

Living **power**

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

March-April 2013

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Governor McCrory Addresses State Retiree Issues

Governor McCrory unveiled his proposed budget for the 2013-15 biennium as this newsletter went to press. The proposed budget includes several items of interest to retired teachers and state employees as outlined below.

The Governor has proposed a 1.0% Cost-Of-Living Adjustment (COLA) for state retirees effective July 1, 2013.

- The proposed budget includes \$72 million for the biennium to meet the Annual Required Contribution rate for the state retirement systems.

- The proposal includes \$181 million to fund the new initiatives that were proposed by the State Health Plan for the next two years.

The Governor's recommendations now will be taken up by the General Assembly. We will provide more details on our web page and through our weekly Legislative Reports during the next several days.

Board Does Not Recommend Retiree COLAs

The Board of Trustees of the Retirement Systems held a regular quarterly meeting on January 17th and reviewed the Actuarial Reports for the year ending December 31, 2011. The results contained in the reports for 2011 provided the Board with the information necessary to make decisions about contribution rates and Cost-Of-Living Adjustments (COLAs) for the 2013-14 fiscal year. The rate of recovery from the 2008 recession slowed during 2011. As a result, the market value of retirement systems assets remained below the actuarial valuations of the state and local pension funds. This prompted the Board to recommend increases in both the state and local government employer contribution rates effective July 1, 2013. The Board also declined to recommend any COLAs for either state or local government retirees in 2013.



North Carolina
Retired
Governmental
Employees'
Association

Continued on Page 2

Board--No COLAs (Cont'd.)

Market Performance Falls Short

Both the Teachers' and State Employees' Retirement System (TSERS) and the Local Governmental Employees' Retirement System (LGERS) experienced a growth in the gap between the market value of system assets and the valuation set by the actuary. Usually, investment gains to support COLAs are available when market value is higher than the actuarial value. There were no gains in either TSERS or LGERS in 2011 to support COLAs for retirees in 2013-14.

The disappointing results directly reflect lingering problems in financial markets during 2011. Rates of return on traditional low-risk investment instruments, such as corporate bonds, continued to decline during the year. Also, a significant portion of the retirement systems investments is in equities and the 2011 performance of the stock market was sluggish. As a result, retirement system assets grew only 2.1% during calendar year 2011.

The market value of TSERS assets actually declined, falling from \$54.1 billion in 2010 to \$53.4 billion at the end of 2011. This decrease reflects more than just financial conditions. Demographic factors, such as the withdrawal of contributions by members leaving state employment through both voluntary resignations and reductions in force, contributed to this decline, too. The number of active employees participating in TSERS declined

by slightly more than 7,000 people in 2011 after increasing by roughly 800 in 2010.

Table 1 (See page 3) illustrates the gap between market and actuarial valuations of TSERS during the past several years.

The experience of the Local Governmental Employees' Retirement System was only marginally better than that of TSERS. The market value of LGERS assets grew slightly during 2011, increasing from \$17.8 billion to \$17.9 billion. The local system experienced proportionately less of a decline than TSERS in employment and payroll. However, the gap between market and actuarial valuations actually grew wider. For two years (2009 and 2010), growth in market value of assets exceeded the increases in the actuarial valuation. In 2011, gap between the two valuations for LGERS grew by more than \$755 million. These trends are shown in **Table 2 on page 3**.

Board Approves Rates, Declines COLAs

The actuarial reports for 2011 showed that both TSERS and LGERS would require additional funding in 2013-14 to meet the Annual Required Contribution (ARC) recommended by the state's actuary. The ARC is the amount of money needed to keep a retirement system on track to cover all accrued liabilities. This amount is affected by current market conditions and changes.

The actuary recommended that the General Assembly increase the employer contribution rate for the Teachers' and

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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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Board--No COLAs (Cont'd.)

