

# Living **power**

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

January-February 2013

Volume 29

Number 1

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## **Judge Appointed in State Health Plan Lawsuit**

The Chief Justice of the North Carolina Supreme Court recently designated Judge Edwin G. Wilson, Jr. under Rule 2.1 to hear the case of Lake, et al. v. the State Health Plan for Teachers and State Employees, et al. Rule 2.1 of the North Carolina General Rules of Practice permits the appointment of a single judge who is solely designated to hear all matters pertaining to a particular case as opposed to several judges hearing various motions as judges rotate among districts. Such designations are generally reserved for cases of great complexity or of an exceptional nature and importance.

Judge Wilson currently is the Senior Resident Superior Court Judge of Rockingham County. Both the attorneys defending the state and the attorneys for the plaintiffs agreed to the designation of Judge Wilson.

The Lake case was filed on April 20, 2012 by a group of twenty-six retired members of the State Health Plan who felt that the State of North Carolina had violated a contract that exists with

retired members of the State Health Plan. The complaint filed by the retirees argues that the imposition of monthly premiums beginning in 2011 for the Standard PPO (80/20) of the State Health Plan constituted a breach of a contractual obligation that the State had undertaken when employees were promised premium-free health insurance during their retirement.

In June, the Attorney General filed a motion to have the lawsuit dismissed. Both sides will file briefs with the Court in support of and in opposition to the motion to dismiss over the next two months and the Court will then hold a hearing on the motion. A scheduling order has been entered by Judge Wilson that sets certain time-frames and deadlines for the case to move forward.

There are more than 165,000 State Health Plan members potentially affected by this lawsuit including: retired state employees, teachers, members of the state judiciary, legislators, and the retirees of several local governments that participate

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## **Judge Appointed (Cont'd.)**

in the State Health Plan. We will provide updates in future issues of this newsletter as the case develops.

## **Express Scripts Medicare™ Prescription Drug Plan Reminders**

State Health Plan members currently enrolled in the Express Scripts Medicare™ Prescription Drug Plan should have received a Welcome Kit in December, which included a new pharmacy ID card. Please make sure you are using that card at the pharmacy.

As a reminder, medications requiring a prior authorization were not carried over to this new plan; therefore, members will need to take action to obtain new prior authorizations within 60 days of your effective date. Members and providers should call 800-935-6103 to initiate a new prior authorization. You may receive a one-time transition supply (31 days) until you obtain a new prior authorization. Per Center for Medicare and Medicaid Services guidelines, medications requiring prior authorizations in this plan are different than the Traditional Plan and members should refer to the Plan [website](#) for an updated list.

**Please note: Medicare-eligible members that chose not to participate in the Express Scripts Medicare™ Prescription Drug Plan can re-enroll at any time to take advantage of its many benefits.**

To learn more about the Express Scripts Medicare™ Part D Prescription Drug Plan visit the State Health Plan website at [www.shpnc.org](http://www.shpnc.org)

[shpnc.org](http://shpnc.org) or call Express Scripts at 877-680-4882, 24 hours a day, 7 days a week. If you wish to re-enroll, please contact State Health Plan Customer Service at 888-234-2416, Monday through Friday, 8 a.m. to 6 p.m. Eastern Time.

Did you know that additional pharmacies are now participating in the Medication Adherence Program (MAP)? MAP is a special benefit for retired members, making it easier to afford and stay on their heart and diabetes medications. Retired members may obtain a 90-day supply of their cholesterol, blood pressure and blood sugar medications from any of the participating pharmacies for 2½ times the copay (instead of 3 times the copay). For a list of participating pharmacies and a list of medications included in the program, visit the State Health Plan website: [www.shpnc.org](http://www.shpnc.org).

## **MetLife's Dental Network Offers More Ways to Save**

If you are enrolled in MetLife's Preferred Dentist Program, you have a new network that gives you access to thousands of additional participating dentists – PDP Plus.

More in-network choices mean it's easier than ever to get the care you need and lower your costs. That's because participating dentists have agreed to accept fees that are usually 15-45% less than average charges in the same community. This can mean more savings for you. Negotiated fees may even extend to non-covered services and services prohibited after you've

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## **MetLife's Dental (Cont'd.)**

reached the plan maximums.

To find a participating general dentist or specialist, just select the PDP Plus network when you visit MetLife.com. Or you can log in to MyBenefits – your secure member website <[www.metlife.com/dental](http://www.metlife.com/dental)>. MyBenefits is there to help you manage your dental plan. You can:

- Review your plan information, including what's covered and coinsurance;
- Track your deductible and plan maximums;
- View your claim history; or
- Look up the average costs for dental services in your area with the Dental Procedure Fee Tool.

Check out your options and the PDP Plus network -- log in at <[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)> or visit <[www.metlife.com/dental](http://www.metlife.com/dental)> today.

