

Living **power**

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

March-April 2014

Volume 30

Number 2

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Boards Adopt Legislative Goals for 2014

The regular quarterly meeting of the Board of Directors of the Retirement Systems on January 16th was a very busy session. The Board reviewed the actuarial reports for the year ending December 31, 2012, adopted legislative goals for the 2014 Session of the General Assembly, received updated five-year projections of the Annual Required Contribution Rates for the state and local retirement systems, discussed issues raised by recently approved state legislation, and the impact of changes to Governmental Accounting Standard Board requirements applied to public pension systems.

The 2012 Actuarial Reports and COLAs

The actuarial reports for both the Local Governmental Employees' Retirement System (LGERS) and the Teachers' and State Employees' Retirement System (TSERS) reflect the ongoing recovery of the market value of assets since 2008. The growth of market valuation for the retirement systems exceed-

ed the 7.25% assumed rate of return, rising by more than 11.7%.

However, the five-year smoothed calculations still show that market value is below the actuarial valuation: the amount needed to cover all current and future obligations of the pension systems. This five-year smoothing technique determines if the retirement systems have any undistributed investment gains, market value in excess of the actuarial requirements, to fund adjustments to retirement benefits or reductions in contributions.

The audit results for 2012 indicate that the major pension systems (TSERS and LGERS) did not have undistributed investment gains available to cover any benefit enhancements in the coming year. The market value (\$57.8 billion) of the Teachers' and State Employees' Retirement System still was roughly \$2.1 billion less than the actuarial value of \$59.1 billion. The Local Governmental Employees' Retirement System's market value stood at \$19.7 billion, roughly \$575 million less than the actuarial value as of December 31, 2012.



Continued on Page 2

Board Adopts...(Cont'd.)

The absence of available investment gains made it impossible for the Board of Trustees to directly approve Cost-Of-Living Adjustments (COLAs) for either state or local retirees. However, the Board has the authority to request that the General Assembly approve COLAs. Prior to the recession in 2008, the General Assembly occasionally did appropriate additional funds to provide COLAs to retired teachers and state employees when TSERS lacked sufficient gains to cover the cost of a COLA.

The staff of the Retirement Systems Division presented the Board with several options to address the issue of benefit enhancements for state and local retirees. These included the possibility of requesting that the General Assembly approve COLAs for all retirees in 2014.

As reported in the January-February issue of *Living Power*, the Board of Trustees of the Local Governmental Employees' Retirement System voted to ask the General Assembly to approve a 1% COLA for local retirees. Our Association had requested the Board to support this option. The request also was supported by several other organizations representing active and retired local government employees.

Since the General Assembly is not the employer for local retirees and does not appropriate money to LGERS, state legislation authorizing a 1.0% local retiree COLA would direct the Board of Trustees to temporarily increase the employer con-

tribution rate paid by local governments in the 2014-15 budget year. The current contribution rate of 7.07% of payroll would rise to 7.17%. This would require additional contributions to the LGERS of approximately \$ 12.6 million spread among the more than 600 local governmental units that participate in the retirement system.

Several groups, including our Association, requested that the Board of Trustees of the Teachers' and State Employees' Retirement System formally support a 1.0% COLA for retired state employees and teachers and ask the General Assembly to appropriate the necessary funds (\$38.2 million) to cover this increase. This amount reflects an increase in the state employer contribution rate for TSERS from the current 8.69 % to 9.13% of payroll.

The Board declined to support the request for a 1.0% retiree COLA. Instead, the Board approved a motion to ask the General Assembly to provide an additional \$7.0 million to make a small adjustment to the contribution rate (increase to 8.76%). This increase is necessary to meet the Annual Required Contribution (ARC) that is set by the state's actuary.

