

Living power

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

January-February 2019

Volume 35, Number 1

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North Carolina

**Retired
Governmental
Employees'**

Association

President's Message – HAPPY NEW YEAR!

Here at the NCRGEA, we're working hard to make 2019 our best year ever. We're laying the groundwork to bring some exciting improvements to our organization, including expanding benefits, strengthening our engagement with members, and pushing even harder to protect and support retiree benefits.

There are both short- and long-term initiatives our Board of Directors must consider when looking to improve benefits and better serve our members. We want NCRGEA to be a household name (or a household acronym), helping shape a positive public image for both retired governmental employees and active public servants. We want to get our members more engaged, grow our membership and reconnect the public to the important role public servants, both present and past, and play in making our local communities strong and North Carolina a great place to work, play, and retire.

Benefits – Last year we expanded benefits to include a supplemental health benefit for Medicare-eligible local government retirees through AmWINS. We also began offering identity theft and legal assistance through ID Shield/Legal Shield. This year, we will continue to improve the quality of our dental and vision benefits. We will offer online enrollments, hoping to make your enrollment process simpler. We are also now providing our online discount program, Access Perks, to all members at no charge.

Outreach – We want to hear from you! As the largest association of its kind in the United States (67,000 members strong and growing), it's vital to make sure we are all engaged. Each one of us is an important part of making our association great. This year we will continue engaging members at our usual district meetings, but we're doing more than that. This year we will host focus groups to get your input on how we may best serve our membership and grow our influence among local and state decision makers. Member involvement will only make our organization stronger.

Want to be more involved? Ever wondered about serving on our board? If so, be sure to read page 3 in this issue to learn more.

Legislative -The 2019 North Carolina General Assembly convenes this month and we will again represent our membership at the legislature to grow support and strengthen our legislative priorities:

- Support a Cost of Living Adjustment (COLA) sufficient to maintain retirees' buying power and stay abreast of the Consumer Price Index.
- Maintain the State Budget in 2019-2020 to sustain the Annual Required Con-

tribution (ARC) to the Retirement Systems (TSERS/LGERS.)

- Maintain the State funding for the State Health Plan. Continue full funding for the State Health Plan with no decrease in benefits and no required premiums for current and future retirees on any basic plan.
- Support continuation of a Defined Benefit (DB) pension plan and oppose any trend toward a Defined Contribution (DC) plan.

You will receive an updated list of legislators in our next newsletter. We encourage you to reach out to your local elected officials and share the importance of these priorities as well as all matters crucial to public sector retirees.

Your NCRGEA Board of Directors and staff are working hard for you, and we're excited to help make NCRGEA all it can be for you and all local and state government retirees.

Here's hoping 2019 will be the best year yet for you and for NCRGEA. May your year be filled with good health, good fortune, and good times!

Lake Case Update

The Lake case was heard in the NC Court of Appeals (COA) on Thursday, November 28, before Judges Bryant, Hunter, and Tyson. The State made several arguments with the primary argument being that the Superior Court erred by finding the State had a contract with retirees for an 80/20 premium-free plan. The State contended the statutes gave it the right to amend the plan at any time, even no benefits of it chose. Attorneys for the plaintiffs countered that the evidence is clear, that for vested retirees, the state promised, under the regular plan, 80/20 premium free. The ability to amend is reserved for new, non-vested persons.

Each side argued for 30 minutes, the limit under COA rules. The Court took the case under advisement. Rulings from the Court usually come down about 3 months after argument. An opinion from the Court is not likely until late winter or early spring of 2019. Complicated cases sometimes take longer.

We will continue to provide updates in *Living Power* when there is new information.

NCRGEA Seeking Board of Directors Candidates

NCRGEA is seeking candidates for District Directors to serve on the NCRGEA Board of Directors beginning July 2019. If you might be interested in being on our Board of Directors or learning more information, please contact Richard Rogers, our NCRGEA Executive Director. If you are interested learning more about the role of Board of Directors, but do not live in the districts listed below we still would like to hear from you.

NCRGEA has nine districts across the state. The districts and the counties represented by each district that will have a Board vacancy are listed below along with a brief overview of Board member responsibilities. Board members must live in any one of the counties listed in a district.

