HRMS Newsletter

Insurance Open Enrollment

The insurance annual open enrollment is October 16 through November 3. Annual enrollment gives employees the opportunity to enroll in health, life (State Life or UND Life), dental (Delta Dental or Total Dental), vision and long term care insurance coverage in which they are not currently participating, add/remove dependents and increase/decrease coverage levels.

*If you’re not making any changes to your insurance benefits, you don’t have to do anything.*

- **Coverage is effective on January 1, 2018 (except pending insurability approvals).**
- **State Life Insurance:**
  - Employee Supplemental Coverage: Employees may increase their supplemental coverage by $25,000, up to a maximum guarantee issue of $200,000 without Evidence of Insurability (EOI).
  - Employees wishing to increase their supplemental coverage by more than $25,000 or above the guarantee issue of $200,000 up to the maximum coverage limit of $400,000 must complete and submit an EOI.
  - Dependent Supplemental Coverage: Employees currently enrolled in $2,000 or $5,000 dependent supplemental coverage may apply for an increase to the new tiers of either $7,000 or $10,000 during Annual Enrollment without EOI. **However, requests for new coverage or future requests to increase coverage will require EOI.**
  - Spouse Supplemental Coverage: The maximum coverage level is increasing from $100,000 to $200,000. Spouse supplemental coverage can’t exceed 50% of the employee coverage. All requests to increase coverage during Annual Enrollment will require EOI.

**Return the completed EOI to the Payroll Office for processing.**

- **Change in Vision & Dental Insurance Policy:**
  - Effective January 1, 2018 employees who enroll in the NDPERS dental or vision plans will be prohibited from cancelling that coverage during the year. This policy applies regardless of whether or not the premium is pre-tax. You will still be allowed to increase or decrease your level of coverage subject to a qualifying event and completion of an application within 31 days of the event.

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Insurance Annual Open Enrollment (cont.)

Information regarding the insurance annual open enrollment will be available on the NDPERS home page on October 16 at www.nd.gov/ndpers. Click on the NDPERS PERSLink Member Self Service box and log in. **Click on the red annual enrollment box to enroll.** NDPERS enrollment is now paperless (except for EOI). EOI forms can be completed online at NDPERS or are available on the Payroll Office website. EOI forms should be sent to the Payroll Office for processing. If you have problems enrolling online, contact NDPERS at 1-800-803-7377.

**Total Dental Insurance & Mutual of Omaha Life Insurance** information will be available on the Payroll website on October 16 at http://und.edu/finance-operations/human-resources-payroll/employees/open-enrollment.cfm.

- AFLAC information is available anytime from the local AFLAC Office at 701-772-4921.
- Employees may update their beneficiaries anytime during the year. State Life and NDPERS retirement beneficiary forms are available on the NDPERS web site or on the Payroll Office website. The UND Life beneficiary change form is located on the Payroll Office website.
- TIAA retirement beneficiary changes are made online at www.tiaa-cref.org/und.

Contact the Payroll Office with your insurance questions at 701-777-2158.

**UND Flex Comp** enrollment information will be mailed to all benefited employees at a later date. **Do not sign up for UND Flex Comp on the NDPERS website.**

Use or Lose (Leave Balances)

Employees can find their use or lose amount of leave by forecasting the balance using the following navigation:

Main Menu → Self Service → Time Reporting → View Time → Absence Balances

- Click on **Forecast Balance**
- Change the **As of Date** to **12/31/2017**
- In the Absence Name field, use the drop down and select **Annual Leave**
- Click on the **Forecast Balance** button – this usually takes a minute to compute

Once the balance shows up, subtract 240 hours to see the use or lose amount. (Prorate for part time, Example: subtract 120 if half time or .5 FTE)

Also, employees who earn leave must use 40 hours of vacation (prorated for part time) each year. This does not apply if it is the first calendar year of employment.

In addition, please remember to monitor the maximum amount of dependent sick leave being used. If an employee exceeds the 80 hours of allowable dependent sick leave, the difference will have to be changed to vacation unless otherwise approved by Human Resources.
Flex Spending Account Annual Enrollment

The Annual Open Enrollment for 2018 Flexible Spending Accounts is coming. We have not been notified of the exact dates yet but watch for email notifications regarding information on the open enrollment process.

Submit a Term for Inactive Employees

Due to TLAB, submit the term one pay period after the last pay period they worked. We are finding many departments are terming them months after they have stopped working.

Intermittent employees must be termed if they have not received a paycheck in the past twelve months. Keeping employees as active when they are not actually working creates a liability for your department, distorts employee numbers and creates an additional cost to the University/department for items based on headcount.

If you have any questions, please contact Joanne Barstad (joanne.barstad@und.edu or 7-2156).