

Perspectives

FOR RETIRED
MEMBERS
OF THE
NORTH DAKOTA
PUBLIC
EMPLOYEES
RETIREMENT
SYSTEM

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<https://ndpers.nd.gov>

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New Year, New Wellness Benefit

If you are enrolled in an NDPERS health insurance plan – Dakota Plan and Dakota Retiree Plan, keep reading.

**\$250
Wellness
Benefit**

Get started today!

It's a new year and time to focus on your health and wellness.

In 2019, you and your Sanford Health Plan covered spouse can earn a \$250 (\$500 per household) wellness benefit by taking a LifeScore and practicing healthy habits.

Step 1: Take your LifeScore

Log on to your account at sanfordhealthplan.com/memberlogin to complete your assessment.

- Use the "Forgot Username and Password" option if needed
- To create an account, have your member ID card ready and click "Create an Account"

Select the Wellness tab and then Wellness Portal from the quick links option on the right. Your annual health assessment is called a LifeScore. You will find this under the Essential Care tab in the wellness portal. You must complete a LifeScore to redeem your \$250 wellness benefit.

Step 2: Engage in your health and wellness

Earn points for redemption of your benefit and receive reimbursements for going to the gym. You can combine your fitness center reimbursements and wellness portal points to earn a maximum of \$250.

- Verify or enroll in fitness center reimbursements, then visit your gym 12 times per month.
- In the online wellness portal:
 - Rejoin daily wellness challenges like Fruits and Veggies, Cardio Crush or Hydration.
 - Join a two week program on sleep health, stress or other health topic.
 - Complete essential care items like the LifeScore, Annual Dental Exam and Annual Health Exam to earn \$100 towards your wellness benefit.

Step 3: Redeem your benefit

Redeem points by simply selecting the Redemption Center under the Wellness tab in your mySanfordHealthPlan member account. It may take up to three business days for earned points to appear in the Redemption Center, so you will not be able to redeem points immediately.

For questions or assistance taking your LifeScore, contact **Sanford Health Plan's Customer Service at (800) 499-3416**, 8 a.m. to 5:30 p.m., Monday through Friday.

First Time Logging In Access Your Member Self Service in 3 Easy Steps!

It's never been easier to access your NDPERS information. You can use the Member Self Service (MSS) online portal or mobile app.

Follow the next 3 steps to set up your account:

STEP 1: REGISTER by creating your North Dakota Login

- Click on the blue Register Now! button on the left panel and complete the information required on the next screen.
- Create a username to gain access to your account. This is not assigned to you.
- Read and agree with the terms of use and click on Create Account.

STEP 2: ACTIVATE your North Dakota Login

- You will receive an email message to activate the North Dakota Login you just created. Click on the link.
- Once the account has been activated successfully, you will be redirected to the final screen with an "Account Activation Confirmation" message.

STEP 3: AUTHENTICATE your Account

Since this is your first time logging into your Member Self Service, you will need to confirm your identity.

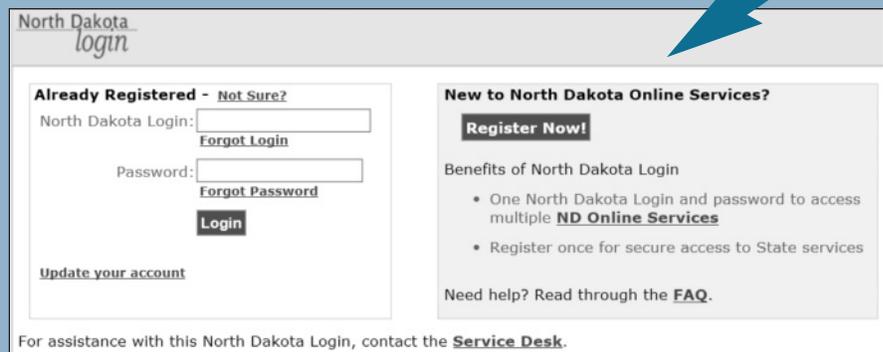
- Enter the last four digits of your Social Security Number, your date of birth, and your assigned NDPERS Member ID to authenticate your identity.

Where is my NDPERS Member ID?

Find your NDPERS Member ID on any NDPERS letter. It is located on the upper right area of the page.

CONGRATULATIONS!

Click on "Return to Login." You can now access your NDPERS related benefit information anytime. Make sure you save your login information somewhere easy to remember.



North Dakota login

Already Registered - Not Sure?

North Dakota Login:

[Forgot Login](#)

Password:

[Forgot Password](#)

[Login](#)

[Update your account](#)

New to North Dakota Online Services?

[Register Now!](#)

Benefits of North Dakota Login

- One North Dakota Login and password to access multiple **ND Online Services**
- Register once for secure access to State services

Need help? Read through the [FAQ](#).

