

Perspectives

FOR RETIRED
MEMBERS
OF THE
NORTH DAKOTA
PUBLIC
EMPLOYEES
RETIREMENT
SYSTEM

SPRING 2017 • VOLUME 26, NUMBER 1

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This newsletter is published by the North Dakota Public Employees Retirement System
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<https://ndpers.nd.gov>

Board Members:

Jon Strinden, *Chairman*
Troy Seibel

Attorney General Appointee

Mylynn Tufte

State Health Officer

Rep. Pamela Anderson

Legislative Management Appointee

Senator Dick Dever

Legislative Management Appointee

Members Elected:

Mike Sandal, Casey Goodhouse,
Yvonne Smith, Kim Wassim
Sparb Collins, *Executive Director*
Kathy M. Allen, *Editor*

NDPERS Board Election in 2017

The term of North Dakota Public Employees Retirement System (NDPERS) Board member Mike Sandal expires on June 30, 2017. NDPERS will be conducting an election and the new board member will be announced at the June Board Meeting.

Thank you, Tom & Arvy!

Thomas Trenbeath and Arvy Smith concluded their terms on the NDPERS Board in November 2016 and February 2017, respectively. Tom served as the Attorney General Appointee for 10 years while Arvy served as the ND Department of Health Designee for 15 years. The NDPERS Board and staff extend their appreciation to Tom and Arvy for their contribution and dedication during their time on the Board.



Thomas Trenbeath



Arvy Smith

Joining the Board

Two new members recently joined the NDPERS Board. Mylynn Tufte serves in the capacity of State Health Officer. Troy Seibel serves as the Attorney General Appointee. The NDPERS Board and staff welcome Mylynn and Troy as its newest members.



Mylynn Tufte



Troy Seibel



Find us on
Facebook

Need regular updates and the latest information on NDPERS benefits? Join us and follow the NDPERS facebook page. Simply search for NDPERS or North Dakota Public Employees Retirement System and click the Like Us button today!

Filing RHIC Claims

Step 1 – Find information on eligible expenses if you have retiree (non-NDPERS) premium expenses

Information can be found on the NDPERS website at ndpers.nd.gov/

1. Click on the Retired Members tab
2. Select the Retiree Health Insurance Credit (RHIC) option on the drop-down menu
3. Click on Member Portal or the ASIFlex logo

For questions on eligible premium expenses and documentation to submit, call ASIFlex at 1-800-659-3035.

Step 2 – Submit claim form and direct deposit form to ASIFlex for RHIC reimbursement

If you have eligible (non-NDPERS) premium expenses submit a claim form, proof of insurance and proof of premium payment to ASIFlex for RHIC reimbursement. The plan year is July 1-June 30. Deadline for submitting claims incurred during the plan year is September 30 following the close of the plan year on June 30. RHIC not claimed by the September 30th deadline for the close of the plan year is forfeited.

Please note: If you have NDPERS insurance coverage with premiums paid directly to NDPERS as a retiree, you DO NOT need to submit claims for these premiums to ASIFlex. NDPERS will report your monthly premium amounts paid to ASIFlex and your RHIC reimbursement will occur automatically each month.

Step 3 – ASIFlex will reimburse you directly

If you do not have direct deposit setup, you may not receive your RHIC reimbursement checks, as these payments can not be forwarded through the standard mail process. Your check(s) will be returned to ASIFlex as undeliverable.

Retiree Health Insurance Credit (RHIC) Statements

ASIFlex is the administrator for the RHIC program. Watch for the ASIFlex quarterly statements mailed to you that detail the amount of your monthly RHIC, the fiscal year-to-date amount approved, claims paid and the remaining funds available to you for the plan year ending June 30, 2017. You will receive this statement even if you are not currently using your RHIC benefit.



If you are an NDPERS retiree receiving an ongoing retirement benefit at least annually from NDPERS, you are eligible for the RHIC benefit. RHIC funds may be used for any health insurance and/or prescription drug plan for which you incur an eligible premium expense, including Medicare Part B premium expenses. In addition, the RHIC credit can also be applied toward NDPERS administered dental, vision, and long term care plan premium expenses.

If you are an NDPERS retiree and have NDPERS “retiree” health insurance coverage, your full premium amount is deducted from your bank account or pension check. Upon NDPERS notifying ASIFlex, your reimbursement is made directly to you each month. You do not need to submit claims to ASIFlex for

reimbursement. Please note: If you are enrolled in NDPERS “active” health insurance coverage through a spouse, you must show that you are a covered dependent on the plan and submit a claim for RHIC reimbursement. Eligible premiums must be paid on an after-tax basis.

If you are an NDPERS retiree and have non-NDPERS health insurance coverage, your monthly RHIC benefit amount is available for reimbursement of eligible premium expenses. You must show proof of insurance, proof of payment, and submit a claim form to ASIFlex for your RHIC reimbursement. If you have an employer-sponsored health plan, premiums must be paid as an after tax deduction from your pay check. Pre-tax premiums are ineligible.

