14 – 6/30/15) for the Main NDPERS Plan or Defined Benefit Plan.

### Membership

In 2014, there were 21,814 active members; in 2015, this number increased to 22,381. This is a 2.6% increase over 2014. The membership increase represents permanent employees currently employed by the state and contributing into the main plan.

There was also an 8.1% increase in the number of retirees and beneficiaries. In 2014, there were 9,199 which increased to 9,945 retirees and beneficiaries in 2015.

### Financial

Member and employer contributions amounted to \$145.8M at the end of 2015 compared to \$129.4M in 2014. Benefits payments increased from \$122M in 2014 to \$134.9M in 2015. Benefit payments have generally exceeded members and employer contributions. However, for 2014 and 2015, contributions exceeded benefit payments.

### Assets

The market value of the Plan increased from \$2.2B in 2014 to \$2.3B in 2015; the actuarial value of the assets in the Plan reflected an increase from \$1.8B in 2014 to \$2B in 2015. The actuarial value of assets is determined by spreading market appreciation and depreciation over five years while interest and dividends are recognized immediately.

### Results

Though there was a slight 4% increase in the actuarial funding level of the NDPERS main plan, the present contribution rates and assets denote a contribution deficiency in the long run. To correct this gap, NDPERS and its board submitted a 4-year recovery plan to the 2011 Legislative session. To date, the legislature has approved three years, but not the fourth. This valuation continues to show a need for the approval of the fourth year and the board will be considering submitting legislation to the next session. You can view, download or print the report from the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) under About NDPERS section.

## Are Your Health Insurance Bills Accurate?

Upon receiving notice of a claims payment, or Explanation of Benefits (EOB), from Sanford Health Plan, members are encouraged to audit their medical bills and notify the Plan of any services which are improperly billed or of services that the member did not receive.

If, upon audit of a bill, an error of \$40 or more is found, the member will receive a minimum payment of \$20 or 50% of the resulting savings for paid covered services up to a maximum payment of \$500.

To obtain payment through the Member Bill Audit Program, the Member must complete a Member Bill Audit Refund Request Form. To obtain a form, sign into your account at [www.sanfordhealthplan.com/memberlogin](http://www.sanfordhealthplan.com/memberlogin) or call Sanford Health Plan Member Services toll-free at (800) 499-3416 | TTY/TDD: (877) 652-1844 (toll-free) and request a form be mailed to you.

*Note: This program does not apply if Medicare is your primary carrier or when the NDPERS Benefit Plan is the secondary payer on a claim.*

### 2016 Pension Payments Schedule

April 1	September 1
May 2	October 3
June 1	November 1
July 1	December 1
August 1	

## Dakota Wellness Program Launching Novu

*Novu is the new online wellness portal that will be launching April 1, 2016. With Novu, your daily health habits are rewarded in a whole new way. Soon, you will be able to track, personalize and enhance your individual wellness journey using the new online portal.*

You will continue to use a combination of your fitness center reimbursement dollars and wellness points to reach your \$250 wellness incentive. Wellness points are earned in 3 ways:

1. Workplace events led by Sanford Health Plan's Wellness Educators.
2. Scheduling your preventive health and dental appointments.
3. Novu online wellness portal.

Starting on April 1, your first step will be to take your annual online health assessment. With Novu, your health assessment is now called a LifeScore Assessment. If you are currently receiving a fitness center reimbursement, you must take the LifeScore Assessment to receive future fitness center reimbursements.

### Check out recommended programs and challenges

Programs are educational step-by-step plans that guide you in taking strides toward better health. As you complete each step, you will earn points along the way.

Challenges are actions that you commit to for 7 days or 30 days. Challenges can focus on your emotional or physical health. You will track your success with Novu every day and will be rewarded with points for successful completion. **IMPORTANT:** You must sign in to Novu every day to track your progress on challenges. You can only receive points for the current day's activities.

### Get involved in the Community

It's often easier to stick to a new eating or exercise plan if you have a support system on board. Novu allows you to invite co-workers and friends to join your programs and challenges for encouragement and some friendly competition.

### Getting started

Novu is accessed through your mySanfordHealthPlan account. If you have an account, simply log into [sanfordhealthplan.com/memberlogin](http://sanfordhealthplan.com/memberlogin) and choose "Novu Wellness Tool" under the Dakota Wellness program tab.

If you haven't created your secure account, it only takes a few minutes and your Sanford Health Plan member ID card. Simply follow these steps:

1. Go to [sanfordhealthplan.com/memberlogin](http://sanfordhealthplan.com/memberlogin).
2. Click Create an Account.
3. Click Agree to License Agreement.
4. Enter required information from member ID card. Click Next.
5. Create your username and password. Click Next.
6. Click Continue to receive insurance Explanation of Benefits (EOB) online.
7. Click Agree Online Terms.
8. Move cursor over Dakota Wellness Program tab. Choose "Novu Wellness Tool" in the drop-down box.

You are eligible to participate in the Dakota Wellness Program if you have health insurance with NDPERS. You can earn up to \$250 per calendar year. If you are married, your spouse is also eligible to earn \$250 (\$500 per household).