TABLE 1 - TSERS
Teachers' and State Employees' Retirement System
Market vs. Actuarial Value 2007-2011

A	B	C	D	E
Year	Market Value	Actuarial Value	Difference (B-C)	
2007	\$58,619,737,886	\$55,283,120,813	\$3,336,617,073	6.04%
2008	\$45,629,312,989	\$55,127,658,183	-\$9,498,345,194	-17.23%
2009	\$50,382,551,504	\$55,818,099,117	-\$5,435,547,613	-9.74%
2010	\$54,108,134,326	\$57,102,198,448	-\$2,994,064,122	-5.24%
2011	\$53,402,204,951	\$58,125,010,880	-\$4,722,805,929	-8.13%

TABLE 2 - LGERS
Local Governmental Employees' Retirement System
Actuarial vs. Market Value: 2007-2011

A	B	C	D	E
Year	Market Value	Actuarial Value	Difference (B-C)	
2007	\$17,891,088,666	\$16,791,983,696	1,099,104,970	6.55%
2008	\$14,239,291,493	\$17,100,738,902	-\$2,861,447,409	-16.73%
2009	\$16,137,374,092	\$17,723,253,496	-\$1,585,879,404	-8.95%
2010	\$17,758,651,398	\$18,570,513,903	-\$ 811,862,505	-4.37%
2011	\$17,908,429,907	\$19,326,359,293	-\$1,417,929,386	-7.34%

State Employees' Retirement System from the current 8.33% to 8.69% of payroll to meet the ARC effective July 1, 2013. This increase will require an additional \$36 million appropriation by the General Assembly.

The actuarial report for LGERS showed that employer contribution rates would have to be increased to meet the ARC for the local system. The recommendations contained in the report called for the normal employer contribution rate to be increased from 6.74% to 7.07%. The rate for local law enforcement officers would increase from 7.22% to 7.55% of payroll.

The contribution rate increases of the

two major pension systems were approved.

The Board of Trustees voted unanimously to recommend that the General Assembly increase the contribution rate for TSERS to 8.69% of payroll in 2013-14. The Board also voted unanimously to direct local government employers that participate in LGERS to increase contribution rates effective July 1, 2013 in accordance with the actuary's recommendations.

The Board declined to recommend or approve any Cost-Of-Living Adjustments for state or local government retirees, citing the need to insure the stability of the pension systems as the Board's first prior-

Continued on Page 4

Board--No COLAs (Cont'd.)

ity. Groups representing both active and retired employees presented testimony requesting the Board to approve COLAs for 2013-14.

Traditionally, the Board has asked the General Assembly to authorize and fund a COLA for retired teachers and state employees equal to any salary increase granted to active state employees. A motion to ask the General Assembly to do so this year was offered during the January meeting but failed due to a lack of a seconding motion.

Several groups representing local governmental employees and retirees joined forces to ask the Board to temporarily increase the local government employer contributions beyond the rate required to meet the ARC in order to fund a 2% local government retiree COLA. The NC Retired Governmental Employees' Association, together with the Charlotte-Mecklenburg Governmental Retirees Association, the Professional Fire Fighters and Paramedics of North Carolina, and the Police Benevolent Association specifically requested that the Board approve a normal contribution rate of 7.2% to fund a 2% COLA. The Board declined to act upon the request, citing the continuing economic pressures on local government budgets and the unprecedented nature of the proposal offered by the retiree and employee groups.

No COLAs in 2013-14?

The decisions made by the Board of Trustees at the January meeting effec-

tively rules out the possibility of a COLA for retired local government employees in 2013. There is very little likelihood of a COLA for retired teachers and state employee either without the specific support of the Board of Trustees. However, there remains a possibility of a COLA for TSERS members if Governor McCrory includes such a proposal in his budget proposal. The Governor's proposed budget is expected in late March. (See p.1 story, Governor's Budget).

State Health Plan Annual Enrollment 2013

The State Health Plan will conduct Annual Enrollment May 20-31, 2013. There are no premium increases or major plan changes associated with this Annual Enrollment period. If you are satisfied with your current plan and do not need to drop or add coverage for you or your dependents, no action is required. **Any plan changes made during this time will become effective July 1, 2013.** As a reminder, after this enrollment you will not be able to add or drop coverage without a qualifying life event until the next enrollment period, so it is important you make any necessary enrollment adjustments during this Annual Enrollment period.

