

Living power

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

July-August 2017

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IN THIS ISSUE

NCRGEA President's Message	1
CashPoints ATM Update.....	2
2017 Retiree Pay Dates	2
Lake Case Update.....	3
Living Power Newsletter - Large Print Version	3
2017 Legislative Session Winds Down	3
NCRGEA: As Seen on TV!	4
Health Insurance is Confusing! SHIIP Can Help.....	4
Amplifon Hearing Health Care	5
5 Surprising Outdoor Activities That Could Harm Your Hearing....	5
NC Leads in Fighting Rogue Internet Pharmacies	6
Access Perks Discount Program ..	7
State Health Plan Dependent Eligibility Verification Audit	9
Carolina Cruise & Tours.....	10
Office Depot Purchasing Discount Program	11
Weekly Legislative Reports	12
Important Phone Numbers	12

NCRGEA President's Message

President Abraham Lincoln once said, "Things may come to those who wait, but only the things left by those who hustle." Well, the NC Retired Government Employees Association is clearly not willing to wait for what is "left" and during this legislative session we showed our determination to keep hustling!

Once again, we started the year with reasonable hopes for a long-overdue COLA for all government retirees. No sooner was one proposed in the legislature than the COLA for local government retirees (LGERs) was removed from consideration, a move we opposed. As the budget continued through the sausage-making process, members of the House maintained their commitment to teachers and state retirees (TSERS) while the Senate took a much more fiscally conservative position. Our Board of Directors participated in an organized Lobby Day in which we visited with our legislators to discuss the COLA imperative. Many of our Board members have continued to make additional contacts individually. We have continued to apply pressure through letters to the editor(s) in various media print outlets, and your NCRGEA Executive Director took our COLA requests directly to TV and radio news outlets. We produced ads about the need for COLAs to air during NC Spin, one of the most respected programs dealing with North Carolina's political issues.

Our members got involved too! We organized our first retired government employees Rally Day, during which some of our members, representing both local and state government retirees spoke directly with legislators sharing personal stories about how inflation has eroded the value of their pensions. Our rally was covered by the press and the coverage included comments from an NCRGEA member telling the real, personal impact of that erosion of his retirement purchase power. The increased activity of your Associations' Board of Directors and the increased partic-

Continued on Page 2



North Carolina

Retired
Governmental
Employees'
Association

President's Message *cont'd*

ipation of our NCRGEA members has given retired government employees unprecedented visibility and has paid off for state retirees who received a 1% Cost of Living Adjustment (COLA) in the State budget.

During the coming year, we will continue outreach to our elected representatives by repeating the Lobby Day, Rally Day and all the letters and media we did this past year, plus more. In addition, we need to find better ways to reach out to local governments to get them on board with COLAs for local retirees. This will need to be a campaign to educate, as well as to convince local officials, and will depend greatly on our Board of Directors and our members.

We will also continue to grow our membership, which is approaching 70,000 members. As our membership grows, so does our voice and our influence!

As always, our Board of Directors is open to your suggestions about ways we can better represent retirees in local and state politics. And on behalf of the NCRGEA Board of Directors, I want to commend our members, who not only came to our Rally Day and walked the halls of the legislature, but who also called, emailed, and wrote to their representatives each time we put out a "call to action."

Our hustle in the legislature has put us on the right path and we are being heard.

Joe Barwick
NCRGEA President

CashPoints® ATM Update

State Employees' Credit Union works daily to safeguard member accounts and personal information. We were ahead of the curve in 2011 by providing members with EMV chip cards before many other financial institutions took part in the EMV conversion. A chip card is a credit/debit card that contains an embedded computer chip, providing enhanced security against lost, stolen, and counterfeit card fraud.

In the upcoming days, the Credit Union plans to extend the same EMV chip security to the CashPoints ATM network to enable the ATMs to read the chip embedded on your card. Once an ATM is chip-enabled, you will notice a difference in the transaction process. When you insert your chip card into an EMV chip-enabled ATM, your card will remain in the terminal for the duration of the transaction. You will continue to have instructions and on-screen prompts to follow as you do today, but don't forget to take your card once your transaction is complete.