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## **It's Tax Return Time!! Where's Your 1099-R?**

Yes, it is time to start preparing to file your 2012 income tax return. Your Form 1099-R is now available through ORBIT, the NC Retirement Systems Online Retirement Benefits through Integrated Technologies). To access your ORBIT account, go to [www.myncretirement.com](http://www.myncretirement.com).

The Retirement System is in the process of mailing to all retirees their Form 1099-R by January 31, 2013.

If you have questions, call 1-877-733-4191 toll free, or 919-733-4191 in the local Raleigh dialing area.

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## **Get Your Social Security Statement Online**

Did you know that you can access your Social Security information online?

The Social Security Administration website has a new feature which allows you to set up your personal page and access it any time. It includes an online version of the statement that used to be mailed every year, plus estimates of your future retirement benefits, lifetime earnings to date, and the total Social Security and Medicare taxes you've paid.

To open an account, go to [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement) and answer a series of questions to verify your identity, then create a user name and password.

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## **Social Security Direct Deposit**

If you apply for Social Security or Supplemental Security Income benefits, you must receive your payments electronically. If you did not sign up for electronic payments when you applied for benefits, we strongly urge you to do it now. You must switch to electronic payments by March 1, 2013. If you don't, the U.S. Department of the Treasury may send your benefits via the Direct Express® card program to avoid an interruption in payment.

If you are already receiving benefits, you can start or change Direct Deposit online at [www.ssa.gov](http://www.ssa.gov). You can also sign up at your bank, credit union or savings and loan. Or call Social Security at 1-800-772-1213.

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## Some Medicare Beneficiaries May Still Change Their Prescription Drug Coverage

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The details, options and deadlines surrounding Medicare Part D Prescription Drug Plans still confuse many people. If you're like some Medicare beneficiaries out there, you may have kept your PDP simply so you wouldn't have to worry about the six-week annual election period. However, you may have now discovered that some of your drugs that were covered last year are not covered this year. You might feel stuck. Here's the good news. If you fall into one of two categories, you might not be stuck with your plan after all.

If you currently have Medicare and Medicaid, *or* if you have Original Medicare and have been approved for the federal Extra Help Low Income Subsidy (LIS) program through the Social Security Administration, you have a continuous special election period to change your Medicare Part D PDP. This means that you may change your Medicare PDP at any time!

Extra Help assists eligible Medicare beneficiaries in paying for their prescription drugs. To qualify for Extra Help, your annual income must be at or below \$16,335 for an individual or \$22,065 for a married couple living together. Your total resources must be limited to \$13,300 for an individual or \$26,580 for a mar-

ried couple living together. The resources do not include a primary residence or a vehicle. If you have not applied for the Extra Help program and think you may be eligible, call SHIIP, the Seniors' Health Insurance Information Program, at 1-800-443-9354 or the Social Security Administration at 1-800-772-1213. You may also apply directly online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

Medicare is a confusing topic for most people, but SHIIP is available to help you work through your options. SHIIP, the Seniors' Health Insurance Information Program, is a division of the North Carolina Department of Insurance that provides free and unbiased information about Medicare to beneficiaries and their caregivers. If you have any questions or concerns about your Medicare options, call SHIIP at 1-800-443-9354.

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## 2013 General Assembly Contact List

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The 2013 General Assembly has now convened. Just before we went to press with this issue, we obtained the contact information for the newly-sworn legislature. If there are any changes to the phone numbers or room assignments, we will update it on the NCRGEA website. You can access each member's individual web page at [www.ncleg.net](http://www.ncleg.net).

Thanks for your support by calling members of the General Assembly last year. With your help, we were able to make progress on many issues important to you!

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## KEEP YOUR MAILING ADDRESS CURRENT

It is very important for state and local government retirees to keep your mailing address information current with the NC Retirement Systems. ***The NC Retirement Systems uses the address on file to mail your annual health insurance enrollment information and important documents such as the Form 1099-R for filing your tax return, and provides it to the State Health Plan for sending ID cards and important health insurance information.***

If you receive your monthly retirement payment by direct deposit, it is still necessary that you keep the Retirement System informed at all times of your current mailing address. Important documents and information are mailed to you several times each year. *Unless the Retirement System has your current mailing address at all times, you may not receive important mailings you need on a timely basis.*

### **You have several options for changing your address:**

- Log in to your ORBIT account and choose the Maintain Address tab. This will provide you with the opportunity to enter any new address information and submit it to the Division.
- Fill out a Change of Address form (Form COA). Find and print the change of address form from the above forms tab. Fill out the form and mail it to the Division at 325 N. Salisbury St., Raleigh, NC 27603-1385. You also can fill out the form and submit it by following the instructions on the form.
- Write a letter. The Division will accept a letter with your signature stating the change of address. Please be sure to include the last four digits of your social security and/or retirement account number in the correspondence. Mail the letter to the Division at 325 N. Salisbury St., Raleigh, NC 27603-1385.

If you have questions, you can call toll free 1-877-733-4191 (or 919-733-4191 in the Raleigh local dialing area).

