

Living power

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



North Carolina

**Retired
Governmental
Employees’
Association**

Volume 35, Number 4

July-August 2019

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**NCRGEA
District Map**

Fighting for YOUR Quality of Life



***Linda S. Suggs,
NCRGEA President***

We talk a lot about quality of life, especially when it comes to retirement. For public sector retirees, our quality of life is most impacted by two things: our pension benefits earned through our years of service, and our health.

North Carolina's public pension systems remain among the largest and best funded in the United States. This is great but where this is the most impactful is how well its participants—you and I—are able to thrive in retirement. Inflation currently is flat, yes, but years and years of inflation pushed up against stagnant pension benefits make us lose a startling percentage of our buying power as pensioners.

It's a tough predicament. This benefit we worked for, with many of us working in fields that were often risky and unrewarded, is left in the hands of our legislature to determine whether or not we receive a deserved cost of living adjustment.

To keep our quality of life from declining, we must get these cost of living adjustments. It's the only way to keep inflation from consuming our pension values and buying power. This legislative session we continue to work hard on this front. We recently issued calls to action via email and regular mail asking you to call your legislator as well as legislative leadership. I hope you followed through. We are almost 65,000 strong, and if we use our voices, we can make a difference!

As I wrote in May, we are working to increase membership engagement. Right now, we are asking your thoughts at district meetings and in focus groups. Our goal? Building closer relationships with our members so we can serve you better.

Your association also works to provide you with great supplemental benefits to help you stay healthy and maintain your quality of life. This year is no exception. Coming in January 2020, we will offer our new dental plan. This new plan includes more choices and more price points so you can best match the plan with your needs and possibly have even lower premiums. We'll release details about the plan later this summer before our open enrollment in September.

If you are a current dental plan member, you're all set with the new plan and do not have to change anything. If you haven't taken advantage of this and our other outstanding benefits, this is a great opportunity to enhance your quality of life.

We hope you are having a great summer. We'll "see" you again this fall.

Linda S. Suggs
NCRGEA President

Your Opinion Matters! Let's Talk!!

There are still seats available at our July and August focus groups. Our focus groups are designed as short, informal discussions to get **your** ideas how NCRGEA can become more involved where **you** live! We also want your help to grow our membership and influence at the NC General Assembly.

Be sure to register to attend to help us plan for your participation. (Registration information is on Page 4. You can also register online www.ncrgea.com or call the NCRGEA office 1-800-356-1190.)

NOTE: Focus group discussions will be held during our fall district meetings (see page 6 for those dates and locations.) And for those who have asked, we held our first focus group discussions during our Spring district meetings in April held across eastern North Carolina in Greenville, Kitty Hawk, Elizabeth City, Morehead City and Wilmington.

Any member who would like to attend a focus group is welcome to attend! We look forward to seeing you! If you have any questions, call the NCRGEA office 1-800-356-1190.

FLY TO VACATIONS!

SEPTEMBER 1-6 - NEW HAMPSHIRE, MAINE & VERMONT

Join us on this 6 Day 5 night air/motorcoach tour as we travel north. See the very best of New Hampshire, Maine and Vermont by Land, Rail and Sea! You'll enjoy spectacular views with a train ride up the highest mountain in the northeast, and a boat tour that takes you past the lighthouses of Portland, Maine. You'll also enjoy a trip up to Stowe, Vermont and see where they



make maple syrup. Stay at one resort hotel 5 nights – most meals are included. AIR INCLUDED from RDU & CHARLOTTE **\$1998 pp** (dbl occupancy)

SEPTEMBER 29 – DISCOVER 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)



RIVER CRUISING

OCTOBER 30th – VIKING RHINE RIVER GETAWAY

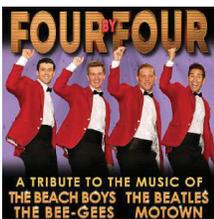
8 days 7 nights. Overlook the Rhine from Germany's best-preserved medieval castle. Discover the culinary traditions of Alsace. Explore the Black Forest and visit a local workshop to see a cuckoo clock-making demonstration. Turreted fortresses, grand cathedrals, historic cities, medieval towns and spectacular scenery of the Middle Rhine – little wonder that the Rhine is one of Europe's best-loved rivers. This journey reveals a rich landscape of beauty and culture. Because space is limited, and discounts abound, we encourage you to book now. Take advantage of all the discounts, join today!



