



# Annual Enrollment

The following pages provide a general outline of benefits.

To make changes to your benefit, select the Plan Link under the column labeled “Plan Name” on your Member Self Service Annual Enrollment screen.



# Life Insurance

## DID YOU KNOW?

- If you become disabled, you can apply for a waiver of premium and maintain your level of coverage.
- Upon retirement, if under age 65, you may elect to continue all or part of your supplemental life insurance coverage until age 65.
- Upon separation of employment you may apply for [conversion](#) of your life insurance coverage.
- The [Living Benefit Option](#) allows employees who have a terminal illness or condition to receive a portion of their life insurance benefit while they are living.
- The [Accidental Death and Dismemberment \(AD&D\)](#) benefit will pay a percent up to double your amount of life coverage in the event you lose your life, limb or sight due to accidental injury.
- Your premium deduction for the first \$50,000 of employee supplemental life insurance coverage is automatically [pre-taxed](#) unless you make an election to decline this action.
- [Evidence of Insurability](#) is only required for employee supplemental life insurance increases of more than \$5,000.

This summary of benefits is intended to describe only a general outline, and does not represent the actual terms and conditions of the policy. For actual terms please see the Group Life Insurance Handbook on the NDPERS website at [www.nd.gov/ndpers](http://www.nd.gov/ndpers).

### Basic Life

If your employer is participating in the NDPERS Life Insurance Program, you receive basic life insurance coverage in the amount of \$3,500. The premium is \$0.28 a month and is paid by your employer.

### Supplemental Employee Life

You may elect to have supplemental coverage in addition to the basic life coverage of \$3,500. The first increment is \$1,500 (\$1,500 + basic of \$3,500 = \$5,000), thereafter, the supplemental increments are \$5,000 up to a maximum of \$200,000.

### Supplemental Dependent Life

If you elect employee supplemental coverage, you are eligible to purchase dependent life insurance. This coverage is available at either a \$2,000 or \$5,000 level for your spouse and each eligible dependent. The premium is based on the employee's age and is a flat rate regardless of the number of dependents covered.

### Supplemental Spouse Life

If you elect dependent life insurance coverage, you are eligible to purchase supplemental spouse life insurance. This coverage is available in \$5,000 increments and may not exceed 50% of the total employee supplemental coverage or \$100,000, whichever is less.

### [Life Insurance Rates](#)

- The payroll deductions applicable to the increased coverage will start January 1, 2016 or later, based upon approval.
- You are eligible to participate in the life insurance plan if you are employed by a state agency, district health unit or participating political subdivision, are at least 18 years of age, work at least 20 hours per week for 20 or more weeks per year and are in a position that is regularly funded and not of limited duration.

**For additional information concerning coverage call NDPERS at 1-800-803-7377 or 328-3900.**

**Living Benefit Option:**

The benefit is available only to active employees. It allows employees who have a terminal illness or condition to receive a portion of their life insurance benefit while they are living. A terminal condition is defined as having a life expectancy of six months or less with no reasonable expectation of recovery. The provision pays 75% of the total face amount of the life insurance not to exceed \$150,000. At the present time, the living benefit option proceeds are taxable income. After the living benefit option is paid, the premium for the life coverage is reduced and based on the remaining amount of coverage which is payable to the beneficiary upon the employee's death.

**Conversion:**

You or your insured dependent may convert life insurance to an individual life insurance policy if any part of your or your insured dependent's Life Insurance under the Group Policy stops. Proof of good health is not required.

**Pre-Tax:**

Premium Conversion - Allows you to pay, with pretax dollars, certain premiums under various insurance programs available for payroll deduction through your employer. We will automatically pre-tax your premium deduction for the first \$50,000 of employee supplemental life insurance coverage unless you make an election to decline this action. Please note, if you pretax your insurance premium, you may not change or drop coverage during the plan year unless you experience an IRS Qualified Change of Status.

**Life Insurance Increases:**

Evidence of Insurability (EOI) is only required for employees that are increasing their coverage by more than \$5,000. All dependent and spouse increase in coverage will require EOI. You can find links to the forms within your enrollment process or you may access them using the Forms Tab on the upper right hand corner of your Member Self Service.