District 4	Serving NCRGEA members in Caswell, Person, Granville, Vance, Warren, Franklin, Alamance, Orange, Chatham and Durham counties
District 5	Serving NCRGEA members in Craven, Pamlico, Greene, Pitt, Beaufort, Hyde, Dare, Tyrrell, Washington, Martin, Edgecombe, Wilson, Halifax, Bertie, Northampton, Hertford, Gates, Chowan, Perquimans, Pasquotank, Camden, and Currituck counties
District 8	Serving NCRGEA members in Wake County
District 9	Serving NCRGEA members in Columbus, Brunswick, New Hanover, Pender, Duplin, Onslow, Jones, Wayne, Lenoir and Carteret counties

NCRGEA holds three regular Board meetings in Raleigh each year. Board member elections are held at the June meeting and new Board member terms are effective July 1, 2019. Board members serve three-year terms and are eligible to be elected for a second three-year term. Mileage and travel expenses are reimbursed, and hotel expenses for Board members, who due to of the distance from Raleigh need to stay overnight on the evening prior to the Board meeting. Board members also participate in the annual Lobby Day at the General Assembly and serve on one or more of the standing committees which oversee the various program areas of the Association.

2019 Retiree Pay Dates

(Dates pension checks are direct deposited to your bank account or checks are mailed.)

January 25	July 25
February 25	August 23
March 25	September 25
April 25	October 25
May 24	November 25
June 25	December 20

Be sure to keep the NC Retirement Systems informed of your correct mailing address.

Call 1-877-627-3287 for all questions about your retirement check or deductions.

The “HEARING BONE’S” connected to the WHAT?

Hearing loss may signal other important health issues.

CARDIOVASCULAR DISEASE

Could the ear be a window to the heart? Hearing loss and CVD are linked



ALZHEIMER'S & DEMENTIA

Dementia risk may be up to 5x higher with hearing loss

DEPRESSION

Symptoms go down, quality of life goes up with hearing aid use



HOSPITALIZATION

32% more likely for older adults with hearing loss

FALLING

Hearing loss tied to 3-fold risk of falling



DIABETES

Hearing loss is 2x as likely for those with Diabetes

CHRONIC KIDNEY DISEASE

Moderate CKD associated with 43% increased risk of hearing loss



MORTALITY

Hearing loss tied to greater risk of dying for older men



Treating hearing loss may help more than just your hearing.

For more information, call **877-806-7054** or visit www.amplifonusa.com/ncrgea



Courtesy of The Better Hearing Institute.
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MOTORCOACH TOURS!

APRIL 9 – DAY TOUR (GREENSBORO BARN THEATRE) – DINNER & SHOW “SMOKE ON THE MOUNTAIN”

The musical talent is surpassed only by the side-splitting hilarity of these characters. **\$98 pp**

APRIL 16-17 – OVERNIGHT TOUR TO HARRAH’S CASINO IN CHEROKEE, NC

Enjoy fun in the mountains while trying your luck in the casino! **\$229 pp**

40 FREE PLAY & lunch stop in Asheville, NC

APRIL 23-27 – FLORIDA GETAWAY!

5 days 4 nights. Visit the Holy Land park in Orlando, then travel south to Sarasota to visit the Ringling Museum to learn all about the greatest show on earth!

You’ll also visit the winter estates of Edison & Fords (in Ft. Myers) and see the wonderful exhibits in the museum. Great Tour! Most meals included **\$729 pp**

CRUISES

MAY 6-16 – IRELAND & ICELAND - 10 NIGHT CRUISE – SPACE AVAILABLE – CALL TODAY!

Limited space available, call today!

RIVER CRUISING

JULY 30 – VIKING PROMO - FRENCH COUNTRYSIDE

8 days 7 nights. Sail along France’s scenic Rhône River past some of the most beautiful vistas the French countryside has to offer. During your 8-day journey, explore the famed region of Burgundy and the lavender fields of Provence. Visit Gallo-Roman ruins in both Vienne and Arles; walk the cobbled streets of Arles to see how it inspired Vincent van Gogh. And visit the historic Papal Palace in Avignon, “City of the Popes.” Shore excursions included, meals and wine & beer at meal times. Price **\$2824 pp** (dbl occupancy) **Only \$599 air add on** for RDU & CHARLOTTE (Pre/post extensions available to Paris or Monte Carlo). Call today!

FLY TO VACATIONS!