MOTORCOACH TOURS!

OCTOBER 23-25 – CASINO TOUR, with \$80 FREE PLAY & CONCERT!

Join us for 3 days and 2 nights as we travel to Dover, Delaware. You will stay in the beautiful non-smoking Dover Downs Casino offering a breakfast buffet daily



and \$80 in FREE PLAY along with a tribute concert featuring music from the Beach Boys, Bee Gees, Motown and more! This tour is **\$374 pp** (includes transportation, hotel, breakfast, concert and free play).

DECEMBER 2-4 – CHRISTMAS IN COLONIAL WILLIAMSBURG

Enjoy this 3 day 2 night Christmas tour as we celebrate the spirit of the season at Busch Gardens Christmas Town. Featuring heart-warming shows, holiday dining, shopping and more! Enjoy a wonderful Dickens Christmas with dinner and entertainment at the Boxwood Inn. On this tour you'll see the Celebration of Lights, a 2 mile long drive through featuring beautiful displays and over one million twinkling lights. Visit Colonial Williamsburg and the Yankee Candle Store. This tour departs from Raleigh and offers a pick up in Rocky Mount. This tour is **\$524 pp**.



919-889-4900

karen@carolinacruisetours.com

www.carolinacruisetours.com

Carolina
CRUISE & TOURS

NCRGEA Regional Focus Groups

Register Early – Space is Limited!

We want your input! Your NCRGEA Board of Directors is working on a strategic plan to grow membership, to become more involved in your communities, and to increase our legislative influence to benefit you. **WE NEED YOUR IDEAS!!**

We are getting member input during our Spring and Fall district meetings, and to ensure we get input statewide, we have scheduled focus group meetings in July and August. *These two-hour meetings will differ from our regular district meetings—no exhibitors, no benefits presentations, no meals (sorry).* **We want to spend time talking with you and hearing from you!**

Complete and return the registration form on page 11 and check the focus group you will attend. Or register on our website for REGIONAL FOCUS GROUP MEETINGS – www.ncrgea.com

Register now online, or call NCRGEA at 1-800-356-1190.

City, Date, Time	Meeting Location
WINSTON-SALEM - Monday, July 22 Time: 1:30 p.m. – 3:30 p.m.	Forsyth Tech Community College in the Robert L. Strickland Center (2 nd Floor Auditorium) located at 1615 Miller Street in Winston-Salem. For directions, call: 336-723-0371
WILKESBORO - Tuesday, July 23 Time: 9:30 a.m. – 11:30 a.m.	The Walker Center at Wilkes Community College located at 1328 S. Collegiate Drive in Wilkesboro. For directions, call: 336-838-6100
ASHEVILLE - Wednesday, July 24 Time: 9:30 a.m. – 11:30 a.m.	AB Tech Conference Center located at 340 Victoria Road, Asheville. (Park in the free deck next to the conference center.) For directions, call: 828-398-7900
HICKORY - Thursday, July 25 Time: 9:30 a.m. – 11:30 a.m.	Catawba Valley Community College in the Workforce Solutions Complex located at 1980 Startown Road on the CVCC campus in Hickory. For directions, call: 828-327-7000
CHARLOTTE - Tuesday, July 30 Time: 9:30 a.m. – 11:30 a.m.	Goodwill Opportunity Campus located at 5301 Wilkinson Boulevard, Charlotte. For directions, call: 704-372-3434
HENDERSON - Wednesday, July 31 Time: 9:30 a.m. – 11:30 a.m.	Vance-Granville Community College in the Civic Center located at 200 College Road, Henderson For directions, call: 252-492-2061
DURHAM - Thursday, August 1 Time: 9:30 a.m. – 11:30 a.m.	Durham Tech located at 1637 East Lawson Street in the Educational Resource Center Building, Room 5-100, Durham
RALEIGH - Monday, August 5 Time: 1:00 p.m. – 3:00 p.m.	Raleigh Elks Lodge located at 5538 Leadmine Road, Raleigh. For directions, call: 919-787-5990

NCRGEA Regional Focus Groups Registration Form

Detach and mail to NCRGEA, 528 Wade Avenue, Raleigh, NC 27605.

Or register now online, or call NCRGEA at 1-800-356-1190.