Supplemental Life and Accidental Death and Dismemberment Insurance  
Monthly Premium Amounts - Underwritten by ING  
Rates Effective July 1, 2011

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$30,000</u>	<u>\$35,000</u>	<u>\$40,000</u>	<u>\$45,000</u>	<u>\$50,000</u>
Under 25	\$0.05	\$0.20	\$0.35	\$0.50	\$0.65	\$0.80	\$0.95	\$1.10	\$1.25	\$1.40
25 to 29	\$0.05	\$0.20	\$0.35	\$0.50	\$0.65	\$0.80	\$0.95	\$1.10	\$1.25	\$1.40
30 to 34	\$0.06	\$0.26	\$0.46	\$0.66	\$0.86	\$1.06	\$1.26	\$1.46	\$1.66	\$1.86
35 to 39	\$0.09	\$0.39	\$0.69	\$0.99	\$1.29	\$1.59	\$1.89	\$2.19	\$2.49	\$2.79
40 to 44	\$0.14	\$0.59	\$1.04	\$1.49	\$1.94	\$2.39	\$2.84	\$3.29	\$3.74	\$4.19
45 to 49	\$0.17	\$0.72	\$1.27	\$1.82	\$2.37	\$2.92	\$3.47	\$4.02	\$4.57	\$5.12
50 to 54	\$0.26	\$1.11	\$1.96	\$2.81	\$3.66	\$4.51	\$5.36	\$6.21	\$7.06	\$7.91
55 to 59	\$0.51	\$2.21	\$3.91	\$5.61	\$7.31	\$9.01	\$10.71	\$12.41	\$14.11	\$15.81
60 to 64	\$0.78	\$3.38	\$5.98	\$8.58	\$11.18	\$13.78	\$16.38	\$18.98	\$21.58	\$24.18
65 to 69	\$1.49	\$6.44	\$11.39	\$16.34	\$21.29	\$26.24	\$31.19	\$36.14	\$41.09	\$46.04
70+	\$2.43	\$10.53	\$18.63	\$26.73	\$34.83	\$42.93	\$51.03	\$59.13	\$67.23	\$75.33

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$55,000</u>	<u>\$60,000</u>	<u>\$65,000</u>	<u>\$70,000</u>	<u>\$75,000</u>	<u>\$80,000</u>	<u>\$85,000</u>	<u>\$90,000</u>	<u>\$95,000</u>	<u>\$100,000</u>
Under 25	\$1.55	\$1.70	\$1.85	\$2.00	\$2.15	\$2.30	\$2.45	\$2.60	\$2.75	\$2.90
25 to 29	\$1.55	\$1.70	\$1.85	\$2.00	\$2.15	\$2.30	\$2.45	\$2.60	\$2.75	\$2.90
30 to 34	\$2.06	\$2.26	\$2.46	\$2.66	\$2.86	\$3.06	\$3.26	\$3.46	\$3.66	\$3.86
35 to 39	\$3.09	\$3.39	\$3.69	\$3.99	\$4.29	\$4.59	\$4.89	\$5.19	\$5.49	\$5.79
40 to 44	\$4.64	\$5.09	\$5.54	\$5.99	\$6.44	\$6.89	\$7.34	\$7.79	\$8.24	\$8.69
45 to 49	\$5.67	\$6.22	\$6.77	\$7.32	\$7.87	\$8.42	\$8.97	\$9.52	\$10.07	\$10.62
50 to 54	\$8.76	\$9.61	\$10.46	\$11.31	\$12.16	\$13.01	\$13.86	\$14.71	\$15.56	\$16.41
55 to 59	\$17.51	\$19.21	\$20.91	\$22.61	\$24.31	\$26.01	\$27.71	\$29.41	\$31.11	\$32.81
60 to 64	\$26.78	\$29.38	\$31.98	\$34.58	\$37.18	\$39.78	\$42.38	\$44.98	\$47.58	\$50.18
65 to 69	\$50.99	\$55.94	\$60.89	\$65.84	\$70.79	\$75.74	\$80.69	\$85.64	\$90.59	\$95.54
70+	\$83.43	\$91.53	\$99.63	\$107.73	\$115.83	\$123.93	\$132.03	\$140.13	\$148.23	\$156.33