JUNE 23 – BACK BY POPULAR DEMAND! SUMMER RAIL & SAIL

Visiting New Hampshire, Maine and Vermont for 6 days 5 nights. See the very best of New Hampshire and Maine by Land, Rail and Sea! You’ll enjoy spectacular views with a train ride up the highest mountain in the northeast, and boat tours that take you past the lighthouses of Portland, Maine and travel up to Vermont to enjoy beautiful scenery, great cheese and of course maple syrup! AIR INCLUDED from RDU & CHARLOTTE **\$1998 pp** (dbl occupancy)

SEPTEMBER 29 – DISCOVERING SAN ANTONIO

Relax Texas-style when you settle into your River Walk hotel on this 6 day 5 night San Antonio tour. Visit the UNESCO World Heritage sites of the legendary Alamo and Mission San José. Also visit Fredericksburg, TX to see the Pacific War Museum and the LBJ Ranch in Stonewall, TX. AIR INCLUDED from RDU & CHARLOTTE **\$1769 pp** (dbl occupancy)

OCTOBER 18-27 – WONDERS OF ARABIA

Featuring Dubai, Abu Dhabi and the Arabian Desert. *Air Included, 8 Nights, 8 Breakfasts, 2 Lunches, 3 Dinners, Camel Ride, Desert Dune Buggy Ride and Evening Cruise – Flights on Emirates! A trip of a lifetime – Call today for color brochure! **\$5795 pp** (dbl occupancy)



919-889-4900

karen@carolinacruisetours.com

www.carolinacruisetours.com

Carolina
CRUISE & TOURS

2019 Spring District Meetings - Coming Soon!!!

Our 2019 spring district meetings will be held along coastal North Carolina. Invitations will be mailed in late February for our April meetings. Note: normally we would also hold a meeting in New Bern, but Hurricane Florence severely damaged the New Bern Riverside Convention Center and repairs will not be completed until next fall. When repairs are completed, we will put the New Bern district meeting back into our rotation. Typically our New Bern meeting attendees are NCRGEA members who live in Craven, Jones, Lenoir and Pamlico counties. Members from these counties interested in attending a spring district meeting can select any of the locations listed below and register to attend. Registration will be by mail or through our website beginning in mid-February.

Date/City	Members from these Counties to be Invited	Location
April 15, 2019 Greenville	Pitt, Greene, Wayne, Beaufort	Greenville Convention Center 303 SW Greenville Blvd.
April 16, 2019 Kitty Hawk	Dare, Hyde, Washington, Tyrrell	Hilton Garden Inn Outer Banks/ Kitty Hawk 5353 N. Virginia Dare Trail
April 17, 2019 Elizabeth City	Bertie, Camden, Chowan, Currituck, Gates, Pasquotank, Perquimans	Kermit White Center, Elizabeth City State University 1704 Weeksville Road
April 25, 2019 Morehead City	Carteret, Onslow, Duplin	Crystal Coast Civic Center 3505 Arendell Street
April 26, 2019 Wilmington	Brunswick, Columbus, New Hanover, Pender	Wilmington Convention Center 10 Convention Center Drive

State Health Plan - UHC Network Coverage Update

Some members under the UnitedHealthcare (UHC) Group Medicare Advantage plans have received letters from hospitals stating they may no longer be in-network with UHC. While it is true that UHC may be out-of-network for these hospitals, State Health Plan members are still able to receive services from them and their employed physicians at no additional cost.

Here's why: Both the UHC Base and UHC Enhanced plans are considered National Preferred Provider Organization plans with a "passive" provider network, which allows members the flexibility to use providers in or out of UHC's large national network. An out-of-network provider must participate with Medicare and accept the UHC plans.

In-network providers must accept the plan as part of their contract and continue to see the member if the member is a current patient. They will be paid according to their contract with UHC. If the provider is out-of-network, they will be paid based on Original Medicare's fee/payment schedule. Plus, if the out-of-network provider does not accept the Medicare fee schedule amount, they may bill an excess charge BUT it will be paid by UHC, NOT the member.

If you are a UHC member and need help finding a provider, call 866-747-1014, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week.

Happy Birthday 90-Year Olds!!!

One of the benefits of NCRGEA membership is free lifetime membership the year you reach age 90. NCRGEA members born in 1929 who have been members of NCRGEA for at least the past year will be receiving their new lifetime membership cards in January.

As a lifetime member, you are still entitled to all benefits of NCRGEA membership. Happy 90th birthdays and thank you for supporting NCRGEA through the years!

Tax Season is Approaching!