Please check one.	City, Date		Please check one.	City, Date
_____	WINSTON-SALEM - Monday, July 22		_____	CHARLOTTE - Tuesday, July 30
_____	WILKESBORO - Tuesday, July 23		_____	HENDERSON - Wednesday, July 31
_____	ASHEVILLE - Wednesday, July 24		_____	DURHAM - Thursday, August 1
_____	HICKORY - Thursday, July 25		_____	RALEIGH - Monday, August 5

PLEASE PRINT:

Member Name _____

Address _____

City _____ State _____ Zip Code _____

Email: _____ Phone: _____

Questions, call NCRGEA, 919-834-4652 or 1-800-356-1190

Help for the Journey for NC's Aging

North Carolina Baptist Aging Ministry (NCBAM) is a ministry of the Baptist Children's Homes of North Carolina that provides "*Help for the Journey*" to NC's aging. NCBAM's mission is to help aging adults (65+) maintain their independence and quality of life in their own homes as long as it is safe to do so.

The **NCBAM Call Center (877.506.2226)** provides information and referral services to aging adults or their caregivers. Age is the only eligibility criterion for service (65+). If there are waiting lists for community services, or if services are not available, NCBAM connects clients with Baptist volunteers in their areas who provide services such as respite care, wheelchair ramp construction, grab bar installation, friendly visits, and transportation assistance.

In addition to Call Center services, NCBAM's **regional directors** engage with local churches and senior centers to increase awareness of the needs of aging adults and the ministry opportunities available to churches and individuals in meeting those needs.

NCBAM team members offer more than **40 enrichment workshops** on a variety of issues related to aging and caregiving. Workshops take place at churches, senior centers and congregate meal sites. Topics include: fall and fire-prevention, healthy aging, caregiving, and retirement. For a full list of classes, visit www.ncbam.org/classes.

For more information about NCBAM, visit us on Facebook, www.ncbam.org, or phone NCBAM's Call Center at 877.506.2226.

North Carolina Baptist Aging Ministry

P.O. Box 338

Thomasville, NC 27360



SECU Membership Eligibility

Did you know that if you are a current member of State Employees' Credit Union, your immediate family members (spouse, parents, siblings and children) and those who share your single economic unit are also eligible for membership? Be sure to share the benefits! For SECU's comprehensive eligibility list, visit: www.ncsecu.org/AboutSECU/MembershipEligibility.html.

If one of the eligibility requirements is met, the individual can become a member by opening a share account with a minimum deposit of \$25. A FAT CAT® account can be opened for eligible persons age 12 and under with a minimum initial deposit of \$5.

The Credit Union provides consumer financial services as well as a diversified line of financial advisory services including retirement and education planning, tax preparation, insurance, trust and estate planning services, and investments through its partners and affiliated entities. Visit www.ncsecu.org to see the many products and services available to SECU members.

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



Living Power Available 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 the NCRGEA website www.ncrgea.com.

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

When the Leaves Start Falling—We Hit the Road!

NCRGEA Fall District Meetings!

It takes NCRGEA three years to carry our district meetings to all parts of our state. In September we are coming to Selma, Lumberton, Fayetteville, Hamlet and Southern Pines. If you are a dues-paid member and reside in any of the counties listed below, you will receive an invitation to a fall district meeting near where you live. Any NCRGEA member can attend district meetings; however, you must register so that we can plan for your attendance.

Our district meetings are half-day meetings where we bring presenters from these great agencies:

- NC Retirement Systems Division
- Social Security Administration
- Seniors' Health Insurance Information Program (SHIIP)
- State Health Plan of North Carolina
- North Carolina Senior Games
- Legal Shield®/ID Shield®
- Local Government Federal Credit Union
- State Employees Credit Union
- Carolina Cruise and Tours

PLUS: Representatives from the companies providing NCRGEA's benefits and services

Amplifon® Hearing Healthcare Program

Superior Vision Group Insurance and Vision Discount Program

NCRGEA Dental Plan

Walker Insurance Agency for Final Expense Insurance

And more!!

And we also give away door prizes!

If you live in the counties listed below, look for your district meeting invitation in late July. A dues-paid member can bring one guest at no cost and enjoy a tasty lunch and a great informative program provided by NCRGEA!

