



LivingPower

For all who have made a living and now wish to make a life

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President's Message

Dear Fellow Retirees,

There have been a few developments in recent months here at NCRGEA you need to know about. After seven and a half years as Executive Director, Richard Rogers has resigned to pursue other opportunities. His years of service leave us in a much better place. In fact, he is leaving us with an excellent strategic plan which will lead to even better services to our members and to increased membership. The Board is grateful for his service and wishes him well in his future endeavors.



NCRGEA is fortunate that Bryan Setser will serve as Interim Executive Director until summer. His company, Setser Group, was essential in the development of our Strategic Plan and has provided transition support to our staff since last June. Don't forget, too, that our knowledgeable staff will continue providing member support, while our lobbyists work daily on your behalf, as they did with the recent retiree bonuses.

Over the next few years, you will see a dramatic expansion of member services, including a campaign to improve the public's image of government service and public servants. We are convinced that the decline in the general public's appreciation of public service underlies many of the problems we face today. It is hard to convince voters and legislators to spend tax revenue on pensions, health care, or even direct public services when they don't value governmental services and believe you can get something without paying for it. We are not saying we shouldn't be efficient and effective, but the government can't run shorthanded forever.

In this newsletter, you will find a statement from Josh Stein, our Attorney General, outlining his efforts to fight scams and robocalls. Please understand that scammers know which organizations we support, but a tug at our heartstrings doesn't mean we should donate. So, have you been called by the Police Officers PAC or the Americans for Female Officers PAC and many other "worthy causes" that end in "PAC"? Please be aware that "PAC" stands for Political Action Committee. That means your donation is not tax deductible, and the organization has few, if any, rules governing how the funds are spent. Neither of the "police" PACs listed above actually provide funds to police departments or individual officers; therefore, they

are scams. Before donating, Google these PACs, visit www.Charitynavigator.org to check out real charities, or call your local police, fire departments, etc. to ask how you can help locally.

Remember that old saying, “Charity begins at home.” Our organization will always fight for you against these scammers, and please be vigilant in the days ahead.

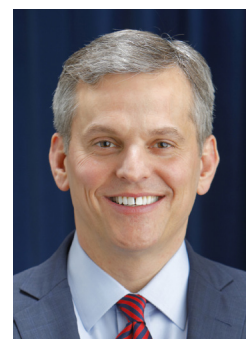
Vann Langston, NCRGEA President

Attorney General’s Message

Attorney General Josh Stein

February 2022

As your attorney general, it’s an honor for me to go to work every day to protect the people of North Carolina. My colleagues at the Department of Justice and I are dedicated to making North Carolinians’ lives better. You all understand the reward that comes from public service because you have also devoted your lives to serving others – thank you. As attorney general, please know that I am committed to safeguarding the rights of older or retired North Carolinians.



That includes fighting to make sure you can receive affordable quality health care. I have fought to defend the Affordable Care Act all the way to the Supreme Court – and won. The ACA protects more than 4 million North Carolinians from being discriminated against because of their pre-existing conditions, and it saves more than 1.8 million North Carolina seniors more than \$1,100 a year on drug costs on average. Health care is a basic right, and I’ll continue to defend it.

Additionally, my Consumer Protection Division works to protect seniors, students, and consumers from frauds and scams. During my time as attorney general, my office has won back more than \$2.5 billion through consumer and taxpayer relief for the people of North Carolina.

Fraudsters often prey on older or vulnerable populations to try to scam you out of your hard-earned money. In 2021 alone, my office received more than 1,000 complaints of elder fraud.

Of course, the issue I hear about the most is robocalls. They are a scourge that disrupt our peace of mind every single day, and worse, rob

people of their hard-earned money. Last year, North Carolinians filed more than 10,000 robocall reports with my office. That's why I'm leading a nationwide group of 51 attorneys general and 15 phone companies to push the phone companies to put technology in place that prevents these robocalls from coming to your phone in the first place.

And we're also working together to hold these scammers accountable for their behavior. This January, I brought a lawsuit against telephone service provider Articul8 and its owner Paul K. Talbot for allowing tens of millions of illegal robocalls from international callers on the U.S. telephone network. The only way telemarketers can inundate our phones with robocalls is with the complicity of these gateway phone companies. These phone companies turn a blind eye to illegal robocalls in order to make money on each call. It's wrong. It violates state and federal law, and I won't tolerate it.