The fact that the Board did not express support for a state retiree COLA does not rule out the possibility of a state pension increase in 2014. Last year, Governor McCrory recommended a state retiree COLA in the proposed budget but it was not funded by the General Assembly. There is a strong likelihood that the Governor again

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 Adopts...(Cont'd.)

will include a state retiree COLA, along with raises for active teachers and state employees, in the proposed state budget adjustment for 2014-15. Also, there is support among members of the General Assembly to include a COLA for retirees in a compensation package for teachers and state employees.

In any case, Cost-Of-Living Adjustments for retired local and state government employees will be on the agenda in the upcoming session of the General Assembly that convenes on May 14th.

Approval of COLAs by the General Assembly this year for either state or local government retirees will be require work on the part of all retirees. The pension increase for local retirees will require the legislature to direct local governments to temporarily raise the contribution to LGERS. Although projections prepared by the state's actuary show that the local contribution rate could be steadily reduced over the next five years as LGERS fully recovers from the recession, the temporary increase to support a COLA in 2014 will face opposition from the organizations that represent local governments.

The additional funding that the General Assembly must provide if there is to be a pension increase for TSERS retirees in 2014 likely will face challenges as well. While the state's economic outlook continues to improve, the General Assembly will have to address a wide array of needs that will compete for a still limited pot of

revenues.

Other Legislative Goals

The Board of Trustees also gave approval to three legislative proposals that were developed by the Retirement Systems Division since the adjournment of the 2013 Session. These proposed bills, which were reviewed in preliminary form in the January-February edition of this newsletter, have been further refined by the staff of the State Treasurer. The proposals as approved by the Board are summarized below.

Pension Spiking Prevention Act of 2014

The practice of "spiking" retirement benefits has drawn attention from the General Assembly and received negative publicity in the media. Essentially, "spiking" occurs when public employees are able to manipulate their average final compensation (AFC) which is used to calculate retirement benefits. This practice puts additional pressure on our public retirement systems since some members draw retirement benefits well in excess of the amounts assumed in the systems' actuarial calculations. This proposal seeks to address the practice of spiking through the following means:

- Clarification of the authority of the Retirement Systems Division to disallow remuneration that does not meet the statutory definition of compensation for the purpose of calculating retirement benefits.
- Establishment of a contribution-based benefit cap for employees hired on and after January 1, 2015 whose AFC exceeds

Board Adopts...(Cont'd.)

\$50,000.

- Development of a benefit purchase mechanism for employees and employers to pay for the actuarial impact of any disallowed compensation.

This proposal also addresses two other important policy changes that have been under discussion for the past several years. These are: 1) Restoration of the five-year vesting period for the Teachers and State Employees Retirement System (TSERS) and the Consolidated Judicial Retirement System (CJRS). The vesting period was changed to 10 years in 2011. 2) Allow the return of employee contributions with accumulated interest (4% per year) to members who leave state or local government employment with less than five years of service.

Retirement Administrative Changes

Act of 2014 - This proposed legislation includes several changes to the law to reduce difference among the retirement systems and to clarify existing statutes. The most important of these are summarized below.

Purchase of Furloughed Time: Currently, TSERS members who are paid with federal funds may purchase service for which they were furloughed, but LGERS members cannot. This provision would extend this option to Local Governmental Employees.

In-Service Distribution for Firefighters & Rescue Squad Workers Pension Fund (FRSWPF): Clarifies age

55 in-service distribution procedure for firefighters & rescue squad workers in the FRSWPF.

Name Beneficiaries for the Contributory Death Benefit & Separate Benefits Fund

This section puts the CDB on parity with all other death benefits by allowing participants to name their beneficiary.

Retirement Technical Corrections Act -

This proposed legislation is a collection of updates and technical adjustments to bring state statutes compatible with Federal law. Key provisions are outlined below.

•Clarify & Update Consumer Price

Index Reference in Statute: This section clarifies that the proposer usage of the Consumer Price Index for calculation of the earnable allowance and allows the retirement system to use the replacement measure being provided by the U.S. Department of Labor.