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$105,000</u>	<u>\$110,000</u>	<u>\$115,000</u>	<u>\$120,000</u>	<u>\$125,000</u>	<u>\$130,000</u>	<u>\$135,000</u>	<u>\$140,000</u>	<u>\$145,000</u>	<u>\$150,000</u>
Under 25	\$3.05	\$3.20	\$3.35	\$3.50	\$3.65	\$3.80	\$3.95	\$4.10	\$4.25	\$4.40
25 to 29	\$3.05	\$3.20	\$3.35	\$3.50	\$3.65	\$3.80	\$3.95	\$4.10	\$4.25	\$4.40
30 to 34	\$4.06	\$4.26	\$4.46	\$4.66	\$4.86	\$5.06	\$5.26	\$5.46	\$5.66	\$5.86
35 to 39	\$6.09	\$6.39	\$6.69	\$6.99	\$7.29	\$7.59	\$7.89	\$8.19	\$8.49	\$8.79
40 to 44	\$9.14	\$9.59	\$10.04	\$10.49	\$10.94	\$11.39	\$11.84	\$12.29	\$12.74	\$13.19
45 to 49	\$11.17	\$11.72	\$12.27	\$12.82	\$13.37	\$13.92	\$14.47	\$15.02	\$15.57	\$16.12
50 to 54	\$17.26	\$18.11	\$18.96	\$19.81	\$20.66	\$21.51	\$22.36	\$23.21	\$24.06	\$24.91
55 to 59	\$34.51	\$36.21	\$37.91	\$39.61	\$41.31	\$43.01	\$44.71	\$46.41	\$48.11	\$49.81
60 to 64	\$52.78	\$55.38	\$57.98	\$60.58	\$63.18	\$65.78	\$68.38	\$70.98	\$73.58	\$76.18
65 to 69	\$100.49	\$105.44	\$110.39	\$115.34	\$120.29	\$125.24	\$130.19	\$135.14	\$140.09	\$145.04
70+	\$164.43	\$172.53	\$180.63	\$188.73	\$196.83	\$204.93	\$213.03	\$221.13	\$229.23	\$237.33

**Employee Total Coverage (Including Basic)**

<u>Employee's Age</u>	<u>\$155,000</u>	<u>\$160,000</u>	<u>\$165,000</u>	<u>\$170,000</u>	<u>\$175,000</u>	<u>\$180,000</u>	<u>\$185,000</u>	<u>\$190,000</u>	<u>\$195,000</u>	<u>\$200,000</u>
Under 25	\$4.55	\$4.70	\$4.85	\$5.00	\$5.15	\$5.30	\$5.45	\$5.60	\$5.75	\$5.90
25 to 29	\$4.55	\$4.70	\$4.85	\$5.00	\$5.15	\$5.30	\$5.45	\$5.60	\$5.75	\$5.90
30 to 34	\$6.06	\$6.26	\$6.46	\$6.66	\$6.86	\$7.06	\$7.26	\$7.46	\$7.66	\$7.86
35 to 39	\$9.09	\$9.39	\$9.69	\$9.99	\$10.29	\$10.59	\$10.89	\$11.19	\$11.49	\$11.79
40 to 44	\$13.64	\$14.09	\$14.54	\$14.99	\$15.44	\$15.89	\$16.34	\$16.79	\$17.24	\$17.69
45 to 49	\$16.67	\$17.22	\$17.77	\$18.32	\$18.87	\$19.42	\$19.97	\$20.52	\$21.07	\$21.62
50 to 54	\$25.76	\$26.61	\$27.46	\$28.31	\$29.16	\$30.01	\$30.86	\$31.71	\$32.56	\$33.41
55 to 59	\$51.51	\$53.21	\$54.91	\$56.61	\$58.31	\$60.01	\$61.71	\$63.41	\$65.11	\$66.81
60 to 64	\$78.78	\$81.38	\$83.98	\$86.58	\$89.18	\$91.78	\$94.38	\$96.98	\$99.58	\$102.18
65 to 69	\$149.99	\$154.94	\$159.89	\$164.84	\$169.79	\$174.74	\$179.69	\$184.64	\$189.59	\$194.54
70+	\$245.43	\$253.53	\$261.63	\$269.73	\$277.83	\$285.93	\$294.03	\$302.13	\$310.23	\$318.33