## Association Salutes 2012 Long Leaf Pine Recipients

The NCRGEA proudly salutes its distinguished members who were named to The Order of the Long Leaf Pine in 2012. Now observing its 50<sup>th</sup> anniversary, the Long Leaf Pine award is the highest honor conferred by the Governor recognizing persons who have demonstrated exemplary service or otherwise made a significant contribution to our State.

According to Phillip Fisher who is founder and manager of The Long Leaf Pine Society, the 2012 recipients will be added to The Society's online Roster when it is updated in April. At that time, he encourages all recipients to scroll through the Roster and contact The Society if their name does not appear. And while on the website, Fisher invites you to read the history of The Long Leaf Pine award, listen to "The Long Leaf Pine" anthem, and find out about the distinctive lapel pin available only to Long Leaf Pine recipients.

For more information about The Society and The Order of the Long Leaf Pine, contact: The Long Leaf Pine Society, PO Box 37518, Raleigh, NC 27627-7518. Telephone: 919-854-7917. Email: [info@longleafpinesociety.org](mailto:info@longleafpinesociety.org). Website: [www.longleafpinesociety.org](http://www.longleafpinesociety.org).



## **SECU Once Again Offers Members Free or Low-Cost Tax Assistance!**

Each year, an increasing number of State Employees' Credit Union members save millions of dollars in tax preparation fees by having their tax returns completed at the Credit Union. Beginning in January, SECU will again partner with the IRS to offer free tax preparation to eligible members with household incomes lower than \$51,000 through the Volunteer Income Tax Assistance (VITA) Program. Those with household incomes higher than VITA limits may be eligible to have their return prepared and filed through SECU's Low Cost Service for a flat fee of \$75.

This tax season, SECU is making some exciting changes that will make the tax preparation services more efficient, allowing the Credit Union to accommodate the increasing number of members who want to take advantage of these services.

**No Appointments!** When you have gathered all the documents needed to prepare your return, simply bring your tax information to your local branch at your convenience. You will no longer need to

call for an appointment.

**No more sitting and waiting!** To complement the elimination of appointments, we will process returns using a drop-off method. A tax preparer will review your documents with you to ensure we have everything needed to prepare your return. We will make copies of your tax information and send you on your way. Preparers will then complete the return and have it available for you to review and sign within three business days. Once you have signed the return, it will be submitted to the IRS.

These new changes to tax preparation services will help you avoid issues with appointment availability and will also allow SECU to continue to meet the goal of providing tax assistance to any eligible member.

We look forward to helping you with your tax preparation needs beginning January 24<sup>th</sup>! If you have any questions regarding what items to bring when you drop-off your information, contact your local branch or visit [www.ncsecu.org](http://www.ncsecu.org) and click on Services/Branch Services/Tax Preparation.

*Courtesy of State Employees' Credit Union*

### **Get Your Legislative Reports by Email**

The holidays are over, the New Year is here – and the General Assembly convened in early January. Again this year it will be of the utmost importance for you to be aware of and informed about committee activities and proposed legislation that might impact your retiree benefits.

NCRGEA posts a Legislative Report weekly that is accessible through our toll-free number 1-800-356-1190, or you can elect to receive it by email. To sign up to receive by email, email your full name (first, middle and last name) and your email address to [donna@ncrgea.com](mailto:donna@ncrgea.com).

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(Provider please forward coupon to HearPO at time of purchase) Not valid with any other offers.

\* Competitor coupon required for verification of price and model. Limited to manufacturers offered through the HearPO program. Local provider quotes only will be matched.

\*\* Some exclusions apply. Limited to one-time claim for loss and damage.

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## 2013 Retiree Pay Dates

Date Retirement Payment is Issued (Date payment is Direct Deposited or date a check is mailed)

January 25, 2013	July 25, 2013
January 25, 2013	August 23, 2013
February 25, 2013	September 25, 2013
March 25, 2013	October 25, 2013
April 25, 2013	November 25, 2013
May 24, 2013	December 20, 2013
June 25, 2013	

Your direct deposit notification statement is only available through the ORBIT system. Statements, which are created when there is a change in your deductions, are no longer mailed.

If you have questions about your retirement check, call the NC Retirement Systems at 1-877-733-4191 (or 919-733-4191 in Raleigh area.)

## IMPORTANT PHONE NUMBERS

NCRGEA.....	1-800-356-1190
MetLife Dental.....	1-800-942-0854
Superior Vision.....	1-800-507-3800
NC Retirement Systems.....	1-877-733-4191
In Raleigh Area .....	919-733-4191
CIGNA (Medicare Administrator).....	1-800-633-4227
Seniors' Health Insurance Information Program... In Raleigh Area .....	1-800-443-9354 919-807-6900
NC State Health Plan .....	1-919-881-2300
Pierce Insurance .....	1-855-627-3847
Blue Cross/Blue Shield .....	1-888-234-2416
(State Health Plan Administrator)	
Express Scripts (SHP Rx Drug Administrator) .....	1-877-680-4882
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 401(k)/Deferred Comp (457) .....	1-866-627-5267



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