Please note this change to the mental health/substance abuse office copay: Beginning July 1, 2013, this copay has been reduced to align with the primary

Continued on Page 5

March-April 2013

Annual Enrollment *(Cont'd.)*

care visit copay. For the 70/30 Basic Plan, that copay is \$35. For the 80/20 Standard Plan, the copay is \$30.

New ID Cards

Because the mental health/substance abuse copay is changing, all members will receive a new ID card in June. The Plan encourages members to have a Primary Care Physician (PCP) to provide proactive, preventive and chronic care management throughout all stages of their lives. You will be able to select a PCP for yourself and any covered dependents during enrollment. Your selection will appear on your member ID cards. With the addition of the PCP information, each family member will receive an individual ID card. If you are enrolled in the Express Scripts Medicare Part D Prescription Drug Plan you already have individual ID cards for you and your dependents.

Plan Year Change

Currently your benefit year runs from July 1-June 30. However, the State Health Plan Board of Trustees recently approved moving the benefit year to a calendar year. For a smooth transition to a calendar year benefit period, the upcoming benefit period will only be six months: July 1, 2013 - Dec. 31, 2013. This means your deductibles and out-of-pocket maximums will be reduced by half. It also means you will have a second open enrollment period this year.

There will be new plan design options for both Medicare Primary and State

Health Plan primary retirees, including Medicare Advantage Plans. Open Enrollment for these new plan options will be conducted in October. More information will be sent to you later this year.

If you have additional questions about your benefits, please visit the State Health Plan website at www.shpnc.org or call Blue Cross and Blue Shield of NC Customer Service at 1-888-234-2416.

The Explanation of Benefits for the Express Scripts Medicare™ Prescription Drug Plan

State Health Plan members who are enrolled in the Express Scripts Medicare™ Prescription Drug Plan and who have utilized their pharmacy benefit are now receiving an [Explanation of Benefits](#) (EOB) in the mail each month. This is a new feature of the Express Scripts Medicare™ Prescription Drug Plan to help members make smart decisions regarding their benefits.

This EOB includes details on regarding benefits activity, so please take a moment to review the information. Please note: Members in the Traditional Plan do not receive EOBs for their pharmacy benefit.

The Plan implemented the new Medicare Part D Prescription Plan for all Medicare-eligible members on Jan. 1, 2013. For more information please go to the Express Scripts Medicare page on the Plan website.

How Sequestration Will Impact the Social Security Admin.

SOCIAL SECURITY

The Commissioner

March 7, 2013

Dear Colleague,

I am committed to keeping you informed on important agency issues. I know sequestration is on all of our minds. As advocates for the Social Security Administration, I wanted to provide you with timely information about how these unfortunate budget cuts affect us.

As you are aware, due to the failure of Congress to reach a deal on balanced deficit reduction to avoid sequestration, on March 1 the President was required by law to issue a sequestration order canceling approximately \$85 billion in budgetary resources across the Federal Government for the remainder of the Federal fiscal year.

As a result of sequestration, visitors in our field offices will wait significantly longer, and callers to our 800-number will wait almost 10 minutes for us to answer. We also estimate that pending levels of initial disability claims will rise by over 140,000, and, on average, applicants will have to wait about two weeks longer for a decision on an initial disability claim and nearly a month longer for a disability hearing decision. At this time, we are taking every step to mitigate the effects of these cuts on our service delivery to the American public. We will try to prioritize our reductions to avoid furloughs that would further harm services and program integrity efforts; however, the possibility of furloughs remains uncertain at this time.

I hope this information is helpful to you as you assist your clients in accessing services. Thank you for your cooperation and understanding as we work to manage these unfortunate circumstances and do our best to serve the public.
Sincerely,

Carolyn W. Colvin
Acting Commissioner

I'm Almost 65 — How Should I Prepare for Medicare?

More than 103,000 North Carolinians will turn 65 this year. Turning 65 is a lot like turning 16. When you turned 16, you didn't automatically get your driver's license; instead you had to take an exam and prove that you were a safe driver. There was a specific order and procedure for getting your driver's license, and the same is true for enrolling in Medicare for the first time when you turn 65.