Dependent Supplemental Life Insurance Premiums  
Monthly Premium Amounts  
Rates Effective July 1, 2011

Employee Age	Total Coverage	
	\$2,000	\$5,000
Under 25	\$0.20	\$0.50
25 to 29	\$0.20	\$0.50
30 to 34	\$0.20	\$0.50
35 to 39	\$0.20	\$0.50
40 to 44	\$0.20	\$0.50
45 to 49	\$0.20	\$0.50
50 to 54	\$0.20	\$0.50
55 to 59	\$0.20	\$0.50
60 to 64	\$0.20	\$0.50
65 to 69	\$0.20	\$0.50
70 to 74	\$0.20	\$0.50
75 to 79	\$0.20	\$0.50
80 to 84	\$0.20	\$0.50
85 to 89	\$0.20	\$0.50
90+	\$0.20	\$0.50

Spouse Supplemental Life Insurance  
Monthly Premium Amounts  
Rates Effective July 1, 2011

Employee's Age	Spouse Total Coverage									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Under 25	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50
25 to 29	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50
30 to 34	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$1.40	\$1.60	\$1.80	\$2.00
35 to 39	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
40 to 44	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
45 to 49	\$0.55	\$1.10	\$1.65	\$2.20	\$2.75	\$3.30	\$3.85	\$4.40	\$4.95	\$5.50
50 to 54	\$0.85	\$1.70	\$2.55	\$3.40	\$4.25	\$5.10	\$5.95	\$6.80	\$7.65	\$8.50
55 to 59	\$1.70	\$3.40	\$5.10	\$6.80	\$8.50	\$10.20	\$11.90	\$13.60	\$15.30	\$17.00
60 to 64	\$2.60	\$5.20	\$7.80	\$10.40	\$13.00	\$15.60	\$18.20	\$20.80	\$23.40	\$26.00
65 to 69	\$4.95	\$9.90	\$14.85	\$19.80	\$24.75	\$29.70	\$34.65	\$39.60	\$44.55	\$49.50
70+	\$8.10	\$16.20	\$24.30	\$32.40	\$40.50	\$48.60	\$56.70	\$64.80	\$72.90	\$81.00

Employee's Age	Spouse Total Coverage									
	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
Under 25	\$1.65	\$1.80	\$1.95	\$2.10	\$2.25	\$2.40	\$2.55	\$2.70	\$2.85	\$3.00
25 to 29	\$1.65	\$1.80	\$1.95	\$2.10	\$2.25	\$2.40	\$2.55	\$2.70	\$2.85	\$3.00
30 to 34	\$2.20	\$2.40	\$2.60	\$2.80	\$3.00	\$3.20	\$3.40	\$3.60	\$3.80	\$4.00
35 to 39	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
40 to 44	\$4.95	\$5.40	\$5.85	\$6.30	\$6.75	\$7.20	\$7.65	\$8.10	\$8.55	\$9.00
45 to 49	\$6.05	\$6.60	\$7.15	\$7.70	\$8.25	\$8.80	\$9.35	\$9.90	\$10.45	\$11.00
50 to 54	\$9.35	\$10.20	\$11.05	\$11.90	\$12.75	\$13.60	\$14.45	\$15.30	\$16.15	\$17.00
55 to 59	\$18.70	\$20.40	\$22.10	\$23.80	\$25.50	\$27.20	\$28.90	\$30.60	\$32.30	\$34.00
60 to 64	\$28.60	\$31.20	\$33.80	\$36.40	\$39.00	\$41.60	\$44.20	\$46.80	\$49.40	\$52.00
65 to 69	\$54.45	\$59.40	\$64.35	\$69.30	\$74.25	\$79.20	\$84.15	\$89.10	\$94.05	\$99.00
70+	\$89.10	\$97.20	\$105.30	\$113.40	\$121.50	\$129.60	\$137.70	\$145.80	\$153.90	\$162.00