But the best thing you can do to protect yourself is watch out for the common warning signs of a scam:

- If it sounds too good to be true, it probably is.
- A lot of exciting offers require you to make a small advance payment first. Don't fall for it.
- Don't give your bank account or Social Security number to anyone you don't know.
- If you get a call or email from someone you don't recognize, or from a company you may do business with, examine it closely. Call or email the business back through a number or website you know to be legitimate.
- Pay with your credit card when you purchase so you can dispute a purchase if needed.
- If you're feeling pressured or something doesn't feel right, pause and verify with someone you trust.

I encourage you to visit our website at www.ncdoj.gov to learn more about how you can recognize the signs of a scam and protect yourself. If you have questions or think you might have been victimized by a scammer, report it to my office at 1-877-5-NO-SCAM or ncdoj.gov/complaint.

As your attorney general, I'll go after anyone who breaks the law to harm North Carolinians. And I'll continue to fight to protect your rights and make sure we all have the opportunity to pursue our dreams, take care of those we love, be a part of strong, stable communities, and live out our lives with dignity. Thank you for your service to our state and its people.

Your Systems, Your Retirement

By N.C. State Treasurer Dale R. Folwell, CPA

The North Carolina Retirement Systems (NCRS) is the world's 26th largest public pension fund. It provides retirement benefits for nearly 1 million teachers, firefighters, police officers and other public workers. Last year, NCRS paid close to \$7 billion in monthly benefits to nearly 345,000 recipients.

A recent "stress test" concluded that North Carolina's state pension funds are well-positioned to endure tough economic times. This was put to the test over the last two "pandemic" years and volatile markets; yet NCRS continued to reach historic levels. As of Dec. 31, NCRS was valued at \$123.7 billion and maintained the lowest cost when compared with our peers.

The resilience of the pension fund is due to meaningful oversight by the Boards of Trustees (Boards). That is enhanced by the Department of State Treasurer's (DST) conservative investment strategy while maintaining loyalty to members of the plan that teach, protect and serve the citizens of North Carolina and taxpayers like them.

In December, North Carolina enacted the state's first comprehensive budget in three years. This included an appropriation for two one-time supplements to benefit recipients of the Teachers' and State Employees' Retirement System (TSERS), Consolidated Judicial Retirement System and Legislative Retirement System.

With the budget passing months beyond the fiscal year-end, it was a Herculean effort by our staff to make the first one-time payment (2% of the annual retirement benefit payable as of September 2021).

The second will be paid in October 2022 (3% of the annual retirement benefit payable as of September 2022). This supplement will be paid to members who retired on or before Sept. 1, 2022, and beneficiary recipients living as of Sept. 1, 2022.

Earlier this year, I issued a recommendation for a Local Governmental Employees' Retirement System (LGERS) supplement, and this was approved by the Board. The money to pay for this comes from the 11.12% net investment gains the system earned in 2020.

Unlike TSERS, whose supplement comes from the General Assembly, the LGERS supplement comes from the fund itself.

The LGERS one-time supplement will be paid in October 2022 (2% of the

annual retirement benefit payable as of September 2022).

