



# LivingPower

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

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May–June 2022

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# President's Message

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Dear Friends,

This is my last letter to you as President of NCRGEA. I do hope that you have found these letters to be informative about what we do for you and how much we consider each of you a member of our public servant family. And what do families do? We stick together and support one another. Well, as I leave my two-year tenure as your President and 10 years as a Board member, I want you to know that we need to keep on sticking together. You did your duty even in the tough times, and now it's time for state and local officials to do their duty to our many retirees, whether it be pensions, COLAs or health insurance!



You have heard already that, after 10 years, the Supreme Court ruled on the Lake Case in the favor of state public servants who had joined the State workforce for a salary often below the market rate, with the promise that health insurance would be provided at no cost for an 80/20 plan. When the State reneged on that promise in 2011 by charging a fee for our health insurance, 28 plaintiffs, including Justice I. Beverly Lake, and one past and one current NCRGEA Board member, sued the State. NCRGEA supported that suit on behalf of our members from the very beginning and has spent over \$300,000 supporting that effort. Yes, it was a gamble over those 10 years when the outcome was not certain, but we knew NCRGEA needed to stand up for its members and all other retirees. Look for more news about the Lake case in this newsletter on page 2.

Previously, I announced that we had hired an interim ED while we searched for a new one. I want you to know that Bryan Setser and his team have not only kept the trains running on time, but they are producing more new services than ever before. If you have checked our website, you have already seen the first efforts at making the site more modern and user friendly while adding much new content. Over the next few years, you will find the NCRGEA website to be the “go-to site” for the lifestyle of retirees. We want to be the one place where you can go to be connected to all kinds of services you need to live a better, richer life. As I write this letter in April, we are in the midst of the Executive Director search led by Martha Sue Hall. Hopefully, we will be informing you of the new Executive Director at our

June board meeting.

Elsewhere in this publication, you will learn details about one of the staff's greatest achievements - a week-long virtual celebration of Public Service and Public Servants for the first full week of June. Instead of a few district meetings this Spring, all 65,000 of you will have access to presentations spread over most of the week, so you can choose what topics you want to learn about. The topics are those traditionally offered at our district meetings, plus many, many more. You can read much more about these opportunities in this newsletter on page 4 and on the website and social media.

You will also find in this newsletter several opportunities for you to participate in our efforts to recognize the contributions you and others make to our state, counties and municipalities. As a family of public servants during our careers, and even in retirement, let's celebrate that.

You and I are proud to have been public servants and I am honored to have served you on our Board.

Vann Langston, NCRGEA President

## **NCRGEA's Fight For Retiree Healthcare Rights Results In NC Supreme Court Ruling**

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NCRGEA is extremely pleased with the decision filed by the North Carolina Supreme Court on March 11, 2022 holding that eligible State employees have a vested right in a noncontributory health plan for life. This Association has worked on this case, the Lake Case, to support retirees' rights for almost 10 years.

As the Court stated, "These employees reasonably relied on the promise of this benefit in choosing to accept employment with the State. They are entitled to the benefit of their bargain, which includes eligibility to enroll in a premium-free plan offering the same or greater coverage value as the one available to them when their rights vested."

This decision has been a long time in coming. NCRGEA is grateful to the attorneys, led by Christopher Whelchel and Michael Carpenter at the Gray Layton Kersh firm in Gastonia, with great assistance from attorneys Sam McGee and Gary Jackson, who have worked so hard for so long to

protect retirees' rights. We are also grateful to AARP and the North Carolina Association of Educators for their support.

We agree with the Court's determination that this dispute raises issues of profound importance to the hundreds of thousands of dedicated public employees who devoted their lives to serving their fellow North Carolinians, often for far less immediate remuneration than would have been available to them in the private sector.

The Lake Case court decision may be viewed on the North Carolina Judicial Branch website at [bit.ly/lakecase](https://bit.ly/lakecase).

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.

**This FAQ has been developed to answer questions you may have about the Lake case. For additional information, please follow NCRGEA on its website and on Twitter and Facebook.**

### **What is the Lake case all about? What did the NC Supreme Court do?**

The Lake case is a civil lawsuit to restore contractually and constitutionally guaranteed non-contributory retirement health benefits. In 2011, the General Assembly passed a law requiring retirees to pay premiums to keep an 80/20 plan. This lawsuit was filed to have the non-contributory 80/20 benefits restored. On March 11, the NC Supreme Court held that eligible State employees have a vested right in a noncontributory health plan for life. This Association has worked with the Gray Layton Kersh law firm in Gastonia for over 10 years to bring about this result.