For assistance with this North Dakota Login, contact the [Service Desk](#).

Understand the Steps to Take After Significant Life Events

Life is eventful. The unexpected addition of a family member, the adventure of returning to the workforce or the unforeseen loss of a family member can leave you overwhelmed. NDPERS is here to assist you whenever a significant life event happens.

As a retired member, you and your loved ones must understand how your retirement benefits and insurance coverage work. You can access easy to understand information through the NDPERS website "Life Events" section right on the homepage.

Whether you have a temporary address change, decide to return to work or experience the death of a loved one, the information is available for you.



LIFE EVENTS

Keep Your Beneficiary Information 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. All members are encouraged to continually review their NDPERS Retirement Plan and Group Life Insurance beneficiaries to confirm the information is displayed accurately.

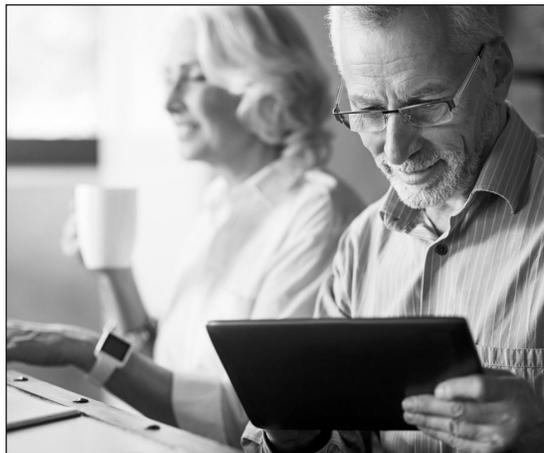
How can I review my information?

1. Log on to Member Self Service (MSS) online or on the mobile app
2. Review the beneficiaries listed under the retirement and life insurance benefits

It's not updated! 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 <https://ndpers.nd.gov>.

- **Retirement Benefit (NDPERS pension):** Download, complete and



sign the Designation of Beneficiary for the Group Retirement Plan (SFN 2560) or

- **Life Insurance:** Download, complete and sign the Designation of Beneficiary for the Life Insurance Plan (SFN 53855)

When completing the form(s), all beneficiary designated shares must equal 100 percent. Call NDPERS at 701-328-3900 or toll free at 800-803-7377 with additional questions.

Annual Statements Available Online Only

You can access your annual statement on your Member Self Service (MSS) online portal. The statement lists your current enrollment information including your monthly retirement benefit (pension) before any deductions and your Retiree Health Insurance Credit (RHIC) benefit. This statement is informational only and does not require you to take action.

How do I log into my MSS account?

1. Visit the NDPERS website at ndpers.nd.gov
2. Click on the large orange button on the right side of the screen named Member/Employer LOGIN

Member/Employer
LOGIN

3. Select the blue Member Self Service (MSS) button to log in to your account

Member Self Service (MSS)

Your Online Security Enhanced

NDPERS recently enhanced the online security for the Member Self Service (MSS) online portal to further protect your personal information.

You will need to complete 2 steps:

STEP 1: *Certify* your information at the bottom of your *Personal Profile* screen. If you do not complete your review and certification of your personal information, you will not be able to access the rest of your information.

STEP 2: Enter your *Activation Code*. You will receive an email after you certify your information, and you must enter this code within 15 minutes to verify your new email address selection.

Report a Death

Contact the NDPERS immediately in the event of the unfortunate death of an NDPERS member. Our staff will communicate with the assigned contact and beneficiaries as the deceased member's account is reviewed.

If the NDPERS member's death is not communicated to NDPERS, it could impact the monthly benefit and other insurance benefits.

How Are You Notified of Changes or Updates to Your NDPERS Benefits?

In alignment with the legislative intent to reduce mailing and postage costs, NDPERS has significantly reduced the amount of printed mailings. Fortunately, the information is now more accessible than ever. **During 2019, NDPERS will continue to use online communication tools including email, Member Self Service and online survey platforms** such as SurveyMonkey. The intent is to enhance the frequency of member communications. **Stay in the loop!**

How can you add an email address? It's quick!

There are numerous safe ways to register an email address with NDPERS.

1. **Call NDPERS** at 701.328.3900 or 800.803.7377 and request to be transferred to the Administrative Services Department to receive assistance in adding an email address to your account.
2. **Log in to Member Self Service** on the NDPERS website and update your Profile
3. **Complete part A, F and H on the Notice of Change-Member Data Record (SFN 10766)** available on the NDPERS website or upon request and mail it back to the NDPERS office.
4. **Take advantage of this cutout.** Complete it with your full name, Member ID or last 4 digits of your social security number, email address, date and signature. Place it in an envelope with a stamp and mail it to the NDPERS office.