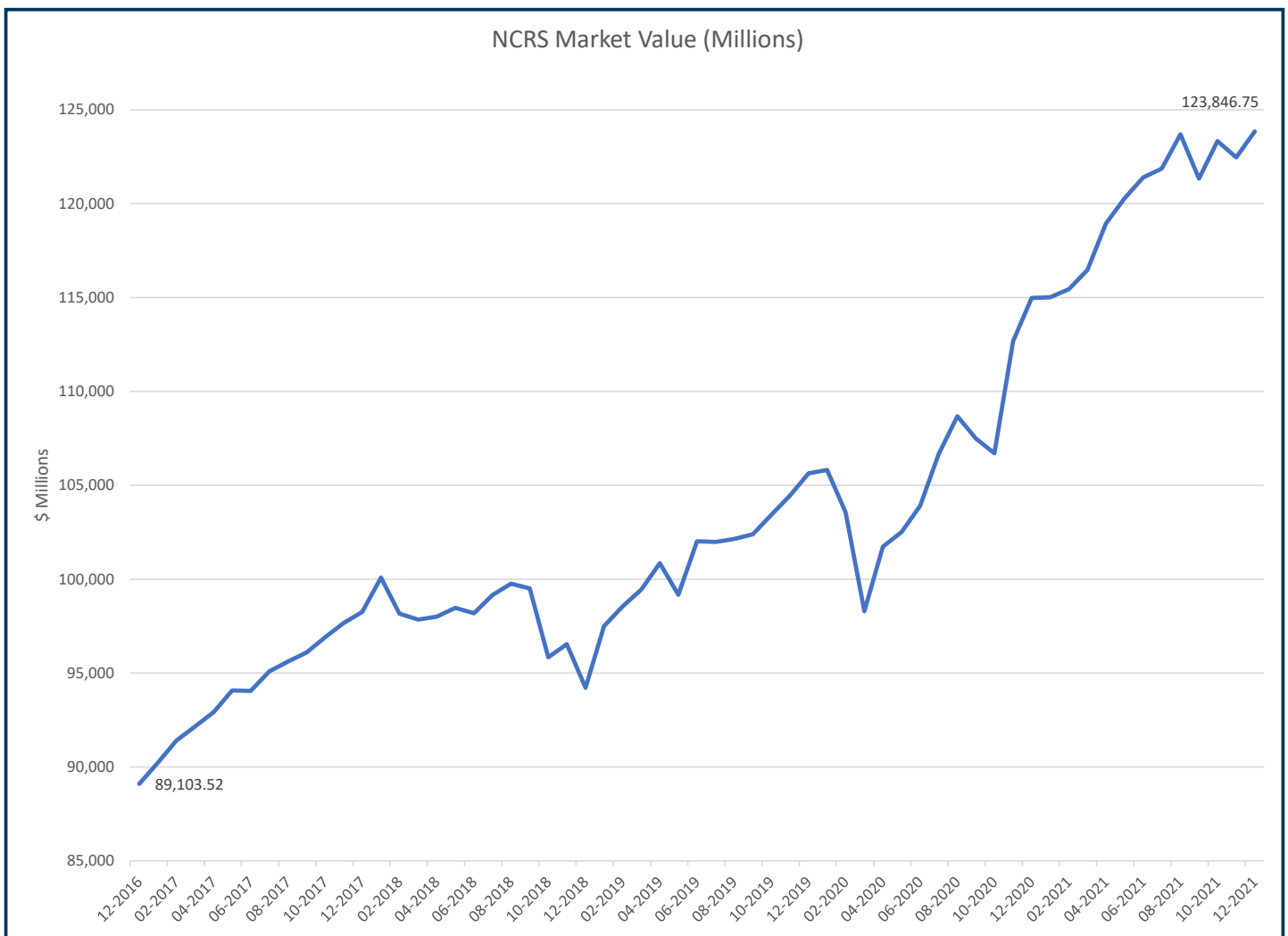
Regular payments will resume in November.

Many retirees return to service and are subject to an annual earnable allowance. The earnable allowance for 2022 is \$37,240 or 50% of your gross pre-retirement salary, whichever is greater.

There are specific guidelines and limitations if you perform work in any capacity for an employer under the same system from which you retired. It's important that you and your potential employer understand these because of the potential impact on your retirement benefits.

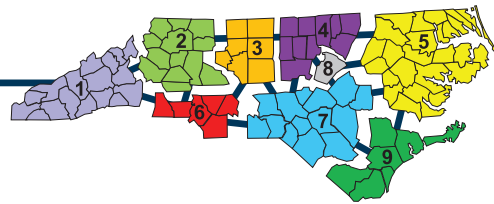
DST, Boards and staff work hard to sustain a pension for people like you. We are also committed to protecting these benefits for current and future public servants, and their beneficiaries or survivors.

Thank you for all you do and inspiring others to choose a career that serves our state's citizens.



NCRS Market Value 2016-2021 after benefits paid

District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

To My Fellow Retirees,

Strategic Plan 2021–2024 Update

Pushing the needle forward toward a 10% gain in membership is paramount for growing the NCRGEA. Please encourage friends to join and renew your membership by visiting our website: www.ncrgea.com.



Get to Know the NCRGEA Trivia Game

The March Trivia game is available on our website under the “news” tab. Beginning in May, our \$50 gift card winner will be featured on our Facebook page. Our January winner is Sherry Beck, from Lexington, NC, District 3. Please find her story on page 15. Congratulations Sherry!

Trivia answers for January, 2022:

Questions: What is the purpose of becoming an online advocate? What will NCRGEA provide to help you become an online advocate?

Answers: To support NCRGEA by educating and advocating with state and local leaders in your community about matters important to retirees across NC. NCRGEA will provide training and talking points to support these efforts.