## **How will this decision benefit me?**

This decision means that all eligible vested retirees are entitled for life to have noncontributory health benefits in retirement that they were promised at the time they vested.

For those who paid premiums after 2011 to obtain the 80/20 plan, the case is going back to the trial court to determine whether the State breached the contract of a retiree, and if so, how much was the retiree damaged.

## **What happens next in the case?**

The Supreme Court ordered that the case be returned to the trial court to determine the value of the different health insurance plans in place when retirees vested in those benefits, and potential differences in that value compared with subsequent health insurance benefits offered by the State.

It is not yet known how long that will take.

## **Will retirees be reimbursed for the funds they have paid for their health insurance since their retirement?**

This is a question that will be resolved when the case goes back to the trial court.

## **Will this ruling have any impact on the Humana plan now being offered by the State?**

We do not currently have that answer. This and similar issues will be addressed as the case goes back to the trial court.

## **How many retirees are affected by this ruling? Does it affect retirees of local government?**

This case is a class action. There are approximately 220,000 persons in the class, composed of state retirees who vested in retirement health benefits and certain surviving spouses. They are members of the N. C. State Health Plan. Persons who retired from a local government under LGERS and are members of a local government health plan are not affected by this case. Retirees who retired after 2011 are not presently members of the class as the class was set-up and defined as of that date. There has not yet been a determination made as to whether retirees who retired after 2011 will be later included or how their rights might be affected by this case.

## How can I learn more about the case?

More information will become available later as the case makes its way back to the trial court and you can periodically check the website for further updates as they become available.

## **NCRGEA Celebrates Public Service With Virtual Conference to Replace In-Person District Meetings**

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In honor of public servants and their service, North Carolina Retired Governmental Employees' Association (NCRGEA) is excited to host a Celebration of Public Service Week, June 6-10, 2022, as a free virtual conference open to its members and the public.

As part of the week-long slate of sessions, you will have access to a variety of flexible learning and social activities that can be enjoyed from the comfort of your own home. The conference will serve as a replacement for this year's in-person District meetings, and it will offer interactions surrounding legislative priorities and updates, information on various benefits, connections with other members, and the presentation of a Public Service Award. There will also be pre-session opportunities related to digital communications. The event is geared towards NCRGEA members but will also include special sessions for others. Our Celebration of Public Service Week also recognizes public employees on the verge of retirement with sessions for them, government Human Resources personnel, and more.

With multiple sessions offered each day on different topics and using different formats, you can choose to attend each day or drop in and out during the week at your own convenience. Sessions may be accessed on a computer or on a mobile device such as a smartphone or tablet. In addition, you may choose to join sessions live, or catch up later by watching recordings on the NCRGEA YouTube channel when it is more convenient.

As mentioned before, the Celebration of Public Service Week serves as a replacement for in-person District meetings due to Covid-19 cases recently increasing. The online conference serves as an alternate way to reach out to members and share important information. At the end of the week, participants will be able to share feedback about the experience.

We look forward to you joining us for what will be an enjoyable, educational experience. Register at [ncrgea.com/celebration-register](https://ncrgea.com/celebration-register) or visit [ncrgea.com/celebration/](https://ncrgea.com/celebration/) for session information.

Celebration of Public Service Week Dates & Themes		
<p><b>6/6/22 - Monday</b>  <b>Welcome + Public Service</b>            Celebrating You! The event will kick off by recognizing the importance of public service.</p>	<p><b>6/7/22 - Tuesday</b>  <b>Service + Benefits</b>            Learn more about benefits, discounts, and more available to you as a NCRGEA member.</p>	<p><b>6/8/22 - Wednesday</b>  <b>Pre-Retiree Awareness</b>            Geared towards helping governmental employees prepare for retirement. Be sure to tell your friends.</p>
<p><b>6/9/22 - Thursday</b>  <b>Local Engagement</b>            This is your chance to hear what is happening locally within NCRGEA's nine districts and connect with others in your area.</p>	<p><b>6/10/22 - Friday</b>  <b>Advocacy + Closing</b>            Hear updates on NCRGEA legislative priorities, and how you can get involved.</p>	<p><b>Pre-Sessions</b>  <b>Digital Communications</b>            Look out for special sessions in May to help you navigate and make the most out of technology.</p>

Conference sessions and times will be continually updated until closer to June 6. Each day's sessions will revolve around one of the themes listed in the table above. Please visit the Celebration Public Service website to view the most current session information. <https://ncrgea.com/celebration/>

**Register Here:**  
[ncrgea.com/celebration/](https://ncrgea.com/celebration/)





Register early and invite fellow governmental retirees or anyone getting close to retirement, to register and attend. NCRGEA will be offering prizes for participation, including gas and grocery gift cards, with winners being notified via email.