With migration to chip technology, electronic payment systems are more safeguarded than ever. We are happy to announce that our CashPoints ATM network will soon join the evolution to improve the security of the payment systems.
Article provided by the State Employees' Credit Union

State Employees' Credit Union®



2017 Retiree Pay Dates

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

July 25	September 25	November 22
August 25	October 25	December 20

Be sure to keep the NC Retirement System informed of your correct mailing address.

Call 1-877-627-3287 when you have questions about your personal retirement account or check.

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.

Lake Case Update

On November 14, 2016, a partial summary judgement hearing was held in Winston-Salem with Judge Wilson presiding. On May 17, 2017, Judge Wilson ruled that a contract exists between the State of North Carolina and class members requiring the State to provide the “Standard” (or “Regular”) “State Health Plan” which was (and remains) an 80/20 health benefit plan (currently the PPO 80/20 “Enhanced” Plan) without charge to class members.

Judge Wilson also ruled that the State must reimburse class members for premiums paid for those class members that remained on the 80/20 plan. The Order requires the State to provide such coverage without premiums from class members. However, that Order has currently been stayed pending final appeal and resolution of the remaining issues in the case. [This means the State Health Plan can continue to charge a premium on the Enhanced 80/20 plan to class members until the case is resolved.](#)

The ruling is another victory for state retirees and a step closer to reinstating a premium free 80/20, or equivalent health insurance plan for

retirees. On June 1, 2017 the Defendants (the State of North Carolina) filed a Notice of Appeal to the North Carolina Court of Appeals. Currently, we do not know if or when the case will be taken up by the Court of Appeals. The legal team representing the 220,000 retirees has prevailed thus far and will continue to competently represent the class in this very important law suit.

We will continue to keep you informed in our future newsletters and on our website of the progress toward final resolution of this case.

Living Power Newsletter Available In Large Print

To receive the large print version by email, email to info@ncrgea.com and request to be added to the Large Print List Serv. Be sure to include your name, mailing address and email address.

Our large print version is also posted on our NCRGEA website www.ncrgea.com. We also provide a copy to Friends of the Blind for audio recording: www.friendsoftheblind.org.

2017 Legislative Session Winds Down

The 2017 Session of the General Assembly is winding down and should be complete by the end of June. The 2017 Appropriations Act (Senate Bill 257) at our newsletter printing deadline was before the House and Senate for its final vote and ratification.

NCRGEA has increased our advocacy at the General Assembly during the 2017 legislative session as our President detailed in his article. Our increased efforts have paid off with teachers and state retirees (TSERS) receiving a 1% COLA. However, there is still much that needs to be done to get local governments to support a COLA for local government retirees (LGERS) and we must work to ensure retirement benefits for all current and future local and state government retirees remain sound.

Below is a summary of legislative activity related to the Association’s 2017 Legislative Priorities.

• **Provide a Cost of Living Adjustment (COLA) sufficient to maintain retirees’ buying power**

and stay abreast of the Consumer Price Index.

TSERS - The General Assembly approved a 1% COLA for state retirees that will be effective July 1, 2017.

LGERS - Again, LGERS were denied the opportunity to be considered for a cost of living increase in the legislative process. Following the 2017 legislative session, the NCRGEA will redouble our efforts to inform local government elected officials about the need for a COLA for their retirees. We encourage local government retirees to talk with your local elected officials and share with them the negative impact inflation has personally had on you and the need to address the need for COLAs.

• **Maintain the State Budget in 2017-2018 to sustain the Annual Required Contribution (ARC) to the Retirement Systems (TSERS/LGERS.)**

The legislature made the required contribution to the state pension plan. The contribution rate has increased steadily over past several years due to

Continued on Page 4

Legislative Session *cont'd*

the pension plan not meeting proposed investment gains. The contribution rates will continue to rise and require additional funding to ensure a well-funded pension.