A brief update on the District Community Advisory Board Meetings

Community Advisory Boards have been initiated in all nine Districts across the State. CABs provide a way to meet new people and to assist the NCRGEA with offering activities and benefits that you want in a smaller group.

Interested? Information regarding meeting dates, times and zoom links are on the website at www.ncrgea.com, under District Community Connections.

Services and Opportunities for You

Visit your local **Humana Neighborhood Centers** or visit them online at www.humananeighborhoodcenter.com. These Centers are open to both state and local government retirees and are located in 5 cities across the State, including Raleigh, Greensboro, Asheville, Charlotte (2 locations), Winston-Salem and the virtual Neighborhood Center.

Meals on Wheels

Meals on Wheels (MOW) needs volunteers. If you are interested, please contact your local MOWs to offer your services or to receive services. As a note, some MOW sites provide meals for your dog or cat. Please check them out: www.mowanc.org.

Transitions LifeCare

Transitions LifeCare is non-profit organization founded in 1979 as Hospice of Wake County. We are committed to providing personalized care at the highest level of excellence. We offer a variety of services that provide comfort and support for people of all ages experiencing life-changing illnesses. Our service area includes: Durham, Johnston, Franklin, Harnett, Wake, Granville, Orange and Chatham counties. www.transitionslifecare.org

And finally, we celebrate **Women's History Month** in March. In honor of Women's History Month, we recognize Paula K. Stewart, from District 7, who was recently honored for her service to NC and received the *Order of the Long Leaf Pine*. You can read more about Paula on page 10. Congratulations Paula!

Deryl
deryl@ncrgea.com

Six Reasons to Become an Advocate

In April, we will offer virtual training on issues facing retirees and strategies to best advocate for our retiree community. Join us and become a retiree advocate.

Here are six reasons to become an advocate:

1) To safeguard your retirement and one of your biggest investments over

the span of your career: your pension. While your pension benefits are protected by both the state constitution and case law, your voice to secure cost of living adjustments and other bonuses needs to be heard.

- 2) To safeguard the future investments of all children. We need public employees who keep our communities safe and highly functioning. A well-funded and well-managed pension allows communities to continue recruiting top candidates.
- 3) To protect one of our state's greatest, and most important, assets - North Carolina Retirement Systems is the 26th largest defined benefit system in the world. It remains one of the top ten best funded systems in the United States and fuels the state's AAA bond rating.
- 4) Because at the end of the day, advocacy is fun. We love our families, communities; we love North Carolina.
- 5) Because it fosters leadership: it takes gumption to stand up for something, no matter how right you may be on the matter.
- 6) It is time to patch back together our lives from the destruction of the COVID-19 pandemic. Sheltering in place for your and the public's health doesn't mean you have to sacrifice your voice, principles, or future.

We hope you will join us! Stay in touch by visiting ncrgea.com/advocacy.

Advocacy Training Update



The NCRGEA lobbying team training will now be held virtually, with in-person opportunities to occur in April.

Members across the entire state can participate in Zoom advocacy training and access training materials through our website at any time.

Stay tuned; we will update you on training sessions in the weeks to come via social media, email, or our website at www.ncrgea.com.

Paula K. Stewart, a NCRGEA member (District 7), was recently awarded the Order of the Long Leaf Pine for her great contributions during her career in Harnett County and volunteer efforts. She retired in July 2021 as Harnett County Manager.

The Order of the Long Leaf Pine is the highest civilian award given by the governor of North Carolina. Paula worked tirelessly during her career and continues to contribute to her community, currently serving as treasurer of the Angier Area Buddy Backpack and working part time as management consultant for Mid-Carolina Regional Council. Paula lives in Angier, NC with her husband Del and they have two adult daughters. She enjoys spending time with her family, traveling and reading.

We are proud to recognize Paula during Women’s History Month and to honor her contributions as a public servant of North Carolina. Congratulations on a job well done!



Retiree Pay Dates

(Dates pension checks are direct deposited or date checks are mailed.) Be sure to keep the NC Retirement Systems informed of your current mailing address. Call 877-627-3287 for all questions about your retirement check or deductions.