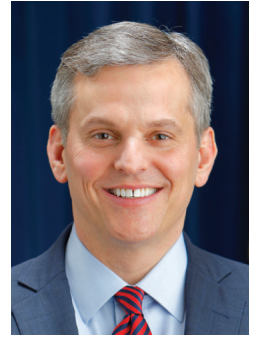
<b>Prize #1</b>	Register by <b>May 15</b> and attend any portion of the programming on a given day. Each afternoon, NCRGEA will randomly select winners among those who have both registered and attended a session that day.
<b>Prize #2</b>	Refer at least three non-NCRGEA members (friends, family members, neighbors, former colleagues, etc.) who register for the event using your name. Winners will be randomly selected at the end of the conference to receive special recognition and prizes.
<b>Prize #3</b>	Get your fellow retiree friends or neighbors together for an 'in-home watch party' to participate in the conference together. Send us a picture of your gathering to be entered to win special prizes!

**Conference Viewing Tip:** If a virtual conference is new for you, please join a friend or set-up a watch party with someone who is familiar with Zoom, or, perhaps invite your grandchildren or other members of your family into the process to help you with in-home viewing options.

# Steer Clear of Scammers This Tax Season

Attorney General Josh Stein

The tax filing deadline may be over, but scammers are still looking to take advantage of hardworking North Carolinians. Each year, my office hears from North Carolinians who have fallen victim to tax scams that put their money and personal information at risk. Here's how you can file taxes safely and protect your information afterwards.



**Guard your personal information.** Identity thieves can use your Social Security number to take out loans, open credit cards, or collect your tax refund. Don't email your Social Security number or other confidential information to a tax preparer or the IRS.

**Watch out for fraudulent tax filings in your name or business.** Thieves can use your personal information to file taxes under your name and pocket your refund. If you receive a notice from the IRS indicating that more than one tax return was filed in your name, respond immediately to the IRS employee whose contact information was provided.

**Beware of scammers posing as the IRS.** People who call you claiming to work for a government agency are probably crooks. Unless you've received written communication from the IRS that outlines your tax debt, the IRS is unlikely to call you to collect. Ask for the caller's name and identification number. Then hang up, look up the agency's number on a government website, and call the agency directly. If anyone demands you make immediate payments using gift cards, money orders, or wire transfers, don't—it's a scam.

If you believe you have been the victim of a tax scam, contact my office at 877-5-NO-SCAM or <https://ncdoj.gov/complaint>.

## 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.

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

# NC Pension Plans Have Minimal Exposure to Russian Companies

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*By Treasurer Dale R. Folwell, CPA*

From the moment Russian missiles and artillery began to rain on Kyiv, Kharkiv, Odessa and the Donbas region of Ukraine, calls have come from the West to reject all things Russian, including the divesting of state pension plans from Russian companies and securities. As justified as these calls may be, it may not be as easy or as impactful as you may think.



The Department of State Treasurer has held Russian securities as part of emerging markets portfolios for decades. But the Russian securities currently held in its international equity portfolio are minimal, as is the Supplemental Retirement Plan portfolio, which has holdings all within the international equity and index funds. The plans remain one of the most secure in the country, if not the world.

Other state systems have much larger Russian exposure, including the California Public Employees' Retirement System and California State Teachers' Retirement System, for example. They have investments of nearly \$1 billion and \$171.5 million, respectively.

However, getting rid of the holdings is proving to be far more complicated than hitting the "sell" button on your computer. Many financial-services providers are backing away from dealing in Russian-backed securities, and Western sanctions related to the financial and banking sectors make disposing of the assets problematic. Additionally, most holdings in Russian securities are now essentially worthless, forcing many into a difficult decision because selling them at this time would guarantee substantial losses.

That's why I recently called on Congress to amend federal law to give your state pension plan a pathway to recover what could be hundreds of millions of dollars in nationwide economic damages including the value of losses to the North Carolina Retirement Plans resulting from Russia's unprovoked military attack on Ukraine.