• **Maintain the State funding for the State Health Plan. Continue full funding for the State Health Plan with no decrease in benefits and no required premiums for retirees on any basic plan.**

The 2017 budget increases by 4% the funding for the State Health Plan to cover the cost the State Health Plan in 2018-2019. This is 3% less (\$96 million) than the Treasurer requested. It is anticipated that the Treasurer will use health plan reserves to address the shortfall created in the budget for 2018-2019.

The State Health Plan Board of Trusted increased premiums for the enhanced 80/20 plan from \$15 to \$50 and eliminating the CDHP plan. There will be no premiums for non-Medicare eligible retirees for the 70/30 plan.

There is still no word on changes to the Medi-

care Advantage plans for 2018.

• **Support continuation of a Defined Benefit (DB) pension plan and oppose any trend toward a Defined Contribution (DC) plan.**

Senate Bill 467 North Carolina Retirement Reform which proposed to change the pension plan for teacher, state, legislative and judicial retirees from a defined benefit plan to a defined contribution plan and eliminate retiree health care for new hires after July 1, 2018 was heard in the Senate Pensions Committee. The bill did not move out of Committee; however, there is a provision in the final budget that eliminates retiree health care for new hires after January 1, 2021

The Association will continue to fight to maintain a defined benefit system for all state and local government retirees.

Richard E. Rogers, Jr.
Executive Director

NCRGEA: As Seen on TV!

Next time you think of us, think “as seen on TV!”

NCRGEA recently partnered with NC SPIN to share our message statewide for an increased cost of living allowance. Executive Director Richard Rogers tells the NC SPIN audience that investing in our retirees is good for our state’s economy, and an increase is overdue. And it is! According to “Pensionomics 2016” every \$1 of pension benefits paid with direct benefit income yields \$2.21 total output as the money ripples through our economy.

We will soon share a second message about the history and strength of our organization. We’d like to share this message with you. Join the more than 120,000 of North Carolina’s most politically influential people and tune in Sundays to NC SPIN. To locate your local broadcast please visit www.ncspin.com.

Nearly 20 years on air, NC SPIN is the longest running public affairs show in North Carolina. Considered by many to be North Carolina’s “most intelligent TV and radio show,” NC SPIN is the cornerstone of balanced debate among North Carolina’s thought leaders on issues of concern to North Carolinians.

Health Insurance is Confusing!! SHIIP Can Help

At summer’s end – open enrollments begin. Health insurance gets more confusing every day! But there is help through your NC Department of Insurance. The Senior Health Insurance Information Program (SHIIP) is YOUR expert resource for getting your questions answered.

There are SHIIP counselors in every county across North Carolina who serve as your resource. When you have question about how your Medicare, Medicaid, and other insurance work together, call SHIIP. Call 1-855-408-1212 and ask for the phone number of the SHIIP representative in your county.



NC DEPARTMENT OF
INSURANCE
SENIORS' HEALTH INSURANCE
INFORMATION PROGRAM

Amplifon Hearing Health Care Program -A Free NCRGEA Member Benefit

NCRGEA offers all NCRGEA members *and* their families the **Amplifon Hearing Health Care Program** at no cost to the NCRGEA member, spouse, and extended family.

The plan is simple. You can call the NCRGEA office and request a **Amplifon Hearing Health Care** brochure describing the process, or you can call 1-877-806-7054 for assistance in selecting a hearing healthcare professional at a convenient location near you.

A Patient Care Advocate will explain the Amplifon process, obtain your mailing information and assist you in making the appointment with your hearing care professional. Amplifon will send information to you about the program and what to expect at your hearing appointment.

With Amplifon, you'll enjoy the following:

- Low price guarantee on hearing aids
- 60-day trial period with money-back guarantee to ensure your satisfaction
- Continuous care – one-year free follow-up
- Three-year warranty
- Two years of free batteries
- Convenient locations near you
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For more information, visit: www.amplifonusa.com/NCRGEA or call 1-877-806-7054.



