

Congratulations on your new, benefitted position at the University of North Dakota. Below you will find information to help guide you through the benefit enrollment process.

Please print and complete the three attached forms regarding your benefits and return to und.payrollbenefits@und.edu as soon as possible. These forms are in addition to the online enrollment to follow. Electronic signatures cannot be accepted on these forms, however scanned copies are acceptable.

- **UND Life Insurance** – All benefitted employees are required to take the basic amount of \$5,000 of term life insurance at no cost to the employee. You will be providing your beneficiaries and level of coverage on this form.
- **NDPERS State Life Insurance** – All benefitted employees are required to take with the basic amount of \$7,000 of term life insurance at no cost to the employee. You will only be providing beneficiary information on this form with coverage amounts to be chosen in the online enrollment process through NDPERS.
- **NDPERS, NDTFFR, TIAA Previous Participation** – This form is used to provide previous retirement service that may be eligible to change the level of TIAA contributions.

TIAA Retirement - Also included in this attachment are the instructions for online enrollment to your required TIAA 401(a) plan. You will need to enroll in this plan even if you have a TIAA account with another institution. www.tiaa.org/und

Additional Benefits:

Once we have received the above signed forms your NDPERS Member ID will be created. You will then receive an email from und.payrollbenefits@und.edu providing your NDPERS Member ID. This email includes instructions on how to create your NDPERS account and enroll in **health, dental, vision and life insurances** on NDPERS **Member** Self-Service. The NDPERS Member ID is what you will use when signing into Member Self-Service and not your UND EMPL ID.

Health Insurance - UND pays the full monthly premium for single or family coverage. There are two options available: Dakota Plan (PPO/Basic) or the High Deductible Plan (HDHP). Information is available during the NDPERS online enrollment process or at <https://campus.und.edu/human-resources/files/docs/insurance/ndpers-health-plan-comparison.pdf>.

Life Insurances –There is the option to enroll in supplemental life insurance in one or both plans. Additional term life insurance is available for yourself, spouse and dependents at the rates outlined on the included rate sheet.

Dental and Vision Insurance – Monthly premiums are paid for by the employee. Information and rates are available during the NDPERS online enrollment process or at <https://campus.und.edu/human-resources/employees/benefits/insurance.html#Dental>.

Supplement TIAA - There is also the option to enroll in a supplemental 403(b) or 457(b) plan with TIAA. The 403(b) is available in pretax or Roth. This can be done at any time. You would enroll in the account online (www.tiaa.org/und) and complete the Salary Reduction Agreement at: <https://campus.und.edu/human-resources/files/docs/retirement/salary-reduction-aggreement-6-2018.pdf>

NDPERS also offers an elective deferred comp 457(b) plan available to enroll in on the NDPERS site.

Flexible Spending Account – Information on Healthcare Spending Accounts can be found at <https://campus.und.edu/human-resources/files/docs/flex/asiflex-medical-fsa-information.pdf>. Information on Dependent Care Spending Accounts can be found at <https://campus.und.edu/human-resources/files/docs/flex/asiflex-dependent-care-fsa-information.pdf>.

You must enroll within 31 days of employment for the current plan year or wait until the open enrollment period for enrollment in the following year. Enrollment forms can be found at <https://campus.und.edu/human-resources/files/docs/flex/2019-flexcomp-enrollment-form.pdf>

Waiver of Pretax Premiums - Eligible insurance premiums will automatically be pre-taxed unless you sign the waiver of pre-tax form. Information and the waiver form are available at: <https://campus.und.edu/human-resources/files/docs/insurance/waiver-of-pre-tax-insurance-8-2017.pdf>.

Questions:

Retirement – Katie Douthit katie.douthit@und.edu or 701 777-2157

Insurances – Vicki Robertson vicki.robertson@und.edu or 701 777-2158

Flexible Spending – Cheryl Arntz cheryl.arntz@und.edu or 701 777-4423

UND LIFE Group Term Life and Personal Accident Insurance Enrollment

Life Insurance Coverage Underwritten by:

Mutual of Omaha

Name (Last, First, MI)		Employee ID
Social Security #	Date of Birth	Permanent Employment Date

New Hire
 Increase Coverage
 Decrease Coverage
 Beneficiary Change
 Name Change (Former Name) _____