• Clarify Definitions of Compensation for CJRS and Legislative Retirement

System (LRS): As recommended by Buck Consultants, the retirement systems' actuary, this section clarifies the CJRS and LRS definitions of compensation for retirement purposes. It does not change the policy it only changes language to enhance clarity.

• Clarify Funding Policy Statute: This section would restate and clarify the TSERS and LGERS funding policy statutes to increase transparency under new GASB accounting standards. This does not change the funding policy of either system.

ATTENTION VETERANS!!!

NC Drivers Licenses and IDs to Carry Veteran Des- ignation

Qualified North Carolina military veterans may now carry the designation of veteran on their driver licenses and identification cards.

With passage of a law by the General Assembly, veterans who have been honorably discharged from the U.S. Armed Forces who present their DD-214 discharge form can apply at a driver license office for the new designation.

State officials said military veterans requested the designation to help them obtain military discounts from retailers and service providers without having to show their military discharge form. Placing the designation on the driver license or identification card will enable the state's veterans to show their photo ID and their veteran status at the same time.

Veterans can request the designation be added to their license at their next renewal at no additional charge.

ATTENTION VETERANS!!!

Governor Names 2013 Long Leaf Pine Recipients

Governor McCrory's Office has announced the names of the 2013 recipients of The Order of the Long Leaf Pine award – since 1963, the highest honor conferred by our state's governors on its citizens. The NCRGEA congratulates those members' named to The Order and joins the Governor in recognizing their exemplary service and special contributions to North Carolina.

The Long Leaf Pine Society has added the names and award dates of the 2013 recipients on its online Roster. Society founder and manager, Phillip Fisher, encourages these and all other recipients to check the roster and notify The Society if their information has not been properly recorded. And while on the website, Fisher invites visitors to read the history of The Order of the Long Leaf Pine award program, listen to "The Long Leaf Pine" anthem, and find out how recipients can order the distinctive Long Leaf Pine lapel pin.

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: 919-854-7916.

Email: info@longleafpinesociety.org

Website: www.longleafpinesociety.org.

Ed Regan Retirement Book Letters

In July, NCRGEA Executive Director Ed Regan will retire. *If you would like to write a note of thanks or congratulations to be included in a book to be presented to him at retirement*, please address to: Ed Regan Retirement Book
Post Office Box 10561
Raleigh, NC 27605.

GET YOUR NCRGEA LEGISLATIVE REPORTS BY EMAIL

Be ready to receive NCRGEA Legislative Reports in 2014. To receive our Legislative Reports electronically, email your full name (first, middle and last name) and email address to info@ncrgea.com or sign up on our website www.ncrgea.com.

Legislative Reports are accessible on Fridays through our toll-free number 1-800-356-1190 after 5 p.m. and posted on our website in the Members-Only section.

2014 NCRGEA Spring District Meetings

Following are the dates and locations for our 2014 Spring District Meetings. Invitations were mailed in late February. If you live in one of the counties listed and did not receive your district meeting invitation, please call the NCRGEA office

1-800-356-1190. You must pre-register in order to attend.

How to register: 1) Complete and mail the reply card attached to your invitation by April 7, 2014; 2) You can register online through the NCRGEA website www.ncrgea.com look under Member Benefits, then click on the register for NCRGEA Spring District Meeting; 3) Send an email to donna@ncrgea.com that includes your full name, mailing address and phone number and your guest's first and last name and city. Be sure to include the date city for the district meeting you plan to attend.

- **Tuesday, April 22nd in Charlotte**
(For members in Mecklenburg County & nearby South Carolina members)
Crowne Plaza Executive Park
5700 Westpark Drive, Charlotte, NC
- **Wednesday, April 23rd in Charlotte**
(For members in Mecklenburg County & nearby South Carolina members)
Crowne Plaza Executive Park
5700 Westpark Drive, Charlotte
- **Thursday, April 24th in Gastonia**
(For members in Cleveland & Gaston counties)
Gastonia Conference Center
145 S. Marietta Street, Gastonia
- **Friday, April 25, 2014 in Concord**
(For members in Anson, Cabarrus, Stanly & Union counties)
Cabarrus Arena & Events Center
4751 NC Highway 49 North in Concord
We look forward to seeing you there!