The North Carolina House of Representatives supported my call when they unanimously passed House Resolution 981 sponsored by House



Speaker Tim Moore, R-Cleveland. We are asking Congress to amend the Foreign Sovereign Immunities Act of 1976 (FSIA). The act generally exempts foreign-owned property from seizure under U.S. law, effectively prohibiting states and others from recovering adverse judgments made against other countries including Russia.

## NC DEPARTMENT OF STATE TREASURER RUSSIAN SECURITIES

### INTERNATIONAL EQUITY PORTFOLIO

\$80 MILLION OR JUST  
0.067% OF THE PLANS  
TOTAL HOLDINGS OF  
\$118.8 BILLION

### SUPPLEMENTAL RETIREMENT PLAN

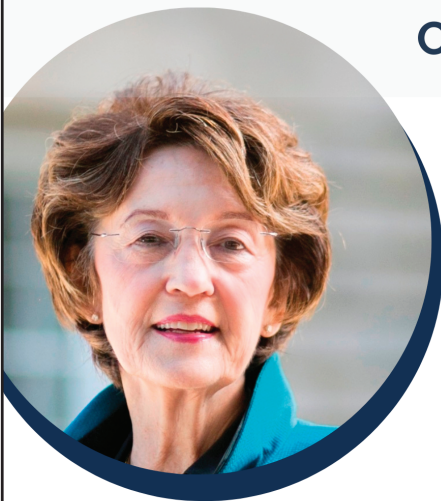
\$12 MILLION IN EXPOSURE,  
OR 0.077% OF THAT PLAN'S  
\$15.5 BILLION

# NC Secretary of State's Office to Participate in Celebration of Public Service Week Session

During this session, two attorneys will discuss ways in which injury or illness can render retirees unable to handle their own financial and health affairs. They will also detail how state retirees, and soon-to-be retirees, can avoid these unexpected occurrences through advance care planning and durable (financial) powers of attorney. The presenters will be Misty Piekaar-McWilliams, Legal Services Developer for NC Division of Aging & Adult Services, and Ann Elmore, NC Department of the Secretary of State Advance Health Care Directive Registry.

celebration of  
**PUBLIC SERVICE**  
JUNE 6-10, 2022

## NC Secretary of State's Office to Participate in Celebration of Public Service Week Session

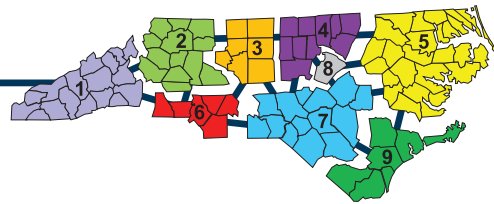


Secretary of State Elaine F. Marshall's office is pleased to host a session during the NCRGEA conference about the importance of advanced planning for public service workers dealing with retirement.

Please check the conference website for updated information at <https://ncrgea.com/celebration/>

**NCRGEA**  
— NORTH CAROLINA —  
RETIRED GOVERNMENTAL  
EMPLOYEES' ASSOCIATION

# District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

Fellow Retirees,

The NCRGEA has planned a great celebration during the week of June 6-10. We continue to be active toward growth and want to see you at this virtual week-long event replacing our usual district meetings. Bring your friends and join us for exciting sessions throughout each day.



## Get to Know the NCRGEA Trivia Game

The May Trivia game is available on our website under the “news” tab. Our March \$50 gift card winner is Annie Doris Garner, from Garysburg, NC, Northampton County (District 5). Please find out more about Doris on page 13 and on Facebook.

Trivia answers for March 2022:

**Questions:** How many registered lobbyists does the NCRGEA contract? What do they do when the General Assembly is in session?

**Answers:** The NCRGEA has a team of 4 registered lobbyists. They attend House/Senate committees, track bills relevant to NCRGEA, and meet with legislators/staff to promote NCRGEA’s agenda. They cultivate relationships with legislators, legislative staff, the Office of the State Treasurer and other government agencies. They speak to support/oppose legislation of positive/negative consequence for NCRGEA members.

## Celebration of Public Service Week- Local Engagement Day Thursday June 9th

During the conference, on Thursday, June 9th, we are focusing on “local engagement.” You will be able to hear about the joys of retirement from a panel of your peers and learn more about the Community Advisory Boards (CABs),

followed by a chance to meet fellow retirees in your respective districts. Besides the NCRGEA prizes offered, AARP North Carolina is sponsoring the Bingo games/prizes and exercise sessions will be offered daily!

