

## 125 – PERS BENEFITS

A. The following are benefit programs contained in the Public Employees Retirement System (PERS). Benefits are subject to change. In the event of a discrepancy between the handbook and the plan documents, the plan documents control. Regular employees working at least 20 hours per week for more than 20 weeks each year are eligible for the following benefits:

1. Medical Insurance

Medical insurance coverage is available on the first day of the month following the start of employment with the Court System. The Court System pays the full premium for individual and family coverage for the Dakota PPO/Basic Plan or contributes to a Health Savings Account which is offered with a High Deductible Health Plan.

2. Dental Insurance

Dental insurance coverage is available on the first day of the month following the start of employment. The employee must pay the premium for the employee and the employee's qualifying dependents.

3. Vision Insurance

Vision insurance coverage is available on the first day of the month following the start of employment. The employee must pay the premium for the employee and the employee's qualifying dependents.

4. Life Insurance

Life insurance coverage is available on the first day of the month following the start of employment. Each employee automatically receives a set amount of Basic Life Insurance protection paid for by the Court System. In addition, an employee may purchase supplemental life insurance. An employee may also purchase life insurance coverage for the employee's spouse and dependents. Life insurance premiums are based on age and the amount of coverage purchased.

5. Long-Term Care Insurance

Long-term care insurance is available at the employee's expense the first day of the month following approval. Long-term care is care received when someone needs assistance, either at home or in a facility, with daily living activities due to an accident, illness, or advanced age. Long Term Care premiums are based on an employee's insurance age and the options chosen.

6. Retirement Plan

Regular employees must participate in the retirement plan.

7. Flex Comp Plan

The Flex Comp Plan is available the first day of the month following the start of employment. Under the Flex Comp Plan, an employee can set aside a portion of the employee's income, before taxes, to be placed into accounts that draw tax-free reimbursements. Eligible expenses include medical expenses, which are not covered by health insurance, qualifying premium expenses, and dependent care expenses, which enable the employee and spouse to be gainfully employed.

8. Deferred Compensation 457 Supplemental Retirement Plan

The Deferred Compensation 457 Supplemental Retirement Plan is available for enrollment at any time. The Deferred Compensation 457 Supplemental Retirement Plan is a voluntary, supplemental retirement savings program designed to increase an employee's personal savings for retirement and reduce an employee's current taxable income.

- B. For more information, please refer to PERS website:  
<http://www.nd.gov/ndpers/forms-and-publications/index.html>

Approved by the Supreme Court 4/1/12; amended 6/5/19