

SPARB COLLINS

NDPERS

Mr. Chairman, members of the committee my name is Sparb Collins and I am Executive Director of the North Dakota Public Employees Retirement System. Our two primary programs affected by this decision were the retirement plans and group insurance plan.

When the decision was announced by the Supreme Court, NDPERS determined what changes were needed in order to recognize same gender spouses as eligible to be enrolled through our business system. Minor programming was required. However, the cost to make this change was covered under our monthly support contract with our system vendor; therefore, additional costs were not incurred.

Further, while the term "spouse" is used throughout the North Dakota Century Code chapters that provide for and describe NDPERS benefits, and is used to describe a class of persons eligible for certain NDPERS benefits, these chapters do not define the term "spouse". Consequently NDPERS will not need to request any change in the statutes governing the retirement plan.

Concerning the group insurance plans, a special enrollment window was held to allow same gender spouses to be added as dependents to the NDPERS health, dental, vision, and flex comp plans prior to and prospectively since the decision on June 26, 2015. The window was also open for individuals wishing to apply for spouse life insurance coverage.

The following notices were sent to all employers by e-mail for distribution to their employees:

Attachment 1 - Sent July 7, 2015 and addressed enrollment for active state and political subdivision employees for the group health plan.

Attachment 2 - Sent 7/31/2015 and addressed enrollment for active state employees in the health, dental, vision, life and flex comp plans.

Attachment 3 - Sent 7/31/2015 and addressed enrollment for political subdivision employees in the health and life plans.

Attachment 4 – Sent August 14, 2015 and addressed enrollment for active state employees in the health, dental, vision, life and flex comp plans.

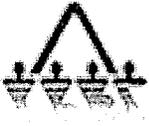
Attachment 5 – Sent August 14, 2015 and addressed enrollment for political subdivision employees in the health and life plans.

A notice was sent to retirees address on record on August 26, 2015 and is included as Attachment 6. The cost for this mailing was \$2,763. During the special enrollment window and to date, NDPERS added approximately 20 same gender spouses to one or more of the plans. In addition, Sanford updated the Certificate of Insurance for each of the plans and sent an amendment notice to participants.

Concerning premium costs to the state as a result of this change there was no change in the overall amount paid since the state use a flat rate. That is instead of using a single and family rate for budgeting and premiums payment the state pays the carrier a single flat rate for each contract that is approximately equal to the amount of a single/family rate. Since this method is used there was no increase in premium payments to the carrier if a plan changed from single to family. Concerning the other group insurance programs many of those are voluntary and paid by the employee. Therefore any increase in those premiums was paid by the member.

NDPERS does not need additional FTEs to support the decision and does not require legislative changes.

Thank you Mr. Chairman and members of the committee.



North Dakota Public Employees Retirement System

Please forward the following notice to your employees. If you are not the person who should receive this e-mail for your employer, please forward to the appropriate person.

NDPERS has made the following determination with regard to complying with the provisions of the U.S. Supreme Court ruling on same-gender marriage as it relates to the NDPERS Group Health Insurance Plans.

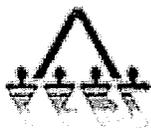
Same-gender marriages that occurred prior to June 26, 2015: NDPERS will have a special enrollment period from July 1, 2015 through September 30, 2015. Coverage will be effective retroactive to July 1, 2015. If the subscriber does not enroll during this eligibility period, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st. This special enrollment period is available only to those members impacted by the Supreme Court ruling.

In order to facilitate the enrollment process for this group, eligible subscribers must complete and submit a paper application to the NDPERS office. The application form is available on our web site at <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-60036-health-insurance-application-or-change.pdf>

Same-gender marriages that occur on or after June 26, 2015: The subscriber must enroll for coverage within the first 31 days of the event. If the subscriber does not enroll when initially eligible, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st.

We are in the process of assessing the effect of this ruling as it applies to our other group insurance benefits. We will continue to keep you notified by e-mail as we make these policy determinations.

If you have any questions, please contact the NDPERS office at 701-328-3900 or 800-803-7377.



North Dakota Public Employees Retirement System

Please forward the following notice to your employees. If you are not the person who should receive this e-mail for your employer, please forward to the appropriate person.

This is the second notice we have distributed and is an update to include the vision, dental, and life insurance plans, as well as the NDPERS administered FlexComp plan.

NDPERS has made the following determination with regard to complying with the provisions of the U.S. Supreme Court ruling on same-gender marriage as it relates to the NDPERS Group insurance plans and the NDPERS administered FlexComp plan for eligible spouses and dependents.

Same-gender marriages that occurred prior to June 26, 2015: NDPERS will have a special enrollment period from July 1, 2015 through September 30, 2015. Coverage will be effective retroactive to July 1, 2015. If the subscriber does not enroll an eligible spouse and dependents during this eligibility period, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st. This special enrollment period is available only to those members impacted by the Supreme Court ruling.

In order to facilitate the enrollment process for this group, eligible subscribers must complete and submit a paper application to the NDPERS office. The application forms are available on our web site as follows:

Group Health: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-60036-health-insurance-application-or-change.pdf>

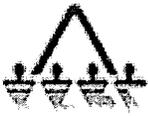
Group Dental & Vision: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-58792-dental-vision-application.pdf>

Group Life Insurance: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-53803-group-life-enrollment.pdf>

NDPERS FlexComp Plan: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-53511-flexcomp-change-in-status.pdf>

Same-gender marriages that occur on or after June 26, 2015: The subscriber must enroll an eligible spouse and dependents for coverage within the first 31 days of the event. If the subscriber does not enroll when initially eligible, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st.

If you have any questions, please contact the NDPERS office at 701-328-3900 or 800-803-7377.



