



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.



Administered by ADP

NDPERS FlexComp Program

Here are some special features of your FlexComp Plan administered by ADP:

Spending Account Online Services

You have secure access to your FlexComp Plan, 24 hours a day, 7 days a week. At myspendingaccount.adp.com you simply register by setting up your user name and password and following the login instructions. Your personalized website includes current account balance, claims history, current claim status, reimbursement status, claim forms and an eligible expense guide.

Direct Deposit

Sign up for Direct Deposit and get your reimbursements faster than by check. Once a reimbursement request is approved, your money is typically deposited in your account within 48 hours.

Online Claim Submission

You can submit FlexComp Plan reimbursement requests online at myspendingaccount.adp.com. Enter your claim information and upload scanned images of your receipts or select to download and print a claim form.

Mobile Phone Application

Submit claims online through the smart phone applications using your iPhone, BlackBerry or Android.

Spending Account Debit Card

After you activate your debit card, you may use it to pay for eligible Healthcare FSA expenses. Instead of being reimbursed after incurring the expense and filing for reimbursement, with the debit card your expenses can be paid at the time you incur them. In some cases, documentation may still be required to validate some expenses, therefore, it is very important that you save your receipts.

If you were issued a debit card for the 2013 plan year, your card is set to expire December 31, 2015; therefore, if you elect to participate in a medical spending account for the 2016 Plan year, you will be issued a new debit card even if you did not activate the one sent in 2013. It is at your discretion whether or not to activate the new card.

Paper Claims Submission

Paper claims can be submitted by fax to ADP at 866.643.2219 or mailed to ADP Spending Accounts, PO Box 34700, Louisville, KY 50232.

The NDPERS administered FlexComp plan is available to employees of the State of North Dakota, participating district health units and members of the Legislative Assembly. University System employees are not eligible to participate.

The FlexComp Plan is an employee benefit program established and administered under Section 125 of the Internal Revenue Code. Enrolling in the FlexComp plan can save you money by reducing your taxable income. Salary amounts that you redirect to the FlexComp plan are exempt from federal, state, and FICA taxes.

To maintain participation, you must enroll in the plan each year. Once you elect to participate, you may not change or stop your deduction after the start of the plan year unless you experience a qualified change in status.

Employees may elect to participate in any combination of the three pre-tax accounts:

Premium Conversion - Allows you to pay, with pretax dollars, premiums for various insurance products available for payroll deduction through your employer. The premium for the first \$50,000 of employee life insurance coverage is withheld as a pre-tax deduction unless the employee declines this action by signing Part B of the FlexComp Enrollment form.

[Insurance Products offered through payroll deduction \(not administered by NDPERS\)](#)

Medical Spending Reimbursement Account : Annual Election Limit Increased for 2016 Plan Year—An employee may redirect a portion of their salary for eligible out-of-pocket medical expenses up to a plan year maximum of \$ 2,550. Requests for reimbursement from a Medical Spending Account will be paid throughout the year based on the total annual medical spending election amount.

Dependent Care Reimbursement Account - An employee may redirect a portion of their salary up to a maximum limit of \$5,000 for a single parent, \$5,000 for a married couple filing a joint tax return or \$2,500 for a married person filing a separate tax return to pay for eligible dependent care expenses. Requests for reimbursement from a Dependent Care Account will be paid according to the dollars available in the account to date.

For additional information call 1-800-228-5762

Other insurance products eligible for payroll deductions are listed below. **The election to pre-tax the premiums must be made each year; if the employee does not take action to pre-tax the premium, it will be an after tax deduction.** Only those products marked 'yes' are eligible to be set up as a pre-tax deduction:

AFLAC Product Name	Company Representative – Carrie Palczewski 4207 Boulder Ridge Road, Ste. 140 Bismarck ND 58503 701-258-6040 E-Mail: carrie_palczewski@us.aflac.com Product Description	Pretax Eligibility
Cancer	Cancer indemnity policies providing benefits for diagnosis of skin cancer, internal cancer as well as annual screening benefits.	Yes
Hospital Confinement	Indemnity benefits whether hospitalized days or weeks.	Yes
Hospital Intensive Care	Provides coverage in the event of a sickness or injury and is admitted to the ICU unit.	Yes
Accident	Accident indemnity policies providing benefits for accident/injury.	Yes
Lump Sum Critical Illness	Pays a lump sum benefit for code red major critical illness event. (Heart attack, stroke, coma, paralysis, major organ transplant, end stage renal failure. Riders available for cancer, sudden cardiac death.)	Yes
Personal Sickness Indemnity	Indemnity policy for sickness related hospital confinement, major diagnostic exams, in & out-patient surgeries.	No
Specified Health Event	Critical care, recovery indemnity policies for major critical illness.	Yes
Disability	All disability policies that are specific replacement of income benefits.	No
Dental	Voluntary dental. No networks, no deductibles, no pre-certifications.	No
Vision Now	Vision indemnity policy providing vision insurance, vision correction benefits.	No
Life	All life policies.	No

Central United	Company Representative – James M Kasper C/O Asset Management Group Inc. PO Box 9016 Fargo ND 58103--9016 701-232-6250	
Product Name	E-Mail: jmkasper@amg-nd.com Product Description	Pretax Eligibility
Cancer Insurance	Provides cash benefits to covered persons for treatment of cancer.	Yes
Colonial Life & Accident	Company Representative – David Ryden 2950 Bent Tree Hills Dr. New Brighton, MN 55112 651-633-7500	
Product Name	E-Mail: david.ryden@coloniallife.com Product Description	Pretax Eligibility
Accident	Composite rated, guaranteed renewable accident product with choice of plan levels and optional riders. It provides indemnity benefits for on and off the job accidents.	Yes
Cancer	Composite rated, guaranteed renewable specified disease product with choice of plan levels and optional riders. Provides benefits for expenses related to cancer.	Yes
Disability	Age banded, guaranteed renewable short-term disability income product. (Disability insurance premium paid with pre-tax dollars – Please note: A benefit paid to an employee that becomes disabled will be subject to income taxes.)	Yes
Medical Bridge	Age banded, guaranteed renewable hospital confinement indemnity product. Choice of plans, levels. Includes confinement, rehab unit, surgical and diagnostic procedures.	Yes
Critical Illness	Specified disease product with a lump sum benefit upon diagnosis of a covered specified disease with a choice of plan options for reoccurrence, cancer, face amounts, and optional riders.	No

Life	All life insurance policies.	No
Conseco	Company Representative –Odell Braaten PO Box 591 West Fargo ND 58078-0591 701-367-3604 E-Mail: ombraaten@gmail.com Product Description	Pretax Eligibility
Cancer Insurance	Cancer Benefits/ICU	Yes
Total Dental Administrators	Company Representative – Logan Stucki 2111 E Highland Ave Ste 250 Phoenix AZ 85016 801-268-9740 Ext 306 E-Mail: lstucki@TDA dental.com Product Description	Pretax Eligibility
Elite Choice	Fully insured dental program.	Yes
USABLE	Company Representative – Peg Dickelman Noridian Insurance Services Inc. 4510 13 Ave S Fargo ND 58121 701-277-2319 E-Mail: peggy.dickelman@noridian.com Product Description	Pretax Eligibility
Accident Elite	Employees can get help prevent financial hardship due to medical/travel expenses caused from an accident. Payments direct to employee.	Yes
Cancer Care Elite	Payments direct to employee for new and experimental treatment, travel, lodging, out of pocket medical costs, deductibles, co-pay amounts.	Yes
Hospital Confinement Plan	Payment direct to employee for costs related to intensive care, hospitalization, birth of a child, accidents.	Yes