January 25, 2022	July 25, 2022
February 25, 2022	August 25, 2022
March 25, 2022	September 23, 2022
April 25, 2022	October 25, 2022
May 25, 2022	November 23, 2022
June 24, 2022	December 22, 2022

Humana Neighborhood Centers Welcome North Carolina State Health Plan Members

Humana Neighborhood Centers, both in-person and online via the Virtual Neighborhood Center, offer special events, programs and activities designed to educate on physical and mental health. Many services can be used by anyone, including those who are not Humana members, at no cost. Each location offers a unique calendar of in-person or virtual events, programs and activities.

In-person locations are operating with limited capacity and by appointment to ensure the safety of visitors. Humana's Virtual Neighborhood Center offers daily online classes on learning to manage health conditions, cooking healthy meals and learning to improve mental and physical health at home.

There are five Neighborhood Centers in North Carolina: Asheville, Greensboro, Charlotte, Raleigh and Winston-Salem. The centers offer classes and events and customer care specialists are onsite to answer plan benefit questions. Licensed Humana sales agents are available to help eligible non-members choose and enroll in Humana plans. Beginning in May, Humana Neighborhood Centers will host North Carolina State Health Plan (NCSHP) educational events at all five centers each month in 2022.

Book Club: Mrs. Luther's story

Mrs. Mary Luther is a retired English as Second Language teacher and a North Carolina State Health Plan member. When her husband, a Humana member, received a newsletter from their local Neighborhood Center, the Book Club caught her interest. She's so glad she decided to attend a meeting – the Book Club has been an excellent way to make like-minded, avid reader friends. After most meetings, Mrs. Luther eats lunch with the Book Club, continuing their discussions and building true friendships.

"There's something special about this group, says Mrs. Luther. The group pivoted to Zoom during the pandemic, which helped keep the group connected. "Books take you to another place, which is especially good during COVID."

The Greensboro Book Club

- Book club meets twice a month on Fridays, from 10-11 ET at the Huma-

- na Neighborhood Center in Greensboro (1564A Highwoods Blvd.)
- Recently read books include, “The Kite Runner,” “Where the Crawdads Sing,” and biographies about Charles Lindberg and Henrietta Lax
 - Book Club is open to everyone, and there is no cost to join

What Your Ears May Be Saying About Your Heart

Could a hearing loss be trying to tell you something about your heart’s health? Listen carefully, because a growing body of evidence – based on six decades of research – points to a connection between hearing loss and cardiovascular disease.

In fact, several prominent experts call the ear a “window to the heart.”

“The inner ear is so sensitive to blood flow that it is possible any abnormalities in the cardiovascular system could be noted here earlier than in other less sensitive parts of the body,” explains David Friedland, MD, Ph.D., of the Medical College of Wisconsin in Milwaukee. Dr. Friedland has been studying the hearing-cardiovascular connection for years.

Conversely, a healthy cardiovascular system (heart, arteries and veins) may positively affect a person’s hearing.

Another study, involving nearly 5,000 Icelandic citizens, indicate that a hearing impairment and dual sensory impairment (involving both vision and hearing) in older men are associated with increased mortality from cardiovascular disease and other causes. Researchers also observed that men and women who used hearing aids had significantly lower mortality risk compared with hearing-impaired individuals who did not use hearing aids.

Find out what your ears may be saying, simply call **877-806-7054** to request an appointment for a professional hearing exam with an Amplifon Hearing Health Care provider at a clinic near you. Our Patient Care Advocates will answer your questions and guide you through the entire process.

Enroll in E-Statements with SECU

Make the switch to go paperless and view your State Employees’ Credit Union (SECU) account statements online with E-Statements.¹ It’s easy to sign up and can reduce the risk of identity theft from lost or stolen mail.

E-statements also help save the environment by reducing the amount of paper, ink, and other resources used to print paper statements. Quicker access to your statements and the option to download them for safekeeping are other great benefits. To view even more and learn how to enroll, visit www.ncsecu.org today!

¹To sign up for E-Statements, you must consent to the terms of SECU's E-Sign Agreement prior to your enrollment in Member Access.

Article provided by State Employees' Credit Union[®]



LOCAL GOVERNMENT RETIREES 2022 SPENDING BOOST

**Local Governmental Retirees will receive
an across-the-board 2% bonus in October 2022.**



**This bonus is funded by
investment returns
instead of contributions.**

**Local
Governmental Employees'
Retirement
System (LGERS)
is managed differently
from other pensions.**



**From President
Vann Langston:**

**Retired public servants
have suffered long
enough. Local
government retirees
have suffered the most,
being overlooked for a
decade. Our association
would like to see this as
the beginning to restore
retiree pension values to
maintain quality of life.**

Travel Insurance: Is It Worth the Cost?