On Monday, June 6, we will give our first annual Public Service Award. Please be sure to nominate members you know who are doing great service to our communities. You can nominate yourself as well. Additional information is in this newsletter and on the website at: [www.ncrgea.com/celebration/](http://www.ncrgea.com/celebration/)

### **Services Available**

Please be sure to visit your local **Humana Neighborhood Centers** or visit them online at [www.humananeighborhoodcenter.com](http://www.humananeighborhoodcenter.com). **Meals on Wheels** (MOW) needs volunteers. Contact your local MOWs or visit: [www.mowanc.org](http://www.mowanc.org). And, if needed, contact **Transitions LifeCare** at [www.transitionslifecare.org](http://www.transitionslifecare.org), which provides comfort and support for people of all ages experiencing life-changing illnesses. There are similar services across the state in your local areas.

And finally, in honor of **Older Americans Month** (May), we recognize our entire NCRGEA membership and your contributions in making NC a great place to live, work and enjoy retirement! This year's theme is "**Age My Way**, an opportunity for all of us to explore the many ways older adults can remain in and be involved with their communities."

Deryl  
[deryl@ncrgea.com](mailto:deryl@ncrgea.com)

## **Nominations Needed for First NCRGEA Lifetime Public Service Award**

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In recognition of a retired governmental employee who has made significant contributions as a career public servant in North Carolina, NCRGEA will present one member with the first annual Lifetime Public Service Award in June.

Do you know a NCRGEA member who deserves to be recognized? **Please submit your nominations today by filling out the form by May 18, 2022.** We are looking for someone who:



- Is a current NCRGEA member
- Has demonstrated excellence in public administration or service delivery throughout their public service career in North Carolina
- Has continued to support their community in retirement through volunteering, community service efforts, and/or other contributions

Remember to make your nominations today! If you wish to request a printed form, call (919) 834-4652 or (800) 356-1190.



Nominations Needed

## NCRGEA LIFETIME PUBLIC SERVICE AWARD

Link -- [bit.ly/serviceawardform](https://bit.ly/serviceawardform)



Board members, Melissa Bartlett and Karl Sanders, and Vice President Martha Sue Hall represented NCRGEA at the Personnel Administrators of North Carolina (PANC) Conference in Wrightsville Beach, April 10-13, as they spread the word about our organization and recruited new members.

# All Call for Active & Engaged NCRGEA Members: Let Us Feature You

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These days, age is just a number, and no one demonstrates that more than NCRGEA members as they redefine what being retired means in 2022. To recognize that, we have started an Active & Engaged member spotlight to feature members who defy traditional ideas about life in retirement. It's also a great opportunity for us to put a face on the members who are the heart of our organization.

Will you be part of this initiative and represent your NCRGEA district? If so, please use this link – [bit.ly/activeandengaged](https://bit.ly/activeandengaged) – to fill out the Google Form to share about one of the following:

- Volunteer Efforts
- Special Skills or Second Career
- Pet Companions
- Active Physical & Mental Lifestyle

The information and photographs provided by you are shared on NCRGEA's Facebook account and other platforms. As of this newsletter printing, five members have been featured, and their photographs and names are shared here. In addition, if you see a Spotlight on social media, we ask that you comment, "like," and share whenever possible. Let's spread the word that NCRGEA is a people-first organization that is reimagining retirement.

If you don't have easy access to sharing information online, please contact Dr. Deryl Fulmer at 919-980-6681 or [deryl@ncrgea.com](mailto:deryl@ncrgea.com).



## MEMBER SPOTLIGHT FORM

# Active & Engaged

Link - [bit.ly/activeandengaged](https://bit.ly/activeandengaged)



### Member Spotlights: Active & Engaged



**Horace Robertson**



**Delores Parker**



**Phyllis Fulton**



**Cathy Spruill**



**Ben Neal**

To see the entire spotlight information for each member, read more on our website and Facebook page.

# 3 Ways to Make Your Savings Last in Retirement

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You've worked and saved for your retirement. Now that you've arrived, here are three tips for making that money last.

## 1-Assess your income if you're new to retirement.

Income typically drops once we retire, so it's important to compare your "new" net income to your expenses.