Get Fit Your Way with SilverSneakers

As a member of the North Carolina Retired Governmental Employees' Association, it's easy to get fit and make friends with Healthways SilverSneakers® Fitness program.* SilverSneakers is the nation's leading fitness program designed exclusively for active older adults and includes access to fitness and weight training equipment at more than 11,000 locations nationwide! It also includes group fitness classes and fun social events.

Frequently Asked Questions

What kinds of fitness classes are included?

Whether you want to improve your balance, build muscle or increase your energy – SilverSneakers has a class for you. All SilverSneakers classes are taught by certified fitness instructors and many include a chair for optional support. Additional signature classes, such as SilverSneakers Yoga, SilverSneakers Splash (water-based), SilverSneakers Cardio and SilverSneakers Circuit may be available at

select locations.

Are there options outside the fitness center?

SilverSneakers FLEX™ offers a variety of classes and activities in neighborhood parks, recreation centers, shopping centers and even at the beach. FLEX classes and activities include yoga, tai chi, aquatic classes and walking groups.

Who is eligible for SilverSneakers?

SilverSneakers is available to more than 11 million eligible members of participating health plans nationwide. Visit silversneakers.com to find out if your health plan offers SilverSneakers.

How much does it cost?

SilverSneakers is available to members of participating health plans **at no cost!**

Does my health plan offer SilverSneakers?

Visit silversneakers.com to check your eligibility. **Questions? Call 1-888-423-4632 (TTY: 711)**, Monday through Friday, 8 a.m. to 8 p.m. Eastern.

**Not all members of the North Carolina Retired Government Employees' Association have access to the SilverSneakers benefit, only those who are currently enrolled in Humana and UnitedHealthcare.*

SilverSneakers® is a registered trademark and FLEX™ is a trademark of Healthways, Inc. © 2014 Healthways, Inc.



Medicare Beneficiaries: Don't Be a Victim of a Scam

In the world of internet, email, phone calls, blogs and the postal service, Medicare beneficiaries are bombarded with advertisements about free medical services, free equipment and more. Other times, Medicare beneficiaries receive frightening post cards that lead them to believe they will lose their benefits if they don't respond and provide personal information.

Beware of products that seem too good to be true; they usually are. And if someone is using scare tactics to get you to buy something or share your personal information, you may be the target of a Medicare scam.

Every day, there are people coming up with ways to defraud the Medicare system and its beneficiaries. They may call you on the phone, come to your home announced or send you information through the mail or email.

How can you protect yourself? Do not give anyone personal information such as your Medicare number, Social Security number, or banking and financial information. Medicare will not call you and ask you to verify your claim number for them. If someone claims to be from Medicare and calls you to verify your claim number, it's a scam!

When you do have to provide your Medicare card, such as at a visit to your medical provider, turn the card face down

to hand to the receptionist so no one else can see your number or capture your number with their camera phone.

If you suspect Medicare fraud or a scam, you should contact your local Senior Medicare Patrol Program (NCSMP). The North Carolina Senior Medicare Patrol Program is housed with the North Carolina Department of Insurance's Seniors' Health Insurance Information Program. The purpose of the Senior Medicare Patrol program is to provide Medicare fraud prevention education and counseling to the 1.6 million Medicare beneficiaries in North Carolina.

NCSMP operates a toll-free, confidential consumer line, Monday through Friday, from 8 a.m. to 5 p.m. If you suspect you have been a victim of Medicare fraud or a scam, call 1-877-99NCSCMP (1-877-996-2767) today. Together we can empower Medicare beneficiaries to prevent health care fraud.

