Insurance Annual Open Enrollment

The insurance annual open enrollment is October 17th through November 4th. Annual enrollment gives employees the opportunity to enroll in health, life (State Life or UND Life), dental (Delta Dental or Total Dental) and vision insurance coverage for which they are not currently participating, add/remove dependents, and increase/decrease coverage levels.

**No action is required if you are not making any changes to your insurance coverage.**

Please refer to the NDPERS Employee Guide for step by step instructions to log into your NDPERS Member Self Service account: [MSS Employee Guide (nd.gov)](MSS_Employee_Guide.html)

Your UND Employee ID# is different than your NDPERS Member ID#. If you need your NDPERS ID# please contact Brandi at brandi.byrne@und.edu or 701-777-2158. Please keep your NDPERS ID# for future reference.

**Coverage is effective on January 1, 2023 (except pending insurability approvals).**

Information and enrollment for the NDPERS insurance plans is available here: [Annual Enrollment | NDPERS](Annual_Enrollment.html). Click on the complete elections online in the Member Self Service box. Click on the Log in member Self Service box to log in. **Click on the red annual enrollment box to enroll.** NDPERS insurance enrollment is paperless (except for Evidence of Insurability-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, not to VOYA. If you have problems enrolling online, please contact NDPERS at 1-800-803-7377.

- **State Life Insurance (VOYA):**
  - **Employee Supplemental Coverage:** Employees enrolling in supplemental employee coverage for the first time must submit an Evidence of Insurability (EOI) application for any increase in coverage.
    - Employees who are already enrolled in employee supplemental coverage 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).
  - **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, 2023. 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. (Employees must have at least $10,000 employee supplemental coverage to enroll in dependent coverage)
  - **Spouse Supplemental Coverage:** Spouse supplemental coverage cannot exceed 50% of the employee coverage. Maximum coverage level is $200,000. **All requests to increase spouse coverage during Annual Enrollment will require EOI.** (Must have employee supplemental and dependent coverage to enroll in spouse coverage.)
State Life Insurance Forms and Information:

- Life Insurance Enrollment/Change form (SFN 53803): Life Insurance Enrollment/Change (nd.gov)
- Life Evidence of Insurability (do not complete Section B): Life Evidence Of Insurability (nd.gov)
- Life Rates: Life Insurance Rates (nd.gov)

Return the completed EOI to the Payroll Office for processing.

- 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 the premium is pre-taxed or not.

The following options are separate from the NDPERS Member Self-Service along with UND Flex Comp

- Total Dental Insurance: UND HR Benefits
- Mutual of Omaha Life Insurance: UND HR Benefits
  - The UND life Insurance Plan rates will be increasing effective January 1st, 2023. The new premiums can be found on the UND HR website. If you are enrolled in the UND Life plan through Mutual of Omaha, you have the following options for 2023:
    - If you do not want to make any changes, you do not need to do anything- coverage will continue and new rates will begin in January 2023
    - You may reduce your coverage amount to offset premium increase
    - You may discontinue coverage
    - You may increase your existing employee supplemental coverage by $10,000 without Evidence of Insurability (EOI)- up to the maximum guarantee issue of $150,000. This increase option is only for employees and not available for spouse or dependent coverage.
    - You may increase your existing supplemental coverage by more than $10,000 or above the guaranteed issue amount of $150,000 with the completion of the Evidence of Insurability (EOI). This needs to be approved by Mutual of Omaha. You may also increase spouse and dependent coverage with the completion of the EOI. Effective date is pending approval from Mutual of Omaha.
    - Employees enrolling in supplemental coverage for the first time must submit an Evidence of Insurability (EOI) application for any increase in coverage.

AFLAC: Information is available and can be purchased anytime during the year. You can contact the local AFLAC Agent Kirk Motl at 701-739-7546 or at https://www.aflacenrollment.com/UniversityofNorthDakota/0BTG55053340

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