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This is the second notice we have distributed and is an update to include the vision, dental, and life insurance plans, as well as the NDPERS administered FlexComp plan.

Regarding:

Same-gender marriages that occurred prior to June 26, 2015: NDPERS will have a special enrollment period from July 1, 2015 through September 30, 2015. Coverage will be effective retroactive to July 1, 2015 provided premiums, as applicable, are paid for the coverage period. A prospective date may be selected so long as it coincides with the first day of the month and is no later than October 1, 2015. If the subscriber does not enroll an eligible spouse and/or dependent(s) during this eligibility period, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st. This special enrollment period is available only to eligible members married to same-gender spouses prior to June 26, 2015.

In order to facilitate the enrollment process, eligible subscribers must complete and submit a paper application to the NDPERS office. The application forms are available on our web site as follows:

Group Health: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-60036-health-insurance-application-or-change.pdf>

Group Life Insurance: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-53803-group-life-enrollment.pdf>

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North Dakota Public Employees Retirement System

Please forward the following notice to your employees. If you are not the person who should receive this e-mail for your employer, please forward to the appropriate person.

*This is the second notice we have distributed with regard to complying with the provisions of the U.S. Supreme Court ruling on same-gender marriage in *Obergefell v. Hodges*, and is an update to include the vision, dental, and life insurance plans, as well as the NDPERS administered FlexComp plan. This policy does not apply to participants in the FlexComp plan administered by the University System.*

Regarding:

Same-gender marriages that occurred prior to June 26, 2015: NDPERS will have a special enrollment period from July 1, 2015 through September 30, 2015. Coverage will be effective retroactive to July 1, 2015 provided premiums, as applicable, are paid for the coverage period. A prospective date may be selected so long as it coincides with the first day of the month and is no later than October 1, 2015. If the subscriber does not enroll an eligible spouse and/or dependent(s) during this eligibility period, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st. This special enrollment period is available only to eligible members married to same-gender spouses prior to June 26, 2015.

In order to facilitate the enrollment process, eligible subscribers must complete and submit a paper application to the NDPERS office. The application forms are available on our web site as follows:

Group Health: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-60036-health-insurance-application-or-change.pdf>

Group Dental & Vision: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-58792-dental-vision-application.pdf>

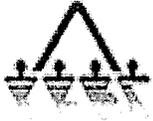
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NDPERS FlexComp Plan: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-53511-flexcomp-change-in-status.pdf>

Medical expenses incurred by an eligible family member on or after June 26, 2015 will be eligible for reimbursement from the FlexComp medical spending account.

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If you have any questions, please contact the NDPERS office at 701-328-3900 or 800-803-7377.



North Dakota Public Employees Retirement System

Please forward the following notice to your employees. If you are not the person who should receive this e-mail for your employer, please forward to the appropriate person.

This is the second notice we have distributed with regard to complying with the provisions of the U.S. Supreme Court ruling on same-gender marriage in Obergefell v.Hodges, and is an update to include the life insurance plan.

Regarding:

Same-gender marriages that occurred prior to June 26, 2015: NDPERS will have a special enrollment period from July 1, 2015 through September 30, 2015. Coverage will be effective retroactive to July 1, 2015 provided premiums, as applicable, are paid for the coverage period. A prospective date may be selected so long as it coincides with the first day of the month and is no later than October 1, 2015. If the subscriber does not enroll an eligible spouse and/or dependent(s) during this eligibility period, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st. This special enrollment period is available only to eligible members married to same-gender spouses prior to June 26, 2015.

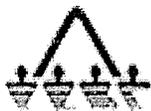
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Group Health: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-60036-health-insurance-application-or-change.pdf>

Group Life Insurance: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-53803-group-life-enrollment.pdf>

Same-gender marriages that occur on or after June 26, 2015: The subscriber must enroll an eligible spouse and dependents for coverage within the first 31 days of the event. If the subscriber does not enroll when initially eligible, the late enrollee can only enroll during a scheduled Annual Enrollment Period with coverage effective the following January 1st.

If you have any questions, please contact the NDPERS office at 701-328-3900 or 800-803-7377.



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This notice is with regard to complying with the provisions of the U.S. Supreme Court ruling on same-gender marriage in Obergefell v.Hodges.

Regarding:

Same-gender marriages that occurred prior to June 26, 2015: NDPERS will have a special enrollment period from September 1, 2015 through October 31, 2015. Coverage will be effective retroactive to July 1, 2015 provided premiums, as applicable, are paid for the coverage period. A prospective date may be selected so long as it coincides with the first day of the month and is no later than November 1, 2015. If the subscriber does not enroll an eligible spouse and/or dependent(s) during this eligibility period, the late enrollee can only enroll subject to meeting a life qualifying event. This special enrollment period is available only to eligible members married to same-gender spouses prior to June 26, 2015.

In order to facilitate the enrollment process, eligible subscribers must complete and submit a paper application to the NDPERS office. The application forms are available on our web site as follows:

Group Health:

Non-Medicare: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-16277-group-health-app-retirees.pdf>

Medicare: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-59562-retiree-insurance-with-medicare-application.pdf> and

<http://www.nd.gov/ndpers/forms-and-publications/forms/medicare-rx-enrollment-form.pdf>

Group Dental & Vision: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-53504-retiree-dental-enrollment-change.pdf>

Group Life Insurance: <http://www.nd.gov/ndpers/forms-and-publications/forms/sfn-53622-retiree-life-insurance-application.pdf> A change to life insurance is only allowed if you currently are eligible for employee and spouse supplemental coverage. If your current level is limited to the \$3,500 basic life coverage, supplemental coverage is not available.

If you do not have internet access, please contact our office at one of the number listed at the end of this notice.

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