Requested Coverage

Basic Life (\$5,000 provided by Employer) \$ 5,000
 Employee Supplemental Life (\$10,000 minimum). **Maximum 10X salary or \$500,000 (whichever is less). Evidence of Insurability is required over \$150,000. Life insurance amounts will be reduced starting at age 70** \$ _____
 Spouse Supplemental Life (\$5,000 increments) **Cannot exceed 50% of employee Supplemental. Evidence of Insurability is required over \$20,000** \$ _____
 Dependent Child(ren) (covers all dependent children) **Must have employee supplemental** \$ 10,000
 Personal Accident Coverage (\$10,000 increments) **Maximum \$500,000** \$ _____
 Employee only Family (includes employee)

EMPLOYEE IS AUTOMATICALLY THE BENEFICIARY FOR SPOUSE/DEPENDENT COVERAGE

Designation of Beneficiaries

Primary Beneficiary(ies)	% Share	Relationship	Birth Date	Address
			/ /	
			/ /	
			/ /	
Contingent Beneficiary(ies)	% Share	Relationship	Birth Date	Address
			/ /	
			/ /	
			/ /	

I hereby apply to Mutual of Omaha for Group Term Life Insurance as presented to me and authorize my employer to make any necessary premium deduction from my salary.

Applicant's Signature Date Signed

Group Policy # G000AVV8 Effective Date



LIFE INSURANCE DESIGNATION OF BENEFICIARY
 NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM
 SFN 53855 (Rev. 07-2019)

In compliance with the Federal Privacy Act of 1974, the disclosure of the individual's social security number on this form is mandatory pursuant to 26 U.S.C. Sec. 3402. The individual's social security number will be used for tax reporting and as an identification number.

NDPERS • 400 East Broadway • Suite 505 • PO Box 1657 • Bismarck • ND • 58502-1657
(701) 328-3900 • (800) 803-7377 • Fax (701) 328-3920

PART A MEMBER INFORMATION

Policy Number
67389-7

Name (Last, First, Middle)	NDPERS Member ID
Last Four Digits of Social Security Number	Date of Birth (mm/dd/yyyy)
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Effective Date	

PART B DESIGNATION OF BENEFICIARY

Primary Beneficiary(ies) If person enter Last, First, Middle	Relationship	Gender	Social Security Number	Birth Date	% Share	Address
Total must equal 100%						
Contingent/Secondary Beneficiary(ies) If person enter Last, First, Middle	Relationship	Gender	Social Security Number	Birth Date	% Share	Address
Total must equal 100%						

PART C MEMBER AUTHORIZATION

I understand that this election revokes any previous life insurance beneficiary designations. I have read and understand the terms and conditions listed on page two (2) of this designation. I hereby certify that the information provided on this form is true and correct to the best of my knowledge.

Member's Signature (Electronic Signatures will <u>not</u> be accepted)	Date
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Part A Member Information

Enter your name, NDPERS ID number, date of birth, last four digits of your Social Security Number, marital status, and effective date of change.

Part B Designation of Beneficiary

1. Use full legal name. (Example: "Anna May Smith," not Mrs. John Smith")
2. A member may designate contingent beneficiary(ies) who will receive benefits if the primary beneficiary(ies) predecease member.
3. If more than one person in a class (primary or contingent beneficiary) is named, members of that class will share equally in the benefits unless specific shares are designated. The total number of shares must equal 100 percent. The benefit will be distributed as directed by the designation. If a named beneficiary does not survive, the beneficiary's share will be distributed among any surviving beneficiaries, in the same proportion as the initial shares.
4. To file a death claim, a certified copy of the Death Certificate must be provided to NDPERS to process the claim.
5. Benefits are not paid out to minor children listed as beneficiaries unless a trust or guardianship has been established, or as allowed by law.
6. If an estate is named, specify whose estate such as: "Estate of the Insured." Full name and address of the executor must be included.

TRUSTEE DESIGNATION:

1. Trustee under the last will and testament of the insured, or his/her successors in trust, PROVIDED, HOWEVER, that if no claim is made by the Trustee within one year from the date of death of the insured or if the insured shall die leaving no last will and testament containing the trust covering this policy, the proceeds shall be payable to the estate of the insured. Payment of the proceeds of this policy to said Trustee or successors in trust shall fully and finally discharge the Company from all liability.
2. "The _____ Trust Company, trustee under written trust agreement date (month, date, year) _____, or its successor or successors in trust, and payment of the proceeds of this policy to said Trustee or successor or successors shall fully and finally discharge the Company from all liability." Full name and address of trust administrator must be included.

IT IS IMPORTANT TO KEEP YOUR BENEFICIARY DESIGNATIONS CURRENT IF YOU EXPERIENCE LIFE CHANGE EVENTS.