**Join today!**

# Resubmit Recurring Claims for RHIC on July 1, 2016

Starting July 1, 2016, retirees will need to resubmit their annual Medicare recurring claims paperwork for Retiree Health Insurance Credit (RHIC) to avoid any delay in reimbursements. At this point ASIFlex, our RHIC administrator, is unable to enter recurring claims into their system for the entire year (1/1/2016 to 12/31/2016). This means retirees will need to file their Medicare recurring claims twice a year on January 1 and July 1.

If you are a retiree on Medicare and have submitted a RHIC recurring claim for the 2016 calendar year (1/1/2016 – 12/31/2016), ASIFlex will require this documentation be resubmitted as a new claim in July to receive your RHIC payments for the remainder of the 2016 calendar year.

ASIFlex is working on finding a programming solution to allow their system to manage annual Medicare recurring claims without the retiree having to resubmit paperwork on July 1 every year. However, this will not be in place by July 1, 2016.

*For example:*

If you submitted your 2016 Social Security Annual statement in January to establish “recurring claims” for the new calendar year, this only validates claims through June 30, 2016. In July, ASIFlex will stop paying your claims for any submission issued for the calendar year. You must resubmit the ASIFlex claim form and your 2016 Social Security Annual statement again in July 2016 to reestablish “recurring claims” and receive reimbursement for 7/1/016 – 12/31/2016.

# Update Your Mailing Address

Updating your mailing address with NDPERS is vital as some of our vendors are unable to forward your correspondence to a temporary mailing address set up through USPS. Changing your address is easy, just choose which method to use.

1. Log on to your PERSLink Member Self Service (MSS) on the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers). Select “View or Edit Your Personal Profile” and enter the new mailing address information.

2. Fill out a Notice of Change Form (SFN 10766) available on the NDPERS website or upon request. Complete Part A and B of the form and sign to authorize the change. If you do not have internet access, call the PERS office at 701-328-3900 or 800-803-7377 and one will be sent to you. When you’ve completed the form, please fax it to (701)328-3920 or mail it to NDPERS, PO BOX 1657, Bismarck ND 58502-1657.

3. Write an authorization letter and include your full name, date of birth and new mailing address. Sign, date, and send to NDPERS via e-mail, mail, or fax.

a. E-mail a picture of the authorization letter to Administrative Services at [jlfranck@nd.gov](mailto:jlfranck@nd.gov)

b. Mail the authorization letter to: NDPERS, PO BOX 1657, Bismarck, ND 58502-1657

c. Fax it to (701) 328-3920

# Are You Missing a RHIC Check? Set Up Direct Deposit

ASI Flex manages and distributes RHIC payments. Currently, this company is unable to mail your RHIC correspondence including checks to forwarding addresses set up through USPS. If you are missing a Retiree Health Insurance Credit (RHIC) check, one of the following may apply to you:

- You recently moved but did not update your mailing address with NDPERS.
- You temporarily relocated and set up a forwarding address with USPS.

To avoid delays in your RHIC mail, you will need to update your mailing address with NDPERS. Please read the instructions in “Update Your Mailing Address” article on this page. If you are missing a RHIC check due to a recent change of mailing address, please contact ASI Flex at 1-800-659-3035.

## Set up Direct Deposit for Your RHIC Checks

We encourage you to sign up to receive RHIC payments via direct deposit to a designated bank account. If you do not sign up for direct deposit, a check will be mailed to your address on file. Bank direct deposit forms are available on the ASIFlex website or request one by calling ASI Flex at 1-800-659-3035.

NOTE: NDPERS and ASIFlex are not responsible for lost or stolen checks or for delayed mail. For expedited payment, be sure to sign up for direct deposit.



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## **PERSLink is Going Mobile!**

This summer, NDPERS is launching our Member Self Service (MSS) on a free mobile app. Our new mobile app will provide you improved access to your benefits in a modern and convenient way through your mobile device.

The app can be accessed using an Apple, Android or Windows device – just visit the Apple Store, Google Play or Windows Store. Search for PERSLink and then install the app.

Manage your Benefits on your new Mobile App!

- View Your NDPERS retirement payment(s) and related details.
- Insurance coverage(s), premiums paid, and other related details.
- Update your Federal and North Dakota State income tax withholding.
- Update your address.
- View your designated beneficiaries and covered dependents.

## **Filling Your 90-day Prescriptions**

With the transition of our Medicare Part D prescription drug plan (PDP) on January 1, 2016 to Express Scripts, Inc. (ESI), some of our retirees experienced difficulty when filling their 90-day prescriptions at some local pharmacies in North Dakota. ESI confirmed only a minimal number of pharmacies are currently unavailable to fill 90-day prescriptions. To view a complete listing of pharmacies, visit our website [www.nd.gov/ndpers](http://www.nd.gov/ndpers) and select the Express Scripts Medicare logo on the home page. The latest 90-day pharmacy listing is under publications.

## **2015 Comprehensive Annual Financial Report**

NDPERS prepares a Comprehensive Annual Financial Report as of June 30 of each year. This report contains detailed financial, investment, actuarial and statistical information for the plans administered by NDPERS. You can view, download or print the report from the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers) under Forms and Publications.

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