The Consumer Financial Protection Bureau (CFPB) reports that retirees with pension income are better able to maintain the same level of spending for their first five years after retiring, versus those without. With a defined benefit plan you have income that will last throughout your retirement, which makes budgeting much easier. Waiting to claim full Social Security benefits also helps achieve this.

Ideally, your total income and the value of all your savings and non-housing assets should be greater than, or equal to, the total amount you'd spend if you kept up the same level of spending as during your first year of retirement.

## 2-Manage your debt.

Fewer retirees own their homes outright than in years past, which means housing is likely your largest expense. If you plan to modify your home to age in place, these costs could further increase.

Make sure your financial plans include home repairs, taxes and other housing-related costs. Explore the impact to your retirement savings before refinancing your existing mortgage to get a lower payment. And if you plan to tap into your home's equity to consolidate debt, think through your financial options should unanticipated expenses arise.

If you have student loan debt for yourself, even over age 60, or for a relative, the U.S. Department of Education offers plans to make payments more affordable should your income decrease.

## 3-Prepare for the unexpected.

Experts call them "income shocks," those financial crises we don't see coming. The National Endowment for Financial Education (NEFE) notes that retirement savings are especially vulnerable to shocks.

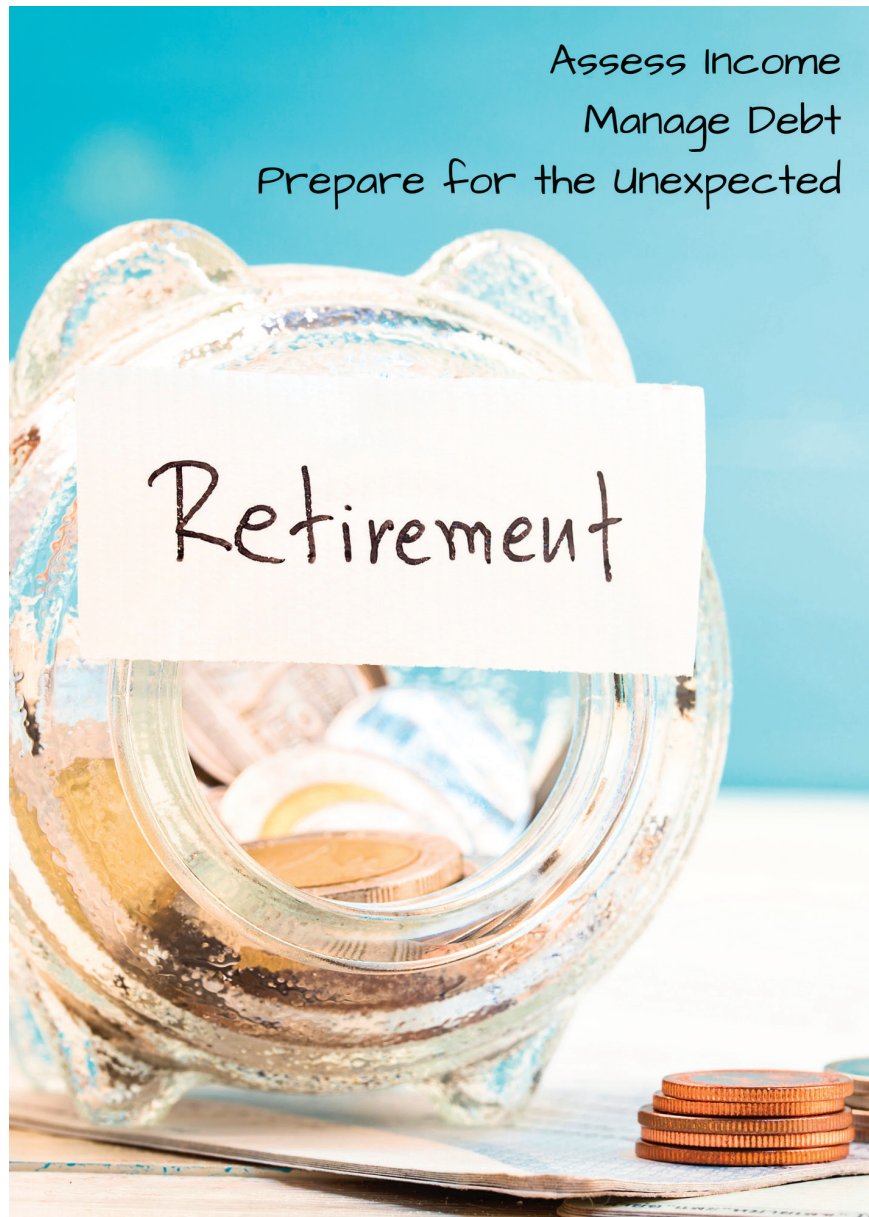
While retirees are generally required to take distributions from a 401(k)

or 457 plan by a certain age, taking “emergency” cash-outs from your retirement savings can weaken your financial position.