Travel can be one of life's greatest gifts. But how important is it to protect your journey with travel insurance?

Simply put, travel can pose financial risks that you may not be willing to take. Travel insurance can reimburse you for certain pre-paid, non-refundable expenses if the unexpected happens.

A comprehensive travel insurance plan may include coverage for trip cancellation, delays like those due to weather, medical emergencies and even natural disasters.

Beyond this standard package is Cancel for Any Reason (CFAR) coverage. It costs more but can cover trip cancellation within two days of your departure, including due to COVID-19 illness.

Shop around

For standard travel insurance, expect to pay 4% to 10% of the overall cost of your trip. CFAR coverage costs about 40% more than standard insurance.

In 2021, the average cost of a plan was \$297, or \$357 for international travel, according to insurance comparison site Squaresmouth. These numbers can be impacted by the length of your trip, your age, and the types of coverage you choose.

To find your best option, use online comparison tools to shop for quotes and read what each policy covers. You can buy from a travel insurance provider, through a travel agent, or from a travel reservation site when you book.

Before you buy

Before you decide to purchase travel insurance, check your existing options. For example, your homeowners or renters policy may cover your belongings for loss or damage.

Check your health insurance plan too – if you're traveling within the U.S., chances are it will cover any medical expenses you incur. But your existing health plan, including your Medicare coverage, won't be valid if you become sick or injured in an international locale.

If you already have a life insurance policy, or an accidental death and dismemberment (AD&D) policy, you may not need to purchase additional coverage for your trip. And some credit cards offer built-in travel insurance or rental car coverage.

Reviewing your current coverage limits and deductibles can help you decide if you need travel insurance.

Visit lgfcu.org/#creditunion for more good ways to manage your money.

The Durham Bulls Want You!

Have you ever wondered what it would be like to work at a stadium, packed with fans excited to watch their favorite team in action? This is your chance to join America's favorite Minor League Baseball team, The Durham Bulls, for the 2022 baseball season!

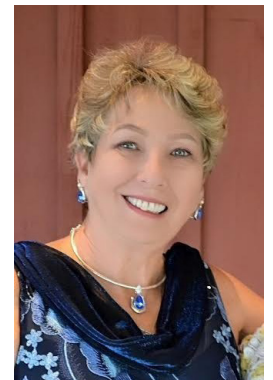


The Durham Bulls are hiring and we want to meet you!

Contact Domonique Fisher at 919-424-5864 or dfisher@headwaywfs.com to learn more about all of the different opportunities we have to offer you!

January Trivia Winner - Sherry Beck

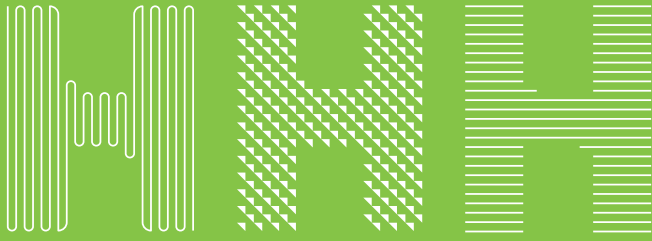
Sherry Gerald Beck is the January 2022 Trivia winner. She lives in Lexington, NC, (District 3). Sherry is married to David Beck and has two grown children, a daughter and son-in-law and two grandchildren.



Sherry retired in 2013 from South Davidson Middle School where she served as assistant principal. She likes the fact that NCRGEA promotes and protects benefits and the great work of our lobbyists.

Sherry stated that the best thing about retirement is staying active. She was crowned Ms. Senior Davidson County in 2016. She stays active with the "Sassyfrazz" and "Seniors Spreading Sunshine" that perform for seniors throughout many counties. She is learning to clog, belly dance, sing, backup dance and how to play the ukulele.

Sherry stated, "I am so excited about being the winner of the trivia game. I am pleased to be a member of NCRGEA and have people concerned about my welfare."



Enjoy a fun, healthy experience in your Carolina community

Your local Humana Neighborhood Center® offers many services and resources to help you stay connected to your health, connect with friends and so much more.



Visit us in person or online. Discover what's happening at HumanaNeighborhoodCenter.com.