Updated Forms Now Available

NDPERS recently updated numerous forms. The updated forms are available on our new website at <https://ndpers.nd.gov> and on PERSLink Member Self Service (MSS). Most forms are fillable and can be completed and submitted online, or they may be downloaded, printed and mailed to the NDPERS office.

Voya Continues as Life Insurance Provider

Following a competitive bidding process, the NDPERS Board has awarded the contract for life insurance coverage to Voya Financial, the current carrier. Further information on this will be provided in upcoming communications.

NDPERS Launches Mobile Friendly Website

NDPERS launched a redesigned website with the purpose of enhancing communication with its membership. It has many new features aimed to facilitate access to information online.

When you visit the NDPERS home page, you can conveniently find three strategic sections listing the most frequently requested information including life events and popular forms.



I WANT TO...

- Attend Training & Events
- Change My Personal Information
- Enroll in NDPERS Plans
- Estimate My Retirement Benefit
- File a Claim
- Purchase Service Credit
- Request an ID Card
- Schedule an Appointment at NDPERS
- Subscribe to NDPERS Publications & Updates
- Update My Beneficiary



LIFE EVENTS

- Birth, Adoption or Legal Guardianship
- Death
- Disability
- Leaving NDPERS Membership
- Marriage or Divorce
- Name or Address Change
- Retirement
- Returning to Work



POPULAR FORMS

- Authorization for Direct Deposit for Annuity Payments [.pdf]
- Authorization for Automatic Premium Deduction [.pdf]
- Designation of Beneficiary for Group Retirement Plan [.pdf]
- Designation of Beneficiary for Group Life Insurance Plan [.pdf]
- Notice Of Change (Address, Name, Etc.) [.pdf]
- Request for Benefit Information [.pdf]

You can also quickly access your PERSLink Member Self Service (MSS) account by clicking on the orange Member/Employer LOGIN button. Use the expand options to find instructions on how to use PERSLink MSS as well as an explanation of what information can be accessed and updated on MSS. Click on the blue Member Self Service (MSS) button to log in to your account.



For your convenience, if you would like to save PERSLink MSS in your favorites, we recommend using the following direct link:
<https://perslink.nd.gov/perslinkwss/wfmloginME.aspx>



New URL Address

We've updated our website address to <https://ndpers.nd.gov>. If you have our former home page address saved in your favorites, you will be redirected to the new site.

Comments or Questions on the new NDPERS Website?

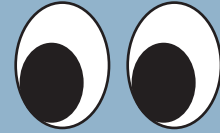
We welcome your feedback on the new NDPERS website. Email us today at ndpers-info@nd.gov.

2016 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 Financial/Actuarial section found under the "About" tab at the top of the home page screen.

We Are Looking for You!

Any assistance you can provide in locating these individuals is appreciated. Please contact NDPERS at 701-328-3900 or toll free at 800-803-7377. You can also email us at ndpers-info@nd.gov. When you call or email us, reference this newsletter.



Names	James L. Cromwell	Mark A. Gonzalez
Abdirahim Ahmed	Jay Kuntz	Matthew W. Degner
Amy M. Patzer	Jesse Michael Green	Michael Hawks
Anita B. Farrell	John D. Colby	Peter R. Johnson
Ardyth R. Pfaff	John Smith	Renae Katherine Hausauer
Camille Mountain	Jon Peltier	Robert Coleman
Casey A. Anderson	Jonathan L. Voigt	Robert Woodruff
Celeste M. Barfield	Joseph Talago	Ryan C. Filiowich
Cindy A. Scott	Judi K. Sprung	Sandra Jane Schmitz
Cindy L. Heim	Justine K. Thompson	Sara Jane Hills
Cynthia R. Hanson	Kris Quintus	Shannon K. Innis
Danielle Nelson	Krista M. Johnson	Stanford Sitting Crow
David Hart	Kristine Marie Blackcloud	Steven E. Johnston
Dennis W. Pengilly	Laura M. Ziegler	Steven Wiebelhaus
Donald T. Burke	Leray Richard Paulson	Tamara J. Anderson
Glenda M. Nygaard	Linda F. Langley	Traci Storey
Jacqueline A. Carbonaro	Lori Schwan	Vincent L. Williams

Update Your Beneficiary

All members are encouraged to keep their beneficiary information listed on the NDPERS Retirement Plan and Group Life Insurance updated. 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.

You can review your beneficiaries for retirement and life insurance on PERSLink Member Self Service (MSS) online or on the mobile app. To update your information, you must complete and return the appropriate form(s) to the NDPERS Office.

The forms are available on the Popular Forms section on the home page of the NDPERS website at <https://ndpers.nd.gov>. You may select the Designation of Beneficiary for the Group Retirement Plan (SFN 2560) or the Designation of Beneficiary for the Life Insurance Plan. When completing the form(s), all beneficiary designated shares must equal 100 percent. NDPERS requires your signature authorization.

Call NDPERS at 701-328-3900 or toll free at 800-803-7377 with additional questions.

