



## **North Dakota Public Employees Retirement System (NDPERS)**

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This publication contains information for enrolling in the NDPERS Plans administered by NDPERS.

This publication is intended to provide general information and may not be considered to be a legal interpretation of law. Statements contained in this publication do not supersede the North Dakota Century Code or Administrative Code or restrict the authority granted to the Retirement Board.

The information in this publication is subject to changes made by the North Dakota legislature, by the Board of the North Dakota Public Employees Retirement System (NDPERS), and its agents.

# **GROUP LIFE INSURANCE**

Underwritten by:  
**ING Employee Benefits**



## **Eligibility**

Eligible employees are those employees who are at least 18 years of age, work at least 20 hours per week for 20 or more weeks per year, and whose positions are regularly funded and not of limited duration (i.e., permanent).

## **Part-Time /Temporary Employees**

A Part-Time/Temporary Employee is eligible to participate at their own expense. To participate, the part-time/temporary employee must be employed at least 20 hours a week and at least 20 weeks each year of employment.

## **Enrollment**

You have an initial enrollment period of 31 days from your date of employment. Applications received within the enrollment period will be accepted with no restrictions or limitations for you and any eligible dependents. Coverage will be effective the first of the month following your employment date.

## **Increase in Coverage**

You may increase your supplemental, dependent or supplemental spouse life insurance coverage during the designated Annual Enrollment Season. Increases above \$5,000 will need evidence of insurability which must be approved by the life insurance carrier.

## **Basic Life**

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

## **Employee Supplemental Life**

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

## **Dependent Life**

If you elect 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.

## **Spouse Supplemental 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. Evidence of Insurability is required on all spouse supplemental life over \$50,000.

### **Accidental Death and Dismemberment (AD&D)**

The NDPERS Group Life Insurance contains an AD&D insurance benefit which will pay benefits if you lose your life, limb or sight due to accidental injury.

### **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 50% of the total face amount of the life insurance with a minimum benefit of \$5,000 and a maximum benefit of \$50,000. 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.

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

<u>Employee's Age</u>	<b>Employee Total Coverage (Including Basic)</b>									
	<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

<u>Employee's Age</u>	<b>Employee Total Coverage (Including Basic)</b>									
	<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

<u>Employee's Age</u>	<b>Employee Total Coverage (Including Basic)</b>									
	<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

<u>Employee's Age</u>	<b>Employee Total Coverage (Including Basic)</b>									
	<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