Humana A more human way to healthcare™

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CAREGIVER TLC - THRIVE, LEARN, CONNECT SUPPORTING FAMILY CAREGIVERS

Do you provide a broad range of assistance for an adult relative, partner, friend or neighbor with a chronic or disabling condition?

What is Caregiver TLC?

The Caregiver TLC Research Program offers FREE ONLINE support to adults providing care to older persons with memory loss, dementia, or chronic illness. Caregivers will complete six weekly virtual Zoom sessions led by trained facilitators. It will teach coping skills to deal with stress, depression and burden, and strategies to improve quality of life. Visit Caregivertlc.org

How Do I Learn More and Register?

- **To Register:** Visit the Caregiver TLC Website at frc.uncc.edu
- **To Ask Questions:** contact us at jmontoro@uncc.edu or call us at 704 687-6166



SOUTHMINSTER



UNC CHARLOTTE

MAY 23-26 LANCASTER, PA featuring the performance of "DAVID" at Sight and Sound Theatre, Hershey PA, Amish Tour, and Shopping!

On this tour, you'll enjoy great food, fun and entertainment. Travel north to Lancaster, to see "DAVID" a musical stage adventure like you've never seen before. You'll know you're close to Hershey when the air is filled with the sweet smell of chocolate. Learn all about the history of this unique town and the humble beginnings of its founder, Milton Hershey on your Chocolatetown Tour. Discover the Amish countryside and dine in an Amish family home. Most meals Included! 4 days 3 nights. **NEED 30 PEOPLE to MAKE THIS TRIP! Depart from Raleigh with pickup in Rocky Mount. \$739 pp**



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Something to Smile About

Tips for taking care of your teeth

Good oral health is an important part of your overall health. It can even reduce the risk of more serious medical issues, like coronary heart disease, stroke and diabetes. These simple tips from The Standard can go a long way toward keeping your teeth healthy.



Simple Tips for a Healthy Mouth

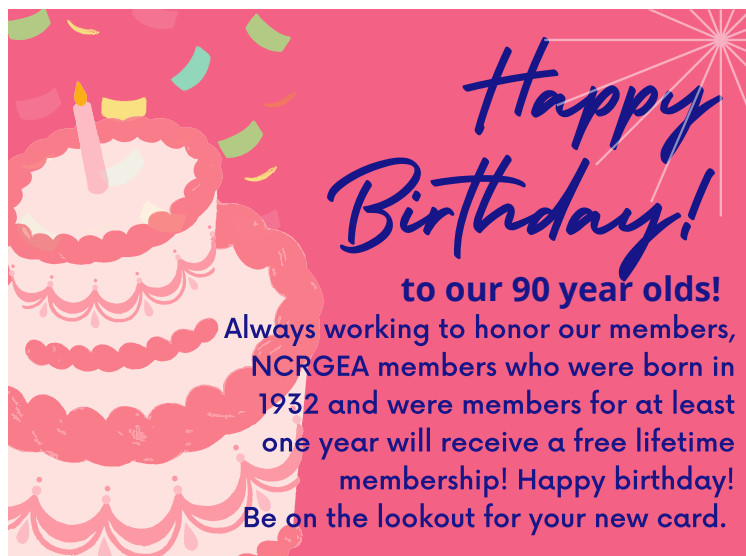
- Brush your teeth twice a day. Floss once daily.
- Eat nutritious, balanced meals and limit sugary foods.
- Drink fluoridated water if available.
- Visit your dentist regularly for cleanings and exams.

How to Handle Common Dental Emergencies

Accidents happen. If you find yourself or a family member in one of these situations, the following tips could help save a tooth.

Problem	Solution
Object caught between teeth	Try to gently remove it with floss. Never use a sharp instrument to remove an object from between your teeth. If you can't dislodge it with floss, contact your dentist.
Toothache	Rinse your mouth with warm water. Gently use floss or a water pick to remove food or debris stuck between your teeth. Use an oral numbing gel, and contact your dentist if pain continues.
Broken tooth	Rinse your mouth with warm water to clean the area. Use a cold compress to keep swelling down, and contact your dentist immediately.
Tooth knocked out	Gently hold the tooth by the crown and rinse the roots under running water. Do not scrub or remove any attached tissue. Carefully insert and hold the tooth in its socket, or place it in a cup of milk. Get to the dentist as quickly as possible.
Possible broken jaw	Apply a cold compress to control swelling. Seek medical care immediately.

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.