Health Insurance Rates 2017-2019

Effective July 1, 2017, the health insurance rates for the NDPERS Group Health Insurance Plans will change. The most common rates for retirees are listed below:

Dakota Plan (Non-Medicare)

Single: \$896.34

Family of 2: \$1,792.68

Family of 3 or More: \$2,240.84

Dakota Retiree Plan (Medicare)

Single: \$279.68

Family 2 on Medicare: \$556.62

One on Medicare/One Non-Medicare: \$760.32

These rates do not encompass all coverage levels available to retirees. You will receive a letter in late May 2017 listing your new rate. In addition, expect information from Sanford Health Insurance describing any medical plan design changes.

Summary of Legislation Passed and Signed by Governor

Bill No. Description

HB 1023 Section 1: Appropriation for the biennium
 Section 2: Authorizes the cost of the health insurance increase for employees.
 Section 3: Further description of one time funding items for the past and present biennium.
 Section 4: Permits appropriation for line item transfers.
 Section 5: Describes a legislative intent for the agency to create operating efficiencies by utilizing the electronic distribution of materials wherever possible.
 Section 11: This section directs the Board to establish policies and procedures to make and collect payments in an increasingly cost-effective manner and encourages the use of electronic transfers.
 Sections 6, 7, 8, 9, 10, 12 and 13 were vetoed.

HB 1148 Establishes a firefighter retirement plan administered by NDPERS.

HB 1403 Implements the auditing of Pharmacy Benefit Managers (PBM) in NDPERS group health insurance plans.

SB 2052 Describes individual and group health insurance coverage of telehealth services. Reenacts uniform group insurance coverage of telehealth services.

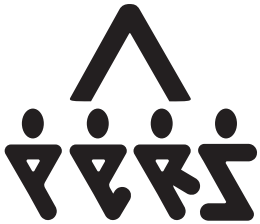
SB 2053 Section 1 and 4: Adds language that defines “distributee” in accordance with the Internal Revenue Code.
 Section 2: Updates several definitions including retirement and retirement board.
 Section 3: Clarifies a member can only get a disability benefit from the retirement plan they are presently enrolled in as an active member. Deletes normal retirement date to recognize “age” and early retirement.
 Section 5, 6, and 7: Simplifies language on participation in the uniform group insurance program.
 Section 8: Clarifies that if a member closes a Health Savings Account (HSA), NDPERS is not responsible for depositing the HSA contribution after such closure. Federal law does not allow NDPERS to reopen the account.
 Section 9: Provides the NDPERS board with the authority to distribute Defined Contribution (DC) Service Level Agreement Penalties to NDPERS.
 Section 10: Recognizes an employer may be charged a penalty fee on late contributions made to the Defined Contribution (DC) plan. This is consistent with the penalty fee sustained by employers when late contributions are made to the Defined Benefit (DB) plan.

Effective June 1, 2017 – Reinstatement of \$250 Wellness Benefit

The NDPERS Dakota Wellness \$250 incentive will be reinstated on June 1, 2017 for all eligible retired members and their covered spouse participating in the NDPERS group health insurance plan.

This benefit is taxable according to the Internal Revenue Service (IRS) memorandum #201622031 which advises that cash payments made to members for gym memberships and other cash-equivalent incentives (i.e. gift cards and prizes) for participation in a wellness program are taxable income. You should consult your tax advisor to ensure compliance with the IRS memo.

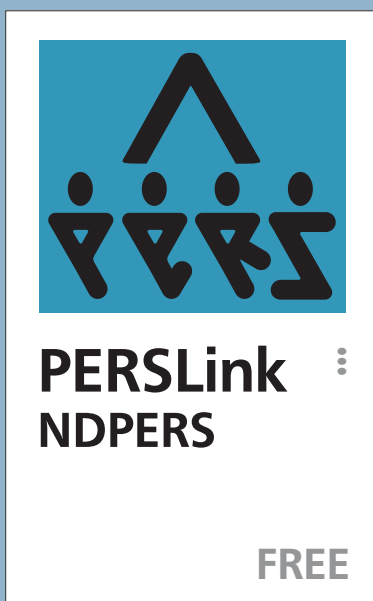
To comply with federal requirements, you will be mailed a notice regarding this wellness program and any data it collects. The mailing will be sent with your health insurance rate increase letter. In addition, more information on how to redeem this benefit will be made available in upcoming communications.



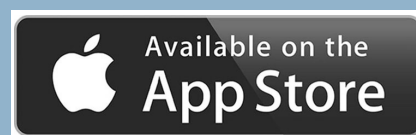
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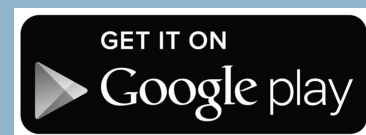
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Do you need an easy and convenient way to view your NDPERS benefit information? Download the FREE PERSLink Member Self Service app available for Android and Apple devices. Scan this code with a QR Code reader on your smartphone or follow these instructions.



- For Apple IOS 8 & 9
- Access App Store
 - Search for PERSLink or NDPERS
 - Download for free



- For Android 5 & 6
- Access Play Store
 - Search for PERSLink NDPERS
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This mobile app is not available for Windows mobile devices at this time.

A PERSLink MSS Mobile App Quick Instruction Guide is available on the NDPERS website.