Examine your options now, including potential taxes and penalties on withdrawals, to create a plan that minimizes impact to your retirement funds if a crisis occurs.

Visit [lgfcu.org](http://lgfcu.org) for more good ways to manage your money.

*Article provided by Local Government Federal Credit Union, [lgfcu.org](http://lgfcu.org). The advice provided is for informational purposes only. Contact a financial advisor for additional guidance.*



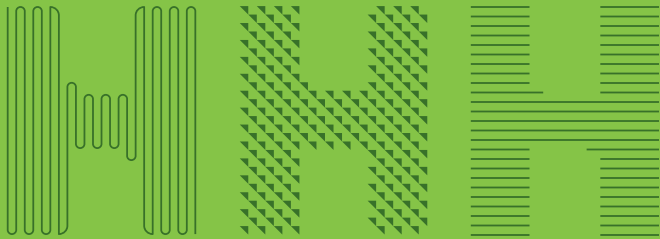


# Humana In-Person Events Coming Soon

North Carolina State Health Plan's Humana Group Medicare Advantage Plan members, be on the lookout for our upcoming in-person BH2U events. The events are being held at each of the five North Carolina Humana Neighborhood Centers. Event details are posted on the custom website at <https://our.humana.com/ncshp/additional-information>.

For those who live near a North Carolina Humana Neighborhood Center, we will be presenting in-person on a variety of topics such as: Making a healthy change, battling the aging brain and stretching your grocery dollars. If you do not live near a Humana Neighborhood Center, do not fret! The Humana Neighborhood Centers offer online live and recorded classes.

You can access the live and recorded classes at <https://www.humananeighborhoodcenter.com>.



## Supporting all the ways you feed your body and your mind

At Humana, what we do is more than health insurance. It's human care—care that works harder, goes further and digs deeper. All for you.

**Humana**® A more human way to healthcare™

Y0040\_NCHLCSYEN\_C



## Strength in Numbers: Let Friends Know About NCRGEA

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Thank you for being a member of NCRGEA!

For over 50 years, our goal here at NCRGEA has been to put the interests of our retired state and local public servants first. We value your enthusiasm and participation in our organization and are constantly seeking to improve your quality of life as a retiree.

YOU are our most valuable asset. With over 65,000 members, there is strength in our numbers, as is evident by the outcome of the Lake case. The best way for us to become even more effective in our efforts to protect the interests of government retirees is for you to tell a friend. As you recognize our value, let your fellow retirees know about NCRGEA. We are here to serve YOU.

Again, thank you for your continued support.

## Social Engineering, Scams, and You: Know What to Look For

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Since the onset of the COVID-19 pandemic, the Credit Union has observed an increase in the use of sophisticated social engineering campaigns to perpetrate fraud. To protect yourself against fraudulent activities, consider the following:

- Is this how this merchant normally contacts you? Review your account on a separate device and look for messages or requests for payment information updates. For a phone call, verify the merchant's phone number on its official website and callback to verify the communication is legitimate.
- Are they asking for too much information or private information? You should never be asked to provide credit union/bank account or online banking information, Social Security Numbers, Personal Identification Numbers (PINs), or other sensitive financial information unless you initiate the call.
- If you receive a phone call, is the caller agitated that you aren't providing the requested information? Scammers will often create a

- sense of urgency by claiming you face fines or even legal action.
- Have they asked you to make a payment with gift cards? If so, do not respond and report the communication to the merchant or agency. Legitimate companies will not request payment by gift card.

Remember:

- The Credit Union will not ask you to provide your full card number, PIN, Member Access Log-on, or to provide a one-time passcode unless you placed the call to us.
- Look out for unexpected emails, social media messages, or text messages that contain links. Do not click on links from unfamiliar sources or respond to suspicious messages.
- Be wary of requests to download third-party apps or allow remote access to your device for assistance.
- Robocalls or communications with poor grammar, misspellings, or stilted language may indicate a potential scam. Use additional caution.
- Trust your instinct. When in doubt, do not provide any information.