NCRGEA Summer Hours

From Memorial Day to Labor Day, the NCRGEA Association office will close on Friday afternoons at Noon.

The NCRGEA office hours during the summer are as follows:

- 7:30 am - 5:00 p.m. Monday through Thursday
- 7:30 a.m. - Noon on Fridays

We will also be closed on Sept. 4th, Labor Day.

If you call after hours or on a holiday or weekend, please leave a message and your phone number, and we will call you back on the next business day.

Thank you for allowing us to serve you in your retirement! Have a great summer!

5 Surprising Outdoor Activities That Could Hurt Your Hearing

As the weather gets nicer, it's time to get outside, get active and meet family and friends for fun. But some of these activities have excessive noises that you might not even think about.

A good rule of thumb is 85 decibels (dB)...extended or repeated sounds at 85 decibels or more can cause noise-induced hearing loss. The louder the sounds, the quicker the hearing loss. The BHI estimates that 30 million Americans are exposed to dangerous noise levels every day.

Be aware this summer. Here are five surprising outdoor activities that could damage your hearing and five ways to identify how loud is too loud.

1. Yard work 90 dB-120 dB

You might not immediately consider home improvements projects as dangerous to your hearing as a rock concert, but they can be. The estimated decibel levels of lawn mowers, leaf blowers, weed whackers, hedge trimmers, chainsaws and power tools can be damaging as loud music over an extended period of time.

2. Recreational rides 95 dB-110 dB

Hitting the road or the open waters could affect your hearing. The estimated decibel levels from wind and engine noise when riding motorcycles, boats, jet skis and 4-wheelers could cause hearing loss. Also, road construction can dampen the fun of any ride in an unexpected way. Jackhammers and other loud construction equipment could affect your hearing.

3. Sports 95dB-115 dB

It might be surprising to learn that even outdoor sports can be too loud. During the next baseball game remember to protect yourself and the youngest ears to ensure everyone's hearing health.

4. Car races and air shows: 95 dB-140 dB

These estimated decibel levels are almost off the charts. The loud noises from race cars and airplanes can cause tinnitus or hearing loss.

5. Fireworks: 140+ dB

One loud boom could permanently affect your hearing. Avoid setting off fireworks yourself. There's just not a safe distance between you and firecrackers. Enjoy displays at city parks that are handled by professionals.

North Carolina Becomes the Nation's Leading State in Fighting Rogue Internet Pharmacies

Every year, more people turn to the internet in hopes of finding a good deal on prescription medicines. They often put in search terms such as “Canadian Pharmacy” and check sites coming up to make sure they feature reassuring icons and badging. But in the vast majority of cases, they are looking at “rogue” pharmacy sites selling questionable substitutes and outright fake medicines.

It's a difficult reality for many online shoppers to accept, and it is where the North Carolina Secretary of State's Office has entered into the fray with VerifyBeforeYouBuy.org, a website dedicated to exposing fake online pharmacies. The key feature of the VerifyBeforeYouBuy.org site is a search engine where consumers can copy and then paste in the URL or internet address, of an online pharmacy site and find out if it is real.

As a major part of the campaign, public service ads promoting use of VerifyBeforeYouBuy.org are now popping up across North Carolina whenever internet users enter searches seeking information about prescription medicines or to find links for online pharmacies. This linkage of public service messages to internet users in one state about the dangers of fake medicines has never happened until now.

“The sad truth is that most online pharmacy sites are to one degree or another, scams,” North Carolina Secretary of State Elaine F. Marshall said Thursday. The U.S. Food and Drug Administration has estimated that about 97 percent of them are illegitimate—and are selling pills that are inert or perhaps even toxic, or they are selling overseas medications of unknown quality.

Finding the few legitimate online pharmacies can be a serious challenge, Secretary Marshall says. Those faking sites put a lot of effort into making attractive websites, sound-alike names that are very close to legitimate pharmacies, and into making sure their sites come up first when people do internet searches.