For more than a decade, State Employees' Credit Union has offered tax return preparation to its eligible members. The upcoming tax season will be no exception! Beginning January 23, 2019, our tax preparers will be available to help qualified members through SECU's Low-Cost Tax Preparation Program! To be eligible, you must be a Credit Union member, have tax reporting items within the scope of our program, and have only lived and worked (if employed) in North Carolina during the tax year.

The fee for the Low-Cost program is \$75, which includes preparation and electronic filing of the federal and state returns. Generally, the fee is due once members receive a copy of their completed returns; however, eligible members

may opt to utilize SECU's Fee From Refund service, which automatically debits the fee from a Credit Union account once the federal refund is received. This option is available to participating members who will receive a refund of at least \$75, opt to electronically file their tax returns, and choose to have their federal tax refund directly deposited into their Credit Union checking, share, money market share, or CashPoints® Global (CPG) account. Best of all, the Fee From Refund program is available at no additional charge!

If you will be utilizing SECU's Low-Cost Tax Preparation program, be on the lookout for our "Getting Started Kit." This packet of documents must be completed by all members wishing to have their tax returns completed at the Credit Union. To expedite the process, members are encouraged to complete the kit prior to bringing in their tax information for return preparation. These kits will be available for pickup at any SECU branch and online beginning in mid-December.

To learn more about the eligibility requirements or to view and print the "Getting Started Kit" online, please visit our website at www.ncsecu.org. You can also contact your local branch via phone if you have questions.

Article provided by: [State Employees' Credit Union®](http://www.ncsecu.org)



When Will You Get Your 1099-R??

As we all know, tax return season is here so start now gathering your income and deduction documentation to prepare your 2018 tax returns.

Your 1099-R Form will be mailed to you by the NC Retirement Systems Division. By law, it must be mailed by January 31, 2019. This does not mean it will be delivered by January 31st.

You can get it sooner online through ORBIT!! By mid-January, you will be able to print a copy of your Form 1099-R from your ORBIT account. To do this, go to www.myncretirement.com. Questions should be referred to the NC Retirement Systems Division 1-877-627-3287.

If you do not receive your 1099-R by mid-February, you can call the NC Retirement Systems Division to request a duplicate. Did You Move Last Year? If you moved in 2018, be sure to call the Retirement System to correct your mailing address 1-877-627-3287.

Adult Protective Services

Adults with disabilities may be vulnerable to abuse, neglect and exploitation. County departments of social services across North Carolina receive and evaluate reports to determine whether disabled adults are in need of protective services. County agencies protect adults by: 1) Receiving reports and evaluating the need for protective services; 2) Planning with the disabled adult, family or caregiver to identify and prevent abuse, neglect or exploitation; 3) Reporting evidence of mistreatment to the District Attorney and various regulatory agencies; 4) Initiating court action as necessary to protect the adult; and 5) • Mobilizing essential services on behalf of the disabled adult.

Disabled adults reported to be abused, neglected or exploited and in need of protective services are eligible to receive this service regardless of income. Contact: If you have a concern that an older adult or an adult with disabilities is being exploited, abused or neglected, call contact your local Department of Social Services <https://www.ncdhhs.gov/divisions/dss/local-county-social-services-offices> . For more information, call NC Department of Health and Human Services Customer Service Center: 1-800-662-7030.

Access Perks Discount Program Expanded

We are happy to announce some good (and money-saving) news for **all** NCR-GEA members.

For those who currently are subscribed in our members-only Access Perks discount program, we have expanded the number of ways you can save by adding hundreds of thousands of deals and new categories to your paid Access Perks subscription -- at NO additional cost.

Seven **new** discount categories are now available to you: movies, golf, condo rentals, cruises, home & garden, skiing and household services. These are in addition to your existing discount benefits at restaurants, retailers, hotels, car rental agencies, auto shops and health & fitness providers throughout North Carolina and nationwide. With these extra perks, active users will be able to save hundreds of dollars more every year.

Paid subscribers will continue to access their accounts the same as before at **ncrgea.accessperks.com** with the newly added savings categories automatically appearing on your benefits page.

LIMITED FREE PERKS NOW AVAILABLE TO ALL MEMBERS!!

We are now introducing a **FREE** version of our Access Perks discount program available to **all** members. With the exception of Movies, the free version includes the same categories of our paid program but with a smaller number of vendors and fewer deep discounts than those through the paid-subscription.

Any Access Perks user must have an email account. For members seeking to access their free benefits, go to **ncrgeafree.accessperks.com**, click “register” in the upper right, and complete the form -- using the code **RETIRED** as your registration code.