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**Office
DEPOT**



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Account # 8012 256 0607

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4. Purchases with card do not qualify for Office Depot® Office Max® Rewards.
3. Enter SFC # and wait for register to print.
2. Press "Total" and the select, "Charge" or, "F1-SFC Account" (touch screen only).
1. Begin normal sale transaction. Self Service copies must be prepaid at the register for discount.
Office Depot® Office Max® Associate Instructions:

NCRGEA member, get access to your special pricing and more with your Store Purchasing Card.

When you shop at any Office Depot or OfficeMax store, your Store Purchasing Card enables you to get the lower of the retail store price or your custom-discounted price. You will receive discounts on black & white copies, color copies, binding, folding and cutting at our in-store Print & Copy Services™ Center. In addition to your printed version, your Store Purchasing Card can be accessed via your mobile device.

Visit stores.officedepot.com to find a store near you.

FREE Lamination of your Store Purchasing Card

This coupon entitles the Office Depot Business Solutions Customer to free lamination of their Store Purchasing Card only. Not valid for lamination of any other product(s).

Valid in store. Must present this original coupon and your program card to cashier. Photocopies/ reproductions not valid. Not valid for purchases made in Office Depot outlet/clearance stores. Coupon is good for one-time use only, is not transferable, is not for resale or auction and cannot be combined with other offers or promotions. No cash back. Void where prohibited. Limit 1 coupon per customer.

Coupon Code 82677141



DOWNLOAD COUPONS from your computer or mobile app for Restaurants, Retailers, Hotel, Grocery Stores and More – Nationwide!

FREE PROGRAM

Coupons are available but the vendor base and discounts will be less than the Premium Access Perks.

- ① Go to: ncrgeafree.accessperks.com
- ② Click on **SIGN UP** and enter registration code **RETIRED**; enter your name, email address, set up a password and click signup.

That is it! Once you hit enter, you will be returned to the screen where coupons and vendors are made available to you. If you want more choices and deeper discounts, upgrade to the Premium Access Perks.

**SAVE 10%, 25%, EVEN 50%
ON PURCHASES YOU
MAKE EVERY DAY!**

PREMIUM PROGRAM

Includes entertainment, travel, fitness, and other venues not included in the free program. You will also reap deeper discounts with the Premium Access Perks Program. **THIS PROGRAM COSTS \$18.00 PER YEAR**, and you can enroll by going to our website www.ncrgea.com, **select benefits, Access Perks Program, and then CLICK HERE TO ENROLL**. Or complete the form below, and mail to us with your payment. Once your enrollment is received, it will take approximately two days for your account to be live.

PREMIUM ACCESS PERKS ENROLLMENT

Prefer to mail payment: *(Please Print)*

Name _____

Mailing address _____

Email _____ Cell Phone _____

Mail check for \$18.00 payable to NCRGEA to 528 Wade Avenue, Raleigh, NC 27605

Enrollment questions, please contact NCRGEA at 800-356-1190

Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees when the legislature is in session. You can sign up to receive NCRGEA Legislative updates by email!

- Go to ncrgea.com/contact.
- Click on: [Email Newsletter Signup](#)

IMPORTANT PHONE NUMBERS

NCRGEA.....	1-800-356-1190
In Raleigh Area	919-834-4652
The Standard	1-800-547-9515
Superior Vision.....	1-800-507-3800
NC Retirement Systems	1-877-627-3287
Seniors' Health Insurance Information Program	1-855-408-1212
In Raleigh Area	919-807-6900
NC State Health Plan	1-919-814-4400
Blue Cross/Blue Shield	1-888-234-2416
Amplifon Hearing Health Program.....	1-877-806-7054
Humana	1-888-700-2263
Social Security Administration.....	1-800-772-1213
State Employees' Credit Union.....	1-888-732-8562
Local Government Federal Credit Union	1-800-344-4846
NC Total Retirement Plans 401K/457 Plans	1-866-627-5267
Britt Travel Group	919-889-4900

NCRGEA Team

V. Vann Langston, President, Raleigh (District 8)

For a list of Board Members, visit bit.ly/ncrgealeadership

Bryan Setser, Interim Executive Director

For the list of staff members, visit bit.ly/ncrgeastaff

For a list of District Directors, visit bit.ly/ncrgealeadership

Living Power is published to provide current information for NCRGEA's membership. Newsletters are printed bimonthly and mailed to all members of NCRGEA. Your comments are welcome.

Editor: Vann Langston, Board President

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