Part C Member Authorization

You must sign and date this section for this form to be valid.



Human Resources & Payroll Services
264 Centennial DR Stop 7127
Grand Forks, ND 58202
Phone (701) 777-2157 Fax (701) 777-4721

In compliance with the Federal Privacy Act of 1974, the disclosure of the individual's social security number on this form is mandatory pursuant to 26 U.S.C. Sec. 3402. The individual's social security number will be used for an identification number.

NDPERS, NDTFFR, TIAA PREVIOUS PARTICIPATION

Name Last (print)	First	MI	Last four Social Security number
Daytime Phone Number	Department		Effective Hire Date

Employees shall be given credit for the years of service during which they accrued employer-sponsored retirement benefits under the North Dakota Public Employees Retirement system, North Dakota Teachers' Fund for Retirement, and/or TIAA. Credit for TIAA years of service shall also include credit earned at other institutions, including out-of-state institutions, provided employee has a current TIAA contract (i.e., was not repurchased.) These plans do not qualify if you withdrew proceeds from the employer-sponsored plan or if they were plans with employee contributions only (such as a 403b or 457b).

Mark "yes" if you have previously participated in a TIAA, NDPERS and/or NDTFFR employer-sponsored retirement plan and have not withdrawn the funds, otherwise mark "no".

Yes No

If Yes, please complete the following applicable information for verification:

NDPERS, NDTFFR or TIAA	Name of Institution	Contract Numbers Optional	Participation Dates MM/YYYY to MM/YYYY

The above information is true and correct to the best of my knowledge. I authorize the administrative staff of the North Dakota Public Employees Retirement System, North Dakota Teachers' Fund for Retirement and/or TIAA to release my retirement account information for purposes relating to membership and benefits determination to the University of North Dakota and TIAA.

Signature

Date

For Verification: Office Use Only		
Previous Employer-Sponsored Plan Representative: UND Verifier: _____	<u>Period of Service:</u> ____/____/____ to ____/____/____ <u>Employer Sponsored Plan:</u> <input type="checkbox"/> Yes <input type="checkbox"/> No <u>Status of Account:</u> <input type="checkbox"/> Intact <input type="checkbox"/> Disbursed <input type="checkbox"/> Transferred to TIAA	Professional Experience date: Years CMP: Rate:
	Date:	Years/Months:



STATE LIFE INSURANCE RATES

Term Life Insurance

Underwritten by **VOYA**

- **Basic Life** - \$7,000 (employer paid).
- **Employee Supplemental** - Up to \$200,000 without medical approval in \$5,000 increments within 31 days of hire date. **Coverage over \$200,000 (maximum of \$400,000) must be medically approved.** Coverage includes the \$7,000 basic. All coverage must be medically approved after 31 days of employment
- **Spouse Supplemental** - Up to \$50,000 without medical approval. Spouse coverage is limited to 50% of total employee supplemental. **Coverage over \$50,000 (maximum of \$200,000) must be medically approved within 31 days of hire.** Employee supplemental and dependent coverage are required. All coverage must be medically approved after 31 days of employment.
- **Dependent** - \$2,000, \$5,000, \$7,000 or \$10,000 - (covers spouse and unmarried children from birth but less than 26 years of age). **Employee supplemental is required.**
- **If both husband and wife are UND employees** - Dependents and spouse **may** be insured by both members.

Monthly Rates				
Employee Age	Employee / Spouse: Rate is based on employee's age	Dependent		
	Per \$1,000 coverage	Spouse	Children	Rate
Under 25	0.03 / 0.03	\$2,000	\$2,000	.20 per month
25-29	0.03 / 0.03	\$5,000	\$5,000	.50 per month
30-34	0.04 / 0.04	\$7,000	\$7,000	.70 per month
35-39	0.06 / 0.06	\$10,000	\$10,000	\$1.00 per month
40-44	0.08 / 0.09	Dependent rate is not age based. It is a flat rate per month no matter how many dependents you are covering.		
45-49	0.10 / 0.11			
50-54	0.16 / 0.17			
55-59	0.33 / 0.33			
60-64	0.51 / 0.51			
65-69	0.98 / 0.98			
70+	1.62 / 1.61			

Upon termination of employment Voya will send the employee information to continue the coverage.