Cut on dotted line

NDPERS Email Update

Complete this cutout, place it in an envelope with a stamp and mail it to:
NDPERS • PO Box 1657 • Bismarck, ND 58502-9954



Member's first and last name

Member ID or last 4 digits of Social Security number

Email address

Date

Member's Signature

What type of announcements can I view on Member Self Service?

You can view your:

- a. benefit plan information.
- b. download your 1099R tax statement.
- c. review your retirement monthly benefit (pension).
- d. direct deposit bank account information.
- e. retirement payment change notices.

New Feature: you will receive an online message when any information regarding your monthly net pension changes, for instance, a tax change or insurance rate would impact the net amount you receive as a monthly pension.

Previously, these types of changes would result in a printed mailing but now you can view the information in your Alerts & Messages on Member Self Service; therefore, you will not receive a printed mailing.

Walk With Us Thursday, May 30, 2019 at the State Capitol

**More details available
on the NDPERS website closer to the event.
Date subject to change pending weather conditions.*



Legislation Update

NDPERS follows these bills during the 2019 Legislative Session. Visit the NDPERS website for updates or track the bills that interest you through the ND Legislative Branch website at legis.nd.gov.

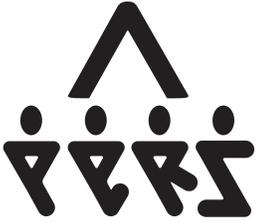
Bill No.	Description
SB 2023	NDPERS Appropriations Bill
SB 2045	NDPERS Technical Bill <ul style="list-style-type: none"> • A Highway Patrol (HP) retirement plan member must be vested in order to purchase generic service. HP vesting is 10 years. • The RHIC may be used for any after-tax dental, vision, and long-term care coverage, not only those plans offered by NDPERS. • If NDPERS elects to self-insure the prescription drug coverage only, the plan is not required to have stop loss coverage and does not need to be lower cost than a fully insured plan.
SB 2046	Retiree Health Insurance Credit (RHIC) Change <p>Discontinues the Retiree Health Insurance Credit (RHIC) benefit for new employees hired on or after January 1, 2020 and transfers the employer contribution to the Main and Defined Contribution plans prospectively.</p>
SB 2047	Reduction in Benefit Multiplier <p>Reduces the retirement multiplier to 1.75% for new employees hired on or after January 1, 2020 in the Main and Public Safety plan.</p>
SB 2048	Fourth Year of Recovery Plan <p>Increases the employee and employer contributions by 1% each effective January 2020. The contributions made by the employee and employer to the Defined Contribution (DC) Retirement Plan would also increase by 1% each.</p>
SB 2049	Final Average Salary (FAS) Calculation <p>Modify the methodology used to calculate Final Average Salary (FAS) to look at the three highest 12-month consecutive periods instead of the 36 highest salaries out of the last 180 months of service for those retiring effective January 1, 2022 and after. This would address fluctuations in salaries reported by employers. It applies to members of the Main, Judges, Public Safety and Highway Patrol Retirement System.</p>

Upcoming Health Insurance Rate Changes

Effective July 1, 2019, the health insurance rates for the NDPERS Group Health Insurance Plans will change. If you are covered through NDPERS, you will receive a letter in late May 2019 listing your new rate. In addition, expect information from Sanford Health Plan describing any medical plan design changes, if any changes occur.

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.



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Bismarck, ND 58502-1657

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1099R

Your 1099R Tax Form

NDPERS mailed your 1099R Tax Statement to the mailing address you have provided. Take it to your tax or financial advisor to file your taxes.

How to read this statement?

- Box 1** This amount represents the total NDPERS benefits paid to you for the year.
- Box 2a** This amount represents the portion of NDPERS benefits reported in Box 1 that is TAXABLE income.
- Box 4** This amount is the total amount of federal income tax withheld for the year by NDPERS.
- Box 5** This amount represents the portion of NDPERS benefits reported in Box 1 that are NON-TAXABLE income. This amount is NOT insurance premiums paid.

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest you consult your attorney, accountant, financial or tax advisor with regard to your individual situation.

2019 Pension Payment Schedule

Retired members that receive a monthly retirement benefit (pension) from NDPERS should reference this simple calendar:

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

Direct Deposit

Members with direct deposit enjoy the convenience and safety of having their funds available to them on the dates listed above.

Mailed Check

Members who receive printed mailed checks from NDPERS should account for an estimated delay of 3 to 5 business days within the United States as the check “makes its way” to the registered mailing address. Other unexpected mailing service carrier delays may include unforeseen weather and undeliverable mailing addresses.

To avoid this, take action!

Mail NDPERS a completed and signed Authorization for Direct Deposit for Annuity Payments (SFN 18379) available on the NDPERS website or upon request. Once NDPERS receives your completed form, your direct deposit information will take effect within two months.