The North Carolina Senior Medicare Patrol Program receives federal grant funding from the Administration for Community Living at the U.S. Department of Health and Human Services. There are no charges for the services of NCSMP, and NCSMP does not sell any products. This article was supported, in part, by grant number 90SP0080, the U.S. Administration for Community Living, Department of Health and Human Services. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

Charlotte-Mecklenburg Governmental Retirees' Association

The Charlotte-Mecklenburg Governmental Retirees' Association (CMGRA) meets bi-monthly to promote continued relationships with friends and coworkers and to provide fellowship with fellow retirees. We meet the 4th Tuesday of February, April, June, August, and October at 9:30 a.m. at Sugaw Creek Presbyterian Church located at 101 Sugar Creek Rd. W. Charlotte, NC 28213 and in December for a holiday luncheon.

CMGRA offers a variety of programs, meetings, and events of interest to retirees. These include:

- Updates from City and County Human Resources Departments and the North Carolina Retired Governmental Employees' Association.
- Speakers and seminars on topics pertinent to retirees
- Support of a variety of local charities
- Lunch at all meetings
- Door prizes and raffle items , and
- Social gatherings outside meetings.

If you live in the Charlotte-Mecklenburg area, join in the fun of an upcoming meeting! Meet new friends – and reconnect with some “old ones”. For more information upcoming meetings and membership rates, call Margaret Setzer (704) 846-8287 or Kay Dumas (704) 814-4567.

Make Life Simpler: Choose Direct Deposit for Your Tax Refund!

Are you still receiving your tax refund via a paper check by mail? If so, you may want to consider switching to direct deposit. This method of receiving your refund is not only safe, but will also allow you to receive your refund in a more timely fashion. Here are some reasons to join the nearly 84 million taxpayers who chose to receive their refunds through direct deposit in 2013:

1. Quicker access to your funds. If you e-file your return and choose direct deposit, you could receive your refund in as little as 8 to 15 business days! If you choose to receive your refund via mail, it could be two months before you receive your check!

2. Security. Because your refund will go directly into the account of your choosing, there is no risk of your check being lost in the mail or stolen. If either of these scenarios happens, the IRS will have to reissue the check, which could delay your refund.

3. Choosing direct deposit is easy! Simply provide the financial institution routing number and your account number to your tax preparer or input the information in your tax software. The account information will be submitted to the IRS with your tax returns. Just make sure to double check the account information before your return is submitted. If there is an error, the direct deposit will generally reject back to the IRS and they will

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Direct Deposit...(Cont'd.)

automatically mail you a check instead.

4. You have options! Using form 8880, you can split your refund among up to three accounts. On the form, you can choose between account types such as checking, savings, or Individual Retirement Accounts (IRAs). You can also opt to use all or a portion of your refund to purchase savings bonds.

When you choose direct deposit, make sure you only choose accounts that are in your own name, your spouse's name, or both. You should never direct your refund into an account owned by anyone else, including your tax preparer.

If you have any questions about having your tax refund direct deposited into your account, you can speak with a certified tax preparer at any State Employees' Credit Union (SECU) location. You can also speak with a preparer to determine if you are eligible to participate in one of SECU's tax preparation programs. Depending on your tax preparation needs, you may qualify to have your return filed free of charge! If you are not eligible for the free program, we may be able to file your return for the low-cost of \$75!

Source: IRS Tax Tip 2013-15

Courtesy of State Employees' Credit Union

State Employees' Credit Union®



VOLUNTEERS NEEDED! **Money Smart for Older Adults** **Train-the-Trainer Classes**

Our December issue of *Living Power* included an article about an initiative to prevent financial exploitation of older adults. To increase awareness of this issue and help prevent it, the Consumer Financial Protection Bureau (CFPB) and the Federal Deposit Insurance Corporation (FDIC) issued the *Money Smart for Older Adults* (MSOA) curriculum in June 2013. MSOA offers information and tips to older adults to help them prevent fraud, scams and other types of financial exploitation.

The agencies and organizations listed below have formed a strategic alliance to disseminate this proactive education to as many older adults in North Carolina as possible.

- Division of Aging and Adult Services
- Secretary of State: Securities Division
- Attorney General
- County departments of Social Services: Adult Protective Services
- Area Agencies on Aging
- North Carolina Cooperative Extension
- North Carolina Retired Governmental Employees' Association
- State Employees' Credit Union

Interested volunteers from these organizations and agencies will be trained by State Employees' Credit Union (SECU) staff to deliver the *Money Smart for Older Adults* curriculum. Training will be held in May and June of 2014 – running in

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March-April 2014

Volunteers Needed

...(Cont'd.)

conjunction with Elder Abuse Awareness month which begins on Mother's Day and ends on Father's Day. Two classes will be offered each day: 9:00 a.m. to Noon and 1:00 p.m. to 4:00 p.m.

If you are interested in attending the training, please go to www.ncrgea.com to sign up, or complete the form below and mail to NCRGEA to register for your preferred location and time. After you have been trained, you will join with other trainees in your area to educate older adults in your communities using the MSOA curriculum.

Date	City/Location
May 5	Fayetteville – Holiday Inn located at 1707 Owen Drive
May 19	Charlotte – SECU located at 1130 East Third Street
May 19	Asheville – Holiday Inn & Suites located at 42 Tunnel Rd.
June 2	Goldsboro – SECU located at 1301 W. Ash Street
June 2	Greenville – SECU located at 300 W. First Street
June 9	Raleigh – SECU located at 3101 Wake Forest Road
June 16	Greensboro – Holiday Inn located at 6426 Burnt Poplar Rd.

(Cut here and mail)

VOLUNTEER REGISTRATION FORM

for

Money Smart for Older Adults Training Program

Yes! I will volunteer to participate in the Money Smart for Older Adults training program.

Please select the location and date that works best for you to attend training, complete the information below and mail to **NCRGEA, PO Box 10561, Raleigh, NC 27605 by April 23, 2014.**

Check One	Date	Circle AM or PM Session To Attend	Location
<input type="checkbox"/>	May 5	9-12 pm or 1-4 pm	Fayetteville – Holiday Inn, 1707 Owen Drive
<input type="checkbox"/>	May 19	9-12 pm or 1-4 pm	Charlotte – SECU, 1130 East Third Street
<input type="checkbox"/>	May 19	9-12 pm or 1-4 pm	Asheville – Holiday Inn & Suites, 42 Tunnel Road
<input type="checkbox"/>	June 2	9-12 pm or 1-4 pm	Goldsboro – SECU, 1301 W. Ash Street
<input type="checkbox"/>	June 2	9-12 pm or 1-4 pm	Greenville – SECU, 300 W. First Street
<input type="checkbox"/>	June 9	9-12 pm or 1-4 pm	Raleigh – SECU, 3101 Wake Forest Road
<input type="checkbox"/>	June 16	9-12 pm or 1-4 pm	Greensboro – Holiday Inn, 6426 Burnt Poplar Road

Your Full Name _____

Address _____

City _____ State _____ Zip Code _____

Phone Number: () _____

Email Address: _____

(Please Print)



North Carolina
**Retired
 Governmental
 Employees'**
Association

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ELECTRONIC ADDRESS SERVICE REQUESTED

2014 Retiree Pay Dates

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

2014 Pay Dates

March 25	August 25
April 25	September 25
May 23	October 24
June 25	November 25
July 25	December 19

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
In Raleigh Area	919-834-4652
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... ..	1-800-443-9354
In Raleigh Area	919-807-6900
NC State Health Plan	1-919-881-2300
Blue Cross/Blue Shield	1-888-234-2416
Express Scripts (SHP Rx Drug Administrator)	1-877-680-4882
Humana	1-800-944-9442
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 401(k)/Deferred Comp (457)	1-866-627-5267



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