Insurance Annual Open Enrollment

The insurance annual open enrollment is October 14 through November 1. 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 for 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, 2020 (except pending insurability approvals).*

- **State Life Insurance**:
  - **Employee Supplemental Coverage**: Employees can increase coverage up to $25,000 – up to a maximum guarantee issue of $200,000 during annual enrollment without Evidence of Insurability (EOI). However, any amounts of coverage above $200,000 to the maximum coverage amount of $400,000, or requests exceeding the $25,000 increment will require an Evidence of Insurability (EOI).
  - An employee who wishes to increase their supplemental coverage by $25,000 (up to maximum guarantee issue of $200,000) coverage and also apply for an additional amount above should submit 2 applications or PERSLink MSS requests (one for the $25,000 and one for the additional amount which will require EOI).
  - Recommended: Enroll for $25,000 (only up to the guarantee issue of $200,000) on PERSLink MSS and complete the Life Insurance Enrollment/Change form and an EOI for the additional increase requested. This guarantees you to receive the $25,000 increase in your life insurance coverage and becomes effective January 1, 2020. You must still wait for approval by the carrier of the additional increase requested.
  - **Dependent Supplemental Coverage**: Employees may enroll or increase their dependent supplemental coverage (includes spouse and/or eligible children) during annual enrollment without an EOI. The maximum coverage level is $10,000.
  - **Spouse Supplemental Coverage**: Spouse supplemental coverage can’t exceed 50% of the employee coverage. Maximum coverage level is $200,000. *All requests to increase spouse coverage during Annual Enrollment will require EOI*.

  Return the completed EOI to the Payroll Office for processing.

- **Delta Dental (through NDPERS) & Superior Vision**:

<table>
<thead>
<tr>
<th>Delta Dental</th>
<th>Monthly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$ 38.64</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$ 74.58</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$ 86.58</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$123.30</td>
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</tbody>
</table>
Superior Vision  
**Monthly Rates**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$6.57</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$13.15</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$11.98</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$18.55</td>
</tr>
</tbody>
</table>

- **Reminder of Dental & Vision Insurance Policy:**

  If you choose to enroll, you may not cancel your dental or vision coverage during the plan year unless you terminate employment. You may make changes consistent with a qualifying event or ineligibility of a dependent. This policy applies regardless of whether or not the premium is pre-taxed.

Information and enrollment for the NDPERS insurance plans is available at [https://ndpers.nd.gov/annual-enrollment](https://ndpers.nd.gov/annual-enrollment). Click on NDPERS PERSLink Member Self Service link to log in or the orange box in the upper right corner and log in under Member Self Service. **Click on the red annual enrollment box to enroll.** NDPERS insurance enrollment is 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 you should contact NDPERS at 1-800-803-7377.

- **Total Dental Insurance & Mutual of Omaha life insurance** information is available on the Payroll website at: [https://campus.und.edu/human-resources/benefits/open-enrollment.html](https://campus.und.edu/human-resources/benefits/open-enrollment.html)

- **AFLAC information** is available anytime from the local AFLAC Office at 701-772-4921.

Contact the Payroll Office with your insurance questions at 701-777-2158 or vicki.robertson@und.edu.

**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.