September 10, 2019 Selma The Farm at 95 215 Batten Road, Selma	Serving members in these counties: Harnett, Johnston
September 11, 2019 Lumberton Southeastern Agricultural Center 1027 Highway 74 East, Lumberton	Serving members in these counties: Bladen, Robeson, Scotland
September 12, 2019 Fayetteville Doubletree by Hilton 1965 Cedar Creek Road, Fayetteville	Serving members in these counties: Cumberland, Hoke, Sampson
September 24, 2019 Hamlet The Cole Auditorium at Richmond Community College 1042 W. Hamlet Avenue, Hamlet	Serving members in these counties: Anson, Montgomery, Richmond
September 25, 2019 Southern Pines Pine Needles Lodge & Golf Club 1005 Midland Road, Southern Pines	Serving members in these counties: Lee, Moore

Lake Case Update

The N.C. Court of Appeals (Judge Tyson, Bryant and Hunter) ruled on March 5, 2019 that the State of North Carolina does not have a contractual requirement to provide North Carolina State Retirees with Retirement Health Care Benefits. The North Carolina Supreme Court will be asked to review the case and issue a final ruling, which is warranted given the number of impacted individuals (approximately 225,000) and the long term impacts of this decision, which could result in the State eliminating retirement healthcare benefits, in spite of the state having promised such benefits at the time employees were hired.

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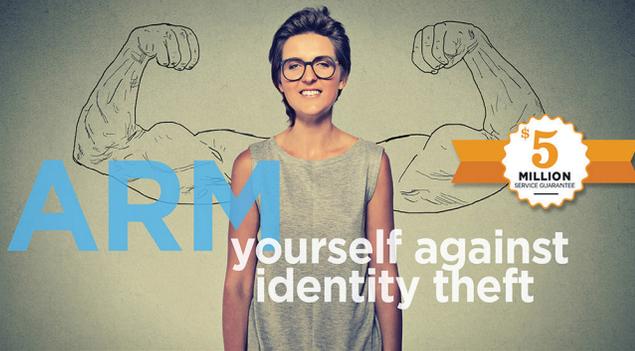
Call 800.349.2178
or visit rhp.amwins.com

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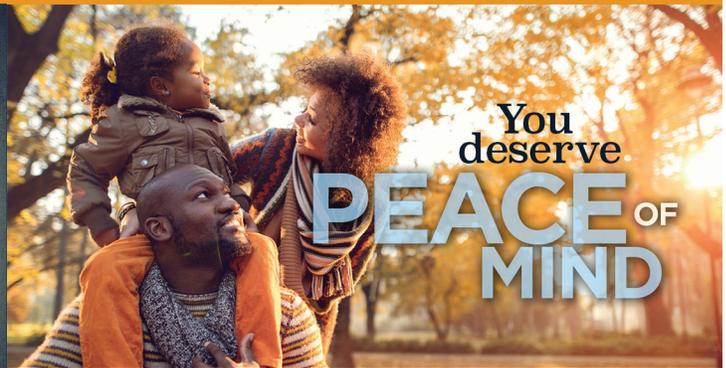


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Call your independent representative at: **+1 800-532-1044** Ask for the NCRGEA Representative



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 Premium Access Perks

Access Perks is an online-only discount program. To access free online Perks, use the following link, <http://ncrgeafree.accessperks.com>. register using the code RETIRED. You can receive greater online discounts on more products by purchasing the Premium Access Perks Program by following the steps 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

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Prefer to mail payment: (Please print)

Name _____

Mailing address _____

Email _____ 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

2019 Retiree Pay Dates

(Dates pension checks are direct deposited or date checks are mailed.)

July 25, 2019	October 25, 2019
August 23, 2019	November 25, 2019
September 25, 2019	December 20, 2019

Be sure to keep the NC Retirement System informed of your correct mailing address. Call 1-877-627-3287 for all questions about your retirement check or deductions. 10 Early Signs and Symptoms of Alzheimer's

10 Early Signs and Symptoms of Alzheimer's

Memory loss that disrupts daily life may be a symptom of Alzheimer's or other dementia. Alzheimer's is a brain disease that causes a slow decline in memory, thinking and reasoning skills. There are 10 warning signs and symptoms. If you notice any of them, don't ignore them. Schedule an appointment with your doctor.