We look forward to providing these additional benefits, giving more value to your membership with North Carolina Retired Government Employee’s Association.

For questions about specific discounts, contact Access Perks 1-877-408-2603.

To subscribe to the full Access Perks program (\$18 per year), complete the enrollment form on page 10 or enroll on the NCRGEA website **www.ncrgea.com**.

ARM yourself against identity theft
\$5 MILLION SERVICE GUARANTEE

Millions of people lose their identities every year

Everyone deserves legal protection.

Don't be one of them.

Identity theft has been one of the top consumer complaints filed with the FTC for last 16 years. You need a company that's more than a website or data breach specific coverage. You need an established institution that understands all the potential threats, how to prevent them and how to restore any damage done. You need IDShield.



Call your independent representative at: +1 800-532-1044 Ask for the NCRGEA Representative

Powerful services at the touch of a finger

Enjoy convenient access to important membership features with the IDShield mobile app.

Download the free app from the App Store or Google Play.

Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm 24/7, for covered emergency situations, for as little as \$20 a month. From real estate to speeding tickets to Will preparation and beyond, we're here to help you with any personal legal matter—no matter how traumatic or how trivial it may seem.

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The LegalShield app puts your law firm in the palm of your hand, making it easy to access legal guidance you can trust.

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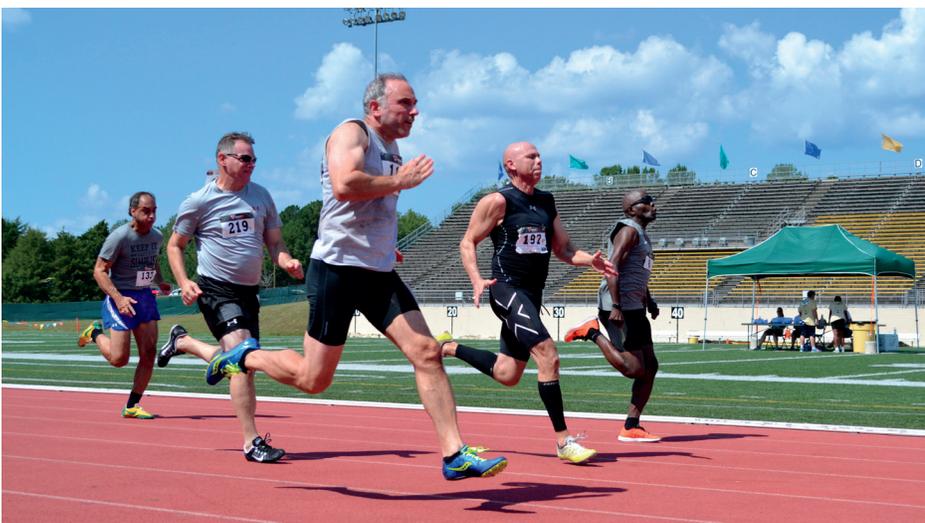
Keep Moving with Senior Games!

North Carolina Senior Games is a great way to stay fit and involved for NCRGEA members. Senior Games participant Beth Cameron says, "It is a wonderful opportunity to make new friends, learn something new, stay active, and HAVE FUN!"

NC Senior Games is a year-round health promotion and education program for adults 50 years of age and better to get and stay active through sports and SilverArts. State Finals offers over 50 different sporting events along with over 30 SilverArts categories, Bocce & Cornhole tournament, Golf, Softball, and Basketball tournaments. There truly is an activity for everyone! The combination of these diverse programs for both athletes and artists helps to support the NCSG idea of a holistic approach for seniors to stay fit, active and independent. Participants in all 100 North Carolina counties compete in 52 Local Games each spring, and those who qualify are invited to participate each fall in the Senior Games State Finals. To find the Local Games near you, call our Raleigh office 919-851-5456.

Participating in, or volunteering for, Senior Games can provide the motivation we need to encourage us to stay or become healthy. We see others who may be older than we are but have made the choices to stay engaged, nurture their creative and spiritual health, challenge themselves, and feed their spirit with hope and a sense of self worth that is powerful and healing. Those choices are available to you also.

Come out and play with us as a volunteer for a local senior games in your



area as a gift to yourself! For more information, contact ncsg@ncseniorgames.org or visit our website at www.ncseniorgames.org and Keep Moving!

