



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.



Underwritten by Blue Cross Blue Shield of North Dakota
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Health Insurance Dakota Plan

This summary of benefits is intended to describe only a general outline, and does not represent the actual terms and conditions of the policy.

DID YOU KNOW?

- You can pre-tax eligible medical expenses [Pre-Tax Advantages](#)
- You are eligible to participate in the health 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 limited in duration.
- Permanent state, university system and district health unit employees have an option to participate in a [High Deductible Health Plan \(HDHP\) with a Health Savings Account \(HSA\)](#)

Learn more about the [NDPERS Tobacco Cessation Program](#) available to covered state, university and district health unit employees and their covered dependents age 18 and older.

PLAN FEATURES	Plan Design	
	Basic	PPO
For additional information concerning coverage, call BCBS at (800) 223-1704 or 282-1400 (Fargo)		
Deductible for Non-Physician Services	All services	All services
- Per Person	\$400	\$400
- Per Family	\$1200	\$1200
Co-payment for Physician Office Visits	\$30	\$25
Co-payment for Emergency Room Visits	\$50	\$50
Co-Insurance on covered services EXCEPT Physician Office Visit	75/25	80/20
Co-Insurance Annual Maximum		
- Individual	\$1250	\$750
- Family	\$2500	\$1500
Out of Pocket Annual Maximums (Deductible & Co-Insurance)		
-Single	\$1650	\$1150
-Family	\$3700	\$2700
Prescription Formulary Generic Drug		
- Co-payment	\$5	\$5
- Co-Insurance	15%	15%
Prescription Formulary Brand-Name Drug		
- Co-payment	\$20	\$20
- Co-Insurance	25%	25%
Prescription Non-Formulary Drug		
- Co-payment	\$25	\$25
- Co-Insurance	50%	50%
Prescription Drug Coinsurance Maximum	\$1000	\$1000

PPO Plan

PPO stands for “Preferred Provider Organization” and is a group of Health Care Providers who provide discounted services to the Members of NDPERS. Because PPO Health Care Providers charge BCBSND less for medical care services provided to the Members of NDPERS, cost savings are passed on to Members by way of reduced Cost Sharing Amounts.

Basic Plan

If a PPO Health Care Provider is not available in the Member’s area, or if the Member chooses or is referred to a Health Care Provider not participating in the Preferred Provider Organization, the Member will receive the Basic Plan benefits.

Pre-tax Advantages

Allows you to pay, with pretax dollars.....

- Certain premiums under various voluntary insurance programs available for payroll deduction through your employer.
- Certain eligible medical expenses to include insurance co-payments, coinsurance and deductibles, prescription co-payments and coinsurance, optometry and dental expenses not covered by insurance, eligible medicines or products purchased over-the counter.

HIGH DEDUCTIBLE HEALTH INSURANCE PLAN

Annual Enrollment Season is an opportunity for permanent state, district health unit and university system employees to elect or discontinue participation in the NDPERS High Deductible Health Plan and Health Savings Account (HDHP/HSA). The HDHP is underwritten by BCBSND with HSA services provided by Discovery Benefits. The HDHP/HSA has higher annual deductibles and therefore, you will have higher out-of-pocket costs for medical services. However, the higher initial out-of-pocket costs are partially offset by an employer contribution to an HSA created in your name. The NDPERS HDHP/HSA has a cap on how much you will pay out-of-pocket during a year, and covers preventive services (as designated by the Affordable Care Act (ACA)) with no out-of-pocket costs to you.

The HSA helps cover medical expenses until your annual deductible and copayment are met. NDPERS will contribute to your HSA for each month you participate as follows:

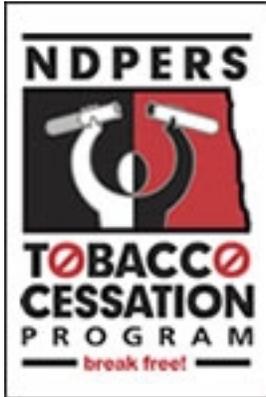
	<u>Month</u>	<u>Annual</u>
Single	\$60.74	\$728.88
Family	\$147.00	\$1,764.00

In addition, a participant can contribute after-tax contributions by personal payment to Discovery Benefits and receive favorable tax treatment through the IRS on these contributions. The IRS allows the participant to claim the after-tax contributions as an adjustment to gross income on their federal tax return. There are IRS annual limits on the total amount of contributions that can be made to a HSA (including both employer and employee contributions), which for 2015 are \$3,350 for single coverage and \$6,650 for family coverage.

The plan is offered as an option to the Dakota PPO/Basic plan and a change in participation will become effective January 1, 2015. For more information about the plan, please visit our webpage www.nd.gov/ndpers and click on the HDHP/HSA icon or call BCBSND NDPERS member service unit at 1-800-223-1704; in the Fargo area, call 701-282-1400.



NDPERS Tobacco Cessation Program



If you or a family member are a tobacco user and want to quit, this program is for you.

You may enroll anytime between July 1, 2013 and April 30, 2015.

NDQuits will provide an initial assessment that will determine how ready you are to quit, your smoking or chewing triggers and what cessation medication you may need. If a prescription is recommended, you will need to visit your doctor. In special circumstances, program funding may be used to reimburse North Dakota Department of Health pre-approved group or individual cessation counseling.

The program will pay 100% of your out-of-pocket expenses for your office visit, counseling, prescription and over-the-counter medication up to \$500, for a total benefit of \$700.

If you choose to enroll in the NDPERS Tobacco Cessation Program, please contact Blue Cross Blue Shield North Dakota at (800) 223-1704 for enrollment information. Once eligibility is verified, you will receive a tobacco cessation program identification card to use when you visit your doctor and purchase medications.

Prescription and over-the-counter medications will require payment at the pharmacy. Keep your receipts and send them to BCBSND for reimbursement.

- Program enrollment ends April 30, 2015.
- The program pays 100% of your expenses to a maximum total benefit of \$700.
- All current employees of the State of North Dakota, the University System, District Health Units, and Garrison Diversion Conservation District and their dependents age 18 and older, who have NDPERS health coverage are eligible to participate.
- Counseling services provided through NDQuits

For more information about NDQuits, visit <http://www.ndhealth.gov/ndquits/>

For additional information call 1-800-223-1704 or 701- 282-1400 if calling in the Fargo area.