UND LIFE Insurance Rates

Term Life Insurance

Underwritten by **Mutual of Omaha**

- **Basic Life** - \$5,000 life, \$5,000 AD&D (employer paid).
- **Employee Supplemental** - Up to 10X salary or \$500,000 (whichever is less) in \$10,000 increments. Minimum of \$10,000. Evidence of insurability is not required for the first \$150,000 if application is made within 31 days of hire. Increases after initial hire only excepted within 31 days of a life event change or during open enrollment.
- **Spouse Supplemental** - Cannot exceed 50% of employee supplemental. Evidence of insurability is required for coverage over \$20,000 within 31 days of hire. Increases after initial hire only excepted within 31 days of life event change or during open enrollment.
- **Dependent** - \$10,000. Covers unmarried children only; live birth through age 25. **Employee supplemental is required.**
- **AD&D** - Personal accident insurance, accidental death, dismemberment, and loss of sight. \$500,000 maximum in \$10,000 increments.
- **If both husband and wife are UND employees** - Spouse coverage is not an option. Dependent **may not** be insured by more than one member.

Monthly Rates

Employee's Age		Employee and/or Spouse	AD&D Single	AD&D Family	Dependent
		Per \$1,000 coverage			\$10,000
Under 30	Rates for employee and/or spouse are based on employee's age	0.022	0.020 Rate applies to all ages	0.040 Rate applies to all ages	1.60 Rate applies to all ages
30-34		0.030			
35-39		0.086			
40-44		0.100			
45-49		0.137			
50-54		0.204			
55-59		0.364			
60-64		0.548			
65-69		1.012			
70+ *		1.630			
*Life insurance amounts will be reduced starting at age 70 for active employees. Spouse coverage ends when spouse reaches age 70.					

Upon termination of employment coverage may be converted to a permanent cash value type plan or continue as a term life plan. Coverage ends at age 70. Evidence of insurability will not be required for either if elected within 31 days of termination.

For further information, call the Payroll Office at 701-777-2158.

TIAA ONLINE ENROLLMENT

TIAA has made it easy for you to enroll online in the University of North Dakota retirement program.

BE READY WITH YOUR:

- **Investment choices and allocations**
Go to www.tiaa.org/und: EXPLORE BENEFITS
-**One Decision Strategy** – Allocate 100% of your investment to the TIAA Lifecycle Fund closest to your estimated year of retirement.
-**Build Your Own Portfolio Strategy** – Indicate the percentage of your contribution you want allocated to each fund/account you choose.
- **Social Security number**
- **Beneficiary's Social Security number (optional), birth date and address**

TO ENROLL ONLINE:

Log in to www.tiaa.org/und and click "READY TO ENROLL"

- Click on the link for the plan you want to enroll in. **New employees choose 401(a).** (If the access code does not populate it is **150010**)
- Follow the on-screen directions to complete your enrollment application.

NOTE: At the allocation screen you can click on any investment choice to view its fact sheet.

Retirement contributions to the 401(a) plan are as follows:

<u>Years of Service</u>	<u>Employee Contribution</u>	<u>Employer Contribution</u>
0-2	3.5% of salary	7.5% of salary
3-10	4.5% of salary	12.5% of salary (Assoc. and Full Prof. begin at 3-10 rate)
10+	5.0% of salary	13% of salary

The University of North Dakota also has the following Supplemental Plans available through TIAA:

403(b) Tax-Deferred Annuity Plan (access code is 150020) *You may access these funds at age 59 ½, whether you are currently employed at UND or not.* There is also a Roth option available for this plan.

457(b) Retirement Plan (access code is 150031) *There is no access to these funds while currently employed at UND.*

- If enrolling in a supplemental plan a Salary Reduction Agreement is needed.
- You can obtain this form at:
<https://campus.und.edu/human-resources/benefits/retiree-info.html>
- Please complete the form and return it to the Payroll Office.

HELP IS READY FOR YOU

If you need assistance with enrolling online, call TIAA at **800-842-2273**, Monday through Friday, from 8 a.m. to 10 p.m., and Saturday from 9 a.m. to 6 p.m. (ET). We will guide you through the online enrollment process.

Any withdrawals you make from your account may be subject to ordinary income tax and an additional 10% federal tax may apply if you make a withdrawal prior to age 59 ½. There are risks when investing in securities, including Lifecycle Funds. Read the prospectus before making any investment choices.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to tiaa.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing. TIAA Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., members FINRA, provide advisory services and distribute securities products. TIAA (Teachers Insurance and Annuity Association), New York, NY issues annuities. FINANCIAL SERVICES FOR THE GREATER GOOD is a registered trademark of Teachers Insurance and Annuity Association.