NCRGEA has been proud to partner with NC Senior Games for more than 30 years. Senior Games representatives participate in our spring and fall district meetings.

Living Power In Large Print

To receive a large print version by email, send an email to info@ncrgea.com and request to be added to the Large Print List Serv. **Be sure to include your name, mailing address and email address.**

Our large print version is also posted on our NCRGEA website www.ncrgea.com.

We also provide a copy to Friends of the Blind for audio recording: www.friendsoftheblind.org.

Retirees can be members

Join Local Government Federal Credit Union and find out what a difference it makes to work with a financial institution dedicated to the needs of you and your family.

Learn more at
lgfcu.org/membership.

Federally insured by NCUA



LGFCU
LOCAL GOVERNMENT
FEDERAL CREDIT UNION

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Rates starting at \$80 per month.

Guaranteed Acceptance.

REQUEST YOUR FREE
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Call **800.349.2178**
or visit rhp.amwins.com

Endorsed by:



AmWINS
Group Benefits

Attention Member Spouses: Be an Associate Member!

The spouse of any dues-paid active member can join NCRGEA as an "Associate Member" for only \$25 a year. Associate Members can access all full member benefits of our Association and also be covered by our \$10,000 Accidental Death & Dismemberment benefit. You can download an Associate Membership application from our website www.ncrgea.com or call our office to have one mailed 1-800-356-1190.



Ready to Enjoy Life?

ARE YOUR FINAL EXPENSES COVERED?

BE PREPARED.

- Relieve your family from financial burden of final expenses.
- Benefits Never Decrease.
- Rates Locked-In for Life

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Call us toll-free 1-833-599-1751 or email ncrgea@walkerinsurance.biz for assistance or more information.

No medical exam for guaranteed issue, just a few yes or no questions.



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Erie
Insurance



FOR NCRGEA MEMBERS



Enjoy

Company Discounts of up to 50% OFF at restaurants, retailers, hotels, grocery stores and more – nationwide!

\$18 per year to participate in Access Perks

Access Perks is an online-only discount program. You must have a computer and/or smart phone and an email address. Enroll online, www.ncrgea.com, or enroll using the form below.

Step 1: Enroll in Access Perks using our website: www.ncrgea.com. Under the Member Benefits heading, select Access Perks Discount Program, click on enroll or renew. Complete enrollment, press enter, and you will be taken to the payment screen. If you prefer to pay by check, complete the form below and return with payment as noted.

Step 2: Once enrollment and payment have processed, you will receive an email confirming your enrollment from NCRGEA, and a subsequent email from Access Perks with your account information. Allow 3 business days for processing.

Step 3: Get started. From our website, www.ncrgea.com, select Member Benefits from the top of the screen. On the next screen scroll down and select Access Perks. When the Access Perks screen comes up, click on the blue box in

the center of the screen "View our perks click here". In the upper right corner of the screen, click "sign in", and enter your email address when prompted. If your name appears, you are active and can now download coupons.

Step 4: If you would like the Access Perks mobile app, first Download and then open the "Access Perks" app from the Apple Store or GooglePlay. Enter your email address, complete the registration page and set up your password. Note: this will be the same password you'll use to access the "Shopping Cart" feature on the website.

Step 5: That is it! Start saving at thousands of participating providers.

Once enrolled and you need help getting started, call 877-408-2603

PLACES LIKE:



Prefer to mail payment:
(Please print)

Name _____

Mailing address _____

Email _____ Phone _____

Mail check for \$18.00 payable to NCRGEA to **PO Box 10561, Raleigh, NC 27605**

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





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Get your custom-discounted retail location with your Store Purchasing Card.

Thanks to the partnership between Office Depot® and NC Retired Gov. Employees' Assoc., you can now enjoy the benefits of our Store Purchasing Card Program.

- Over 1,100 retail store locations across the US.
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- Get discount services from our Copy & Print Depot™.
 - Black & white copies \$0.025 each.
 - Color copies \$0.29 each.
 - Binding, folding, cutting 40% off the retail price.
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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 www.ncrgea.com.
- Click on: **Sign-up to Receive NCRGEA Communications Electronically!**

IMPORTANT PHONE NUMBERS

NCRGEA	1-800-356-1190
In Raleigh Area	919-834-4652
MetLife Dental	1-800-942-0854
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
United Healthcare	1-866-747-1014
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
Carolina Cruise and Tours.....	919-889-4900

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.

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Donna K. Riggs

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