1 - Memory loss that disrupts daily life - One of the most common signs of Alzheimer's disease, especially in the early stage, is forgetting recently learned information. Others include forgetting important dates or events, asking for the same information over and over, and increasingly needing to rely on memory aids (e.g., reminder notes or electronic devices) or family members for things they used to handle on their own. **What's a typical age-related change?** Sometimes forgetting names or appointments, but remembering them later.

2- Challenges in planning or solving problems - Some people may experience changes in their ability to develop and follow a plan or work with numbers. They may have trouble following a familiar recipe or keeping track of monthly bills. They may have difficulty concentrating and take much longer to do things than they did before. **What's a typical age-related change?** Making occasional errors when balancing a checkbook.

3 - Difficulty completing familiar tasks at home, at work or at leisure - People with Alzheimer's often find it hard to complete daily tasks. Sometimes, people may have trouble driving to a familiar location, managing a budget at work or remembering the rules of a favorite game. **What's a typi-**

cal age-related change? Occasionally needing help to use the settings on a microwave or to record a television show.

4 - Confusion with time or place - People with Alzheimer's can lose track of dates, seasons and the passage of time. They may have trouble understanding something if it is not happening immediately. Sometimes they may forget where they are or how they got there. **What's a typical age-related change?** Getting confused about the day of the week but figuring it out later.

5 - Trouble understanding visual images and spatial relationships - or some people, having vision problems is a sign of Alzheimer's. They may have difficulty reading, judging distance and determining color or contrast, which may cause problems with driving. **What's a typical age-related change?** Vision changes related to cataracts.

6 - New problems with words in speaking or writing - People with Alzheimer's may have trouble following or joining a conversation. They may stop in the middle of a conversation and have no idea how to continue or they may repeat themselves. They may struggle with vocabulary, have problems finding the right word or call things by the wrong name (e.g., calling a "watch" a "hand-clock"). **What's a typical age-related change?** Sometimes having trouble finding the right word.

7 - Misplacing things and losing the ability to retrace steps - A person with Alzheimer's disease may put things in unusual places. They may lose things and be unable to go back over their steps to find them again. Sometimes, they may accuse others of stealing. This may occur more frequently over time. **What's a typical age-related change?** Misplacing things from time to time and retracing steps to find them.

8 - Decreased or poor judgment - People with Alzheimer's may experience changes in judgment or decision-making. For example, they may use poor judgment when dealing with money, giving large amounts to telemarketers. They may pay less attention to grooming or keeping themselves clean. **What's a typical age-related change?** Making a bad decision once in a while.

9 - Withdrawal from work or social activities - A person with Alzheimer's may start to remove themselves from hobbies, social activities, work projects or sports. They may have trouble keeping up with a favorite sports team or remembering how to complete a favorite hobby. They also may avoid being social because of the changes they have experienced. **What's a typical age-related change?** Sometimes feeling weary of work,

family and social obligations.

10 - Changes in mood and personality - The mood and personalities of people with Alzheimer's can change. They can become confused, suspicious, depressed, fearful or anxious. They may be easily upset at home, at work, with friends or in places where they are out of their comfort zone. **What's a typical age-related change?** Developing very specific ways of doing things and becoming irritable when a routine is disrupted.

Get checked. Early detection matters.

If you notice any of the 10 Warning Signs of Alzheimer's in yourself or someone you know, don't ignore them. Schedule an appointment with your doctor.

With early detection, you can explore treatments that may provide some relief of symptoms and help you maintain a level of independence longer, as well as increase your chances of participating in clinical drug trials that help advance research.

Source: www.alz.org/alzheimers-dementia

Retirees can be members

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lgfcu.org/membership.

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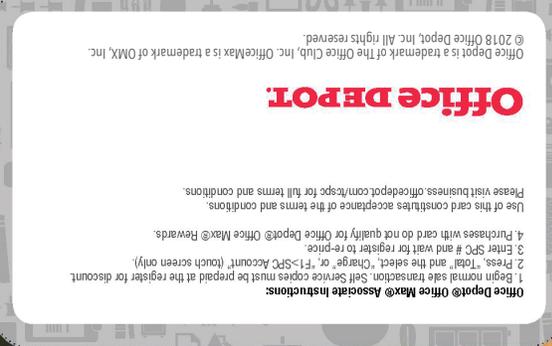
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Weekly Legislative Updates

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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1.800.356.1190

www.ncrgea.com

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