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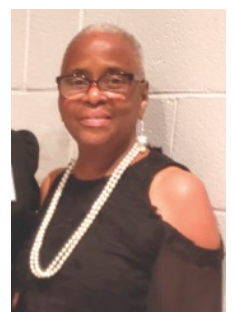
## March Trivia Winner 2022: Doris Garner

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Annie Doris Garner is our March Trivia winner. She lives in Garysburg, NC, located in Northampton County (District 5). Married to the late Marvin Garner, she has two children, Victor and Stephanie Garner, six grandchildren and six great grandchildren.

In 2016, Doris retired from Halifax Community College, Weldon, NC as bookstore manager. She tells us she loved her job and never considered it work. She referred to Mark Twain, who said, "Find a job you enjoy doing, and you will never have to work a day in your life."

Doris said that she likes being a member of NCRGEA because the organization is so beneficial and keeps its members "updated on the status of legislation, NC Retirement System, NC State Health Plan, retirees' bonuses and raises and much, much more."





The best thing about retirement, according to Doris, is being able to do what you want to do. She said, “every day is a Saturday or Sunday” for her now. She is now learning how to make floral and fruit arrangements in addition to using Desktop Publishing, where she just created a booklet of recipes from her family.

When she heard the news about being the NCRGEA March Trivia Game Winner, Doris was so excited. She stated, “When I received the GREAT news I immediately texted my family!” Congratulations to Doris.

## Dental and Vision Updates

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Hello NCRGEA members and affiliates, Josephine Lanier Insurance Director here with some Dental and Vision reminders.



First, I would like to thank you for being a member of our wonderful association and allowing me to service you with your dental and vision needs.

I understand due to the Covid outbreak many of us who were enrolled in the Standard Dental Plan and Superior Vision plan did not use our coverage. With activities opening up again and Dentist and Eye providers scheduling more appointments, I hope you will use your dental and vision coverage and make an appointment.

A few things to remember with your dental and vision coverage:

Please verify that you have a Standard Dental card. In 2020, we changed Dental providers from Metlife to the Standard Insurance Co. which uses the Ameritas network of providers. Remember, you may see any dentist you choose; however, you will see the biggest savings if you utilize a dentist in the Ameritas network. These dentists have agreed to charge a lower cost on most procedures.

If you do not have a Dental card, need to check your enrollment/account status or if you need help locating a provider in network in your area, you may call the Standard customer service number at 1-800-547-9515.

You may also contact Superior Vision customer service at 800-507-3800, for a replacement card and coverage information. In addition, you can ask for assistance in locating an eye provider in your area or you may just ask your provider if they are in the Superior Vision network when you call to make your appointment.

Please go to our website [www.ncrgea.com](http://www.ncrgea.com) and look under dental and vision benefits for details of the plans. If you do not have web access, call our office, and we will be more than happy to mail out the plan information. The numbers are (919) 834-4652 or (800) 356-1190.

Dental and vision insurance is a great thing to have in case of emergencies. However, we mustn't forget the importance of our eye and dental health. Stay healthy and be happy!

## Protecting Yourself Against Diabetes

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Diabetes is one of the most prevalent diseases in the U.S. Adults and children alike can be affected due to ethnicity, genetic traits, and diet. Take charge of your health by maintaining a healthy lifestyle and seeing your physician once a year.



### How it affects your vision

Anyone with diabetes is at risk for developing diabetic retinopathy. This potentially blinding condition causes swelling and blockage in the blood vessels in your eyes. New, fragile vessels may form and burst, which could lead to severe vision loss or blindness.

### Warning signs

See an eye care professional immediately if you experience difficulty reading, blurred vision, sudden loss of vision in one eye, or if you see dark spots, flashing lights, or rings around lights. Diabetic retinopathy can also develop without any of these symptoms beforehand, so be consistent and be sure to schedule an eye exam once a year.

### How do I sign up for my annual eye exam?

Find eye care professionals near you at [superiorvision.com/member](http://superiorvision.com/member) and schedule your eye exam today.

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

- ① Go to: [ncrgeafree.accessperks.com](http://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.

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### 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](http://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.

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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](http://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](http://bit.ly/ncrgealeadership)*

**Bryan Setser**, Interim Executive Director

*For the list of staff members, visit [bit.ly/ncrgeastaff](http://bit.ly/ncrgeastaff)*

*For a list of District Directors, visit [bit.ly/ncrgealeadership](http://bit.ly/ncrgealeadership)*

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