

Living power

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

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A Message from Your NCRGEA President

I am honored to be representing the retired governmental employees of North Carolina as President of the NCRGEA. Our Board of Directors continues to focus their efforts on supporting government retirees by keeping a watchful eye over your pension plan. The Board is also seeking to grow our Association's membership and develop better relationships with the General Assembly and our Local Government elected officials.

Over the past 8 years, state and local government retirees' pensions have not kept pace with inflation. In fact, local government retirees have seen their pension value decrease by 11% since 2008 and teachers and state retirees have seen a decrease in pension value of 10% during the same period. The main cause of this decrease is the lack of investment gains. When the pension funds exceed expected returns, cost of living

adjustments (COLAs) are typically granted. If investment gains do not meet expected returns, COLAs can only be funded by increasing the contribution rate of the state and local governments. Convincing the state and local governments to increase their contribution requires our Association to expand our relationships with the General Assembly and Local Governments, so they better understand the impact of inflation on your pension value.

NCRGEA is currently working with the NC League of Municipalities and the NC Association of County Commissioners to gain support for retirees and we are expanding our efforts to engage local governments statewide on the need for them to increase funding to the retirement system to support a COLA for local government retirees. Likewise, our Board of Directors has been working with the members of the General Assembly to educate them on the needs of teachers and state retirees. During the last session, most legislators received a personal visit by our Board members advocating for



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President's ..Cont'd



Joe Barwick, NCRGEA President

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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To receive **Living Power** newsletter electronically, please send an email to info@ncrgea.com and include your full name and the city where you live.

a COLA and our other legislative priorities. We are planning the same personal contact with legislators for the 2017 Session of the General Assembly. Growing these personal relationships will enable our Board to build a better framework to communicate and advocate for North Carolina retirees.

The NCRGEA is one of the largest, if not the largest, organization of its kind in the United States. There are approximately 300,000 local and state government retirees in North Carolina. We need to grow our 70,000 members to have a stronger voice with local governments and the General Assembly. I encourage you to recruit fellow retirees to join us in our effort to make a better life for North Carolina government retirees.

In closing, let us keep in mind our fellow citizens across North Carolina who

suffered personal loss and property damage from Hurricane Matthew. Living in Beaufort, I had first-hand experience with the havoc Matthew brought to our State. As we enter this holiday season, our hearts go out to those who have lost so much. Our hope is for them to have the strength to begin anew and bring some sense of normalcy to their lives which ended on October 8.

Flu Season is Here

Influenza (the flu) is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness, and at times can lead to death. Some people — such as older people, young children, and people with certain health conditions — are at high risk for serious flu complications. The best way to prevent the flu is by getting vaccinated each year.

Seasonal influenza vaccine must be changed each year as the viruses naturally change over time. To avoid catching the flu, get vaccinated each year and practice good hand hygiene. To avoid giving the flu to others, stay home when you are sick, cough or sneeze into tissues and discard them properly, and wash your hands frequently with soap and water or use an approved hand sanitizer if soap and water are not available.

During October through May, the N.C. Division of Public Health provides weekly updates on the spread of the influenza in North Carolina.

Flu symptoms include:

- A 100°F or higher fever or feeling

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November-December 2016

Flu Season .. Cont'd

feverish (not everyone with the flu has a fever)

- A cough and/or sore throat
- A runny or stuffy nose
- Headaches and/or body aches
- Chills, fatigue, nausea, vomiting, and/or diarrhea

What are ways to prevent the flu?

- Vaccination is still the best protection available
- Wash your hands, cover your mouth when you cough or sneeze
- If you are sick, stay home so it does not spread.

If you do become sick with the flu, there are antiviral medications you can speak about with your doctor

Can the flu be treated? Yes. There are prescription medications called “antiviral drugs” that can be used to treat influenza illness.

Should I still get a flu vaccine? Yes. Antiviral drugs are a second line of defense to treat the flu if you get sick. A flu vaccine is still the first and best way to prevent influenza.

What are antiviral drugs? Antiviral drugs are prescription medicines (pills, liquid, an inhaled powder, or an intravenous solution) that fight against the flu in your body. Antiviral drugs are not sold over-the-counter. You can only get them if you have a prescription from your doctor or health care provider. Antiviral drugs are different from antibiotics, which fight against bacterial infections. *Source: CDC.gov and www.nc.flu.gov*

November-December 2016

I. Beverly Lake, et al v. State Health Plan for Teachers and State Employees, et al. Update

On April 20, 2012, a class action lawsuit was filed against the North Carolina State Health Plan in Gaston County Superior Court on behalf of twenty-six state retirees, who through their employment service to the State of North Carolina, had earned vested rights in non-contributory (premium free) medical coverage under an 80/20 health insurance plan for the duration of their retirement.

On September 26, 2016, an **Order Approving Provision of Notice to Members of the Class** was signed by the Court and on September 30, 2016, a Notice of Class Action was mailed to 222,000 state government retirees to provide them Notice of the class action law suit.

On November 14, 2016, a summary judgement hearing will be held in Forsyth County Superior Court in Winston-Salem. Summary judgment occurs where the Court finds that there are no genuine issues of material fact that need to be determined by a fact finder and that the case may be decided without a trial. If the case is not determined in whole at summary judgment, the case will proceed to trial.

For more information go to www.LakeClassCase.com.

A Guide to Recovering Lost Documents

Events such as the flooding caused by Hurricane Matthew commonly result in the loss of important documents. North Carolinians can use the following resources to replace lost or damaged documents and records. **Keep this guide handy should you lose or need to replace lost documents.**

N.C. Birth and Death Certificates: 919-733-3000 <http://vitalrecords.nc.gov/order.htm>

N.C. Marriage Certificate: 919-733-3000 <http://vitalrecords.nc.gov/order.htm>

N.C. Driver License: 919-715-7000 <http://www.dmv.org/nc-north-carolina/replace-license.php>

Vehicle Titles: 919-715-7000 <https://www.ncdot.gov/dmv/vehicle/title/replacement/>

Bank Checks, ATM/Debit Cards, or Safe Deposit Boxes: 1-877-275-3342 www.fdic.gov

Credit Cards: Contact the issuing institution:

- American Express: 1-800-528-4800 https://online.americanexpress.com/myca/mobl/us/static.do?page=un_lostorstolen
- Discover: 1-800-347-2683 www.discover.com/credit-cards/help-center/
- Master Card: 1-800-622-8372 www.mastercard.com/cgi-bin/emergserv.cgi
- Visa: 1-800-847-2911 <https://usa.visa.com/support/consumer/lost-stolen-card.html>

Credit Reports (Equifax, Experian or TransUnion): 1-877-322-8228 www.annualcreditreport.com

Social Security Card: 1-800-772-1213 www.ssa.gov

Medicare Cards: 1-800-772-1213 www.socialsecurity.gov/medicarecard/

Green Card: 1-800-375-5283 <https://www.uscis.gov/green-card/after-green-card-granted/replace-green-card>

Passport: 1-877-487-2778 <http://travel.state.gov/content/passports/english/passports/lost-stolen.html>

U.S. Savings Bonds: 1-800-722-2678 or 800-553-2663 <http://www.treasurydirect.gov/>

Tax Returns: 1-800-829-1040 <http://www.irs.gov/pub/irs-pdf/f4506.pdf>

Military Records: 1-866-272-6272 www.archives.gov/contact/

Insurance Documents: Contact your own insurance agent.

SNAP Card (Food Stamps): 1-866-719-0141 <http://www.ncdhhs.gov/divisions/dss/local-county-social-services-offices>

EBT Card: 1-888-622-7328 <http://www.ebtcardbalance.com/north-carolina-lost-ebt-card-el27>

Real Estate & Property Records (Mortgage Documents, Deeds, etc.): Contact your own real estate agent <http://propertydeeds.org/lost-property-deed-replacement-procedure/>

Medical and Prescription Records: Call your own doctor; medical and prescription records are tracked electronically.

Other Family Records: <http://www.archives.gov/preservation/disaster-response/guidelines.html>

Individuals, including homeowners, renters, and business owners, in the designated counties who suffered loss or damages due to Hurricane Matthew may register for assistance online at <http://www.DisasterAssistance.gov>, by downloading the [FEMA mobile app](#), or by calling **1-800-621-FEMA (3362)**. For those who use 711 or Video Relay Service (VRS), the number is also 1-800-621-3362. For people using TTY, the number is 1-800-462-7585.

Source: WNCT.com

Medicare Open Enrollment Period Ends Dec. 7

Change is a part of everyday life and change may be necessary to get the most out of your health care benefits. Each year during the Open Enrollment Period, Medicare beneficiaries have the opportunity to compare and evaluate their current plans and make changes as necessary. Just as your health needs may change from year to year, so may the benefits and costs of your health plan. By comparing plans during the Open Enrollment Period, Medicare beneficiaries can save money and make certain that their 2017 plan will be the best for their needs.

The Open Enrollment Period began on October 15 and runs for 7 weeks to give you enough time to review and make changes to your Medicare coverage. All changes must be made by December 7 to ensure that your coverage can begin without interruption on January 1.

“Many Medicare beneficiaries assume that the plan they are in this year will also work for them in the coming year and that is not always the case,” said North Carolina Insurance Commissioner Wayne Goodwin. “The staff from SHIIP, the Seniors’ Health Insurance Information Program, are available to help over the phone or in-person in all 100 counties in North Carolina.”

SHIIP is a division of the North Carolina Department of Insurance and offers free, unbiased information about Medicare, Medicare prescription drug coverage, Medicare Advantage, long-term care insur-

ance and other health insurance issues. In addition to helping Medicare beneficiaries compare and enroll in plans during the Open Enrollment Period, SHIIP counselors can help people find out if they are eligible for Medicare cost savings programs.

Here are some of the ways to review and compare plans available for 2017: Get one-on-one help from SHIIP, the Seniors’ Health Insurance Information Program by calling 1-855-408-1212, Monday through Friday, from 8 a.m. to 5 p.m. You can also request in-person assistance in your home county.

Visit www.medicare.gov/find-a-plan to compare your current coverage with all of the options that are available in your area, and enroll in a new plan if you decide to make a change.

Review the Medicare & You handbook. It was mailed to people with Medicare in September.

Call 1-800-MEDICARE (1-800-633-4227) 24-hours a day, seven days a week, to find out more about your coverage options. TTY users should call 1-877-486-2048.

For more information about SHIIP and the Medicare Open Enrollment Period, call 1-855-408-1212 or visit www.ncshiip.com.





An independent licensee of the Blue Cross and Blue Shield Association. U11199b, 10/15

When Will You Get Your 1099-R?

As you know, tax return season is just around the corner and we will soon be gathering our income and deduction documentation to prepare our 2016 tax returns. Your 1099-R Form will be mailed to you by the NC Retirement Systems Division. By law, it must be mailed by January 31, 2017. This does not necessarily mean you will receive it by January 31st.

You can get it sooner online through ORBIT!! By mid-January, you should be able to print a copy from your ORBIT account. **Go to www.myncretirement.com.**

Did You Move Last Year? If you moved in 2016, be sure to call the Retirement System to correct your mailing

address, if you have not already done so. 1-855-627-3287.

If you do not receive your 1099-R by mid-February, you can call the NC Retirement Systems Division 1-877-627-3287 to request a duplicate.

Sign Up for Electronic Communications

You can help NCRGEA save on the costs of printing and postage when you receive our ***Living Power*** newsletter by email, and you will receive your newsletter 2-3 weeks early. We email the electronic issue when we send the newsletter for printing. (Printing takes 2 weeks.) Go to our website **www.ncrgea.com**, look at the top right corner for ***Electronic Communications Sign-Up***.

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www.ncrgea.com



Access Perks Discount Program Enrollment



Please complete the following information to enroll in NCRGEA's Access Perks discount purchasing program. **You must have an active email address to participate in this program.**

When your enrollment is processed, you will receive an email acknowledgement of your payment from NCRGEA and a second email with your account activation information and log-in.

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Area Code _____
Email Address (Required) _____

Price: \$18.00 for One-Year Discount Purchasing Program

(Begins with date you receive your activation log-in by email from Access Perks)

Payment Methods: Check or Credit Card

To Pay by Check Make your check payable to NCRGEA
Mail to: NCRGEA
PO Box 10561
Raleigh, NC 27605

Pay by Credit Card: You can enroll in Access Perks on our website:
www.ncrgea.com
Under Member Benefits, select Access Perks
Discount Program.

Credit Cards Accepted:



If you have questions, call NCRGEA 1-800-356-1190.



Fire Safety for Older Adults and Their Caregivers

People over the age of 65 face the greatest risk of dying in a fire – more than 2 ½ times that of the general population. The U.S. Fire Administration wants older adults, their caregivers and all Americans to know that there are special precautions you can take to protect yourself and your home from fire.

Install and Maintain Smoke Alarms

The chance of surviving a home fire almost doubles with the initial warning from a smoke alarm.

- Install smoke alarms on each level of your home and inside and outside sleeping areas.
- Test them monthly and replace alkaline batteries at least once a year.
- Caregivers are encouraged to check the smoke alarms of those who are unable to do it themselves.

Plan Your Escape

Developing a fire escape plan around one's capabilities is a key element to fire safety!

- Have at least two exits from every room.
- If you use a walker or wheelchair, check all exits to be sure that you can go through the doorways.
- Unless instructed by the fire department, never use an elevator during a fire.
- If you live in a multi-story home, arrange to sleep on the ground floor near an exit.
- Speak to your family members, building manager or neighbors about your fire escape plan and practice it with them.



Be Safe Around Medical Oxygen

When using medical oxygen, the amount of oxygen in the air can increase. This means there is a higher risk of both fires and burns because it is easier for a fire to start and spread.

- Never smoke in a home where medical oxygen is used.
- Never use a candle, match, lighter or other open flame.
- Never use a fireplace, stove or other equipment fueled by gas, kerosene, wood or coal.
- Keep oil, grease and similar petroleum-based products away from oxygen valves. They can cause a spontaneous explosion.

Be Fire-Safe Around the Home

Careless smoking is a leading cause of home fire deaths among older adults.

- If you must smoke, never smoke in bed.
- Stay in the kitchen when you are frying, grilling or broiling food. Use a timer to remind you that you're cooking.
- Don't overload electrical outlets or extension cords.
- Properly maintain chimneys and keep anything that can burn at least 3 feet away from space heaters.
- Take special precaution if you are on medication that makes you drowsy.

**Remember, the prevention of fires is up to all of us ...
Fire is Everyone's Fight™.**

NCRGEA Holiday Hours

The NCRGEA office will be closed for the following holidays:

Thanksgiving - November 24-25

Christmas & New Year's Holidays

**December 23, 2016 through
January 2, 2017**

Martin Luther King, Jr. Day

January 16, 2017

Our office hours are Monday – Friday 7:30 am – 5:00 pm. We wish you the very best this holiday season and in 2017.

2016-2017

Retiree Pay Dates

(Date that pension checks are direct deposited or date checks are mailed).

2016

November 23	December 20
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2017

January 25	July 25
February 24	August 24
March 24	September 25
April 25	October 25
May 25	November 22
June 23	December 20

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NOTE: Taxes, Gratuities, Pre Night Cruise Stay, Airfare (from RDU and Selected cities) WIFI, Guided Shore Excursions, Beer & Wine with all meals are INCLUDED with this package

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Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees. 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
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
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