“This is a major problem for three reasons,” Secretary Marshall said. “First, prescription counterfeiters and fakers put people's health at risk by not delivering the promised dosage of medicine and by adding who knows what to that pill to make it look right. Second, they collect personal and credit card information when victims place an order which opens the door to identity theft. Finally, this is big business—big scam business, with some of these sites raking in \$1 million a day.”

The problem is growing so big that Secretary Mar-

shall created the first-ever partnership between a state government department and the Center for Safe Internet Pharmacies, an organization supported by many of the major internet content companies and credit card companies to fight the spread of these rogue pharmacies.

The NC Secretary of State's Office is well-known for taking action against counterfeit and bootleg products that show up in stores, flea markets, and other locations throughout the State as part of its statutory Trademark protection duties.

For this first of its kind ever effort, Secretary Marshall also formed the Secretary's Advisory Council to Combat Counterfeit Medication, adding many powerful North Carolina partners to this effort to promote using the VerifyBeforeYouBuy.org website.

Council members include AARP, the Office of Rural Health (DHHS), the Seniors' Health Insurance Information Program (DOI), the North Carolina Chamber of Commerce, the NC Justice Center, the NC Retail Merchants Association, the NC Academy of Family Physicians, the NC Medical Board, the NC Association of Pharmacists, the NC Board of Pharmacy, Wake Tech Perry Health Sciences, and the NC Council of Churches.

All of the partners advise their members and the public to use the VerifyBeforeYouBuy.org search engine to check out the URL of a site before anyone ever seriously considers placing an order.

It is important, members say, to always copy and paste those URLs versus just typing in a website name, because sound-alike sites may be mimicking legitimate sites by disguising themselves with small barely noticeable changes from the real site address they are copying.

The VerifyBeforeYouBuy.org website is designed to help physicians and patients alike test a pharmacy to make sure it is, in fact, a certified and safe place to buy medications. The site also provides materials and information, as well as places to report to the FDA any questionable websites.

Physicians should always encourage their patients to ask for prescription assistance programs if they are looking for lower prices and, above all, to make sure they are buying from a certified source. *Article provided by the Office of the North Carolina Secretary of State*



FOR NCRGEA MEMBERS




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Step 1:

Go to: <http://ncrgea.accessperks.com>

Sign in with the email NCRGEA has on file for you.

Step 2: Get your Access Perks mobile app

- Go to the Apple Store or GooglePlay and search for "Access Perks."
- Download the app, and then open it.
- Enter the email address your company has on file for you. (No need to click "Set up Account" since one has already been created for you!)
- Complete the registration page and set up your password.

Note: this will be the same password you'll use to access the "Shopping Cart" feature on the website.



Step 3: Start saving at thousands of participating providers

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Need help getting started? Call 877-408-2603



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.

PLEASE PRINT

First name _____

Middle Initial _____

Last name _____

Mailing address _____

City _____

State _____ Zip Code _____

Phone number (_____) _____ - _____
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.

State Health Plan Dependent Eligibility Verification Audit Underway!

In May, the State Treasurer announced a dependent audit of the State Health Plan's participants. The opportunity to respond to the audit will end on July 31, 2017. If you received a letter, we urge you to be sure to respond to the audit if you have a dependent on the SHP who is 75 years of age or younger. If for any reason you are unable to make the deadline and dependent coverage is terminated effective August 1, 2017, there will be an appeals process. Please contact the Eligibility and Enrollment Support Center at 855-859-0966, Monday through Friday, from 8 a.m. – 5 p.m. EDT.

The information below from the State Treasurer's Office explains the purpose of the audit and how those who received a letter should comply.

The State Health Plan announced strategic priorities and benefit changes designed to provide Plan participants – including retirees – with stability and predictability in their health plan benefits. These changes also begin the task of lowering the state's \$43 billion in unfunded liabilities for retiree health benefits. **Allowing ineligible dependents to participate in the Plan increases the overall cost of our Plan to State Health Plan participants and taxpayers.** As