Much like you anticipated turning 16 and getting your driver's license, you must anticipate and plan for becoming a Medicare beneficiary. Don't wait until you're 65 to start thinking about your Medicare choices. Start now and let SHIIP, the Seniors' Health Insurance Information Program, help you.

SHIIP, a division of the North Carolina Department of Insurance, provides free, unbiased information about Medicare and other insurance-related issues. There are SHIIP sites in all 100 counties in North Carolina. It is recommended that you review your Medicare options before you need to enroll so that you don't make any hurried decisions at the last minute. Your Medicare choices will depend on several factors, including:

- Are you retired, or will you or your spouse continue to work?
- Will you have access to medical and/

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March-April 2013

I'm Almost 65 (Cont'd.)

or prescription drug coverage through an Employer Group Health Plan?

- How does your Employer Group Health Plan compare with Medicare supplement plans and Medicare Advantage plans?

Of course there are other things to consider when determining your Medicare options. SHIIP has created a handout meant to help you navigate the Medicare system and initial enrollment process.

The handout, "The Road to Medicare," outlines the decisions you'll need to make and what options are available through the Medicare system. To obtain a free copy of "The Road to Medicare," call SHIIP at 1-800-443-9354 or visit SHIIP's website at www.ncshiip.com.

You can also meet with a certified SHIIP Volunteer Counselor in your community to discuss your Medicare options. To arrange an appointment with a SHIIP Volunteer Counselor, contact the SHIIP Coordinating Site in your county; if you don't know the local contact information, call SHIIP at 1-800-443-9354 or visit www.ncshiip.com.

Don't wait to make your Medicare decisions — you can and should start the process before your 65th birthday. Let SHIIP help you understand your options and get you on the road to Medicare.



Volunteers Continue to be Essential for SHIIP's Operation

Did you know that North Carolina has more than 1.5 million Medicare beneficiaries? And all those beneficiaries are served by more than 850 volunteers and coordinators from the Seniors' Health Insurance Information Program. That amounts to almost 1,800 beneficiaries for every volunteer.

Housed within the North Carolina Department of Insurance, SHIIP was established in 1986 to help educate Medicare beneficiaries and their caregivers about Medicare, Medicare supplements, long-term care insurance, Medicare Advantage, Medicare Part D prescription drug plans and other health insurance options for people with Medicare.

In addition to the program's professionally-operated call center, SHIIP has a volunteer base of 124 county coordinators and 753 volunteers assisting Medicare beneficiaries in all 100 counties of North Carolina. Volunteers for SHIIP must successfully complete a computerized training course to become certified to better help people with Medicare. They are required to attend quarterly follow-up trainings, and they must provide 40 hours of counseling services annually to maintain their certification. Without its remarkable and dedicated volunteers, SHIIP could not reach out to all the people using Medicare in our state.

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SHIIP Volunteers (Cont'd.)

SHIIP volunteers are required to submit reports on each client they assist, and records show they have helped nearly 100,700 Medicare beneficiaries in one-on-one counseling sessions during the past year. This is an outstanding accomplishment.

SHIIP staff is very grateful for the volunteers' hard work, and we can never thank them enough for all that they do to assist people with Medicare. April's National Volunteer Week is a great time to publicly thank all the SHIIP volunteers in North Carolina for the remarkable service they provide.

SHIIP is always looking for new volunteers. Would you like to give back to your community? Do you have computer skills? Are you a people person? Do you have the ability to easily explain things to others? If you answered 'yes' to any of these questions, you may be a great addition to the SHIIP family of volunteers. To learn more about becoming a SHIIP volunteer, call our office today at 1-800-443-9354, or contact the SHIIP coordinating site in your county. Let us educate you about Medicare so you can help the citizens of this great state. It's time for you to become part of the SHIIP team!



Get Your Legislative Reports by Email

If you're watching your local news, you see stories every day about what's happening at the General Assembly. Get your legislative update by email every week and you'll know about bills introduced and committee activity that might impact your retirement benefits. To receive our Legislative Report electronically, email your full name (first, middle and last name) and your email address to donna@ncrgea.com.

For members who do not have email, NCRGEA posts a Legislative Report weekly that is accessible by calling our toll-free number 1-800-356-1190, or you can elect to receive it by email.

REMINDER!! SECU Offers Members Free or Low-Cost Tax Assistance!

If you have not yet completed your 2012 tax return, don't forget that the State Employees' Credit Union (SECU) has partnered 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

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March-April 2013

Tax Assistance *(Cont'd.)*

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.

We look forward to helping you with your tax preparation needs! 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 and click on Services/Branch Services/Tax Preparation.

State Employees' Credit Union®



Fraud Target: Senior Citizens - That's You!

Thanks to one of our NCRGEA members for notifying us about one of the newest frauds targeting computer use.

• **Phony tech support:** You get a call from someone who claims to be tech support from Microsoft or another legitimate company. They say they've detected a virus or other problem on your computer, then try to con you into letting them take control of the computer remotely to fix the problem. Actually there's no issue with your computer, and your problems are just beginning if you allow them access to it.

While this can easily happen to anyone, we encourage our members be wary of anyone who calls you asking for personal information or for access to your computer. If you did not initiate the call or a request for tech support, it is important that you ignore the call, hang up, or delete emails asking you to do something you did not initiate.

For example, here's a new fraud alert recently posted on the website of the NC Attorney General www.ncdoj.com.

• **Robocalls:** Did you know that it is against state law for a business to call you using a recorded message, but North Carolinians are continuing to receive these automated calls, often called robocalls. Most of these calls are scams designed to steal your personal information. Hundreds of consumers have filed complaints

Continued on Page 10

Fraud Target (Cont'd.)

about a robocall from “Rachel, with Card Services” who claims to be able to lower your credit card rates for an upfront fee. Another common robocall claims the FBI has noticed a spike in burglaries in your neighborhood, and suggests that you get an alarm system. If you get a robocall claiming to sell you a product or service or asking you to provide personal information, hang up. Never “Press 1 for more information,” and never provide financial or confidential information to someone who calls you. Remember, scammers can manipulate Caller ID so you can’t depend on that to help you sort legitimate callers from scam artists. Joining the **Do Not Call Registry** can help because if you’re on the registry, you can be even more skeptical of anyone who is still making telemarketing calls to you.

Using consumers’ complaints, the NC Attorney General’s Office has been able to identify the culprits behind some illegal robocalls and has taken action to shut them down. If you have received an illegal robocall, file a complaint at www.ncdoj.gov or contact the NC Attorney General’s Consumer Protection Division by calling 1-877-5NO-SCAM.

Another source of information about senior fraud is the FBI website: www.fbi.gov. The Federal Bureau of Investigation provides tips on how you can protect you and your family from fraud. Senior Citizens especially should be aware of fraud schemes for the following reasons:

- Senior citizens are most likely to have a “nest egg,” to own their home, and/or to have excellent credit—all of which make them attractive to con artists.
- People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say “no” or just hang up the telephone.
- Older Americans are less likely to report a fraud because they don’t know who to report it to, are too ashamed of having been scammed, or don’t know they have been scammed. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.

To help avoid being scammed, we urge you to avoid giving out personal information to callers you don’t know. You are not obligated to give information to unknown callers. **Your bank will NOT call you asking for your account number or PIN or password or send you an email asking for your PIN number. Your bank already has that information and they don’t give it to you by phone.** If you get calls or emails requesting your banking information, call your bank immediately and report it. Your bank can report it to the police -- or you can yourself. Don’t become a victim and avoid being a target by being informed and staying aware.

(Source: Information provided by the NC Dept. of Justice and the FBI)

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2013 Retiree Pay Dates

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

March 25, 2013	August 23, 2013
April 25, 2013	September 25, 2013
May 24, 2013	October 25, 2013
June 25, 2013	November 25, 2013
July 25, 2013	December 20, 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..... (State Health Plan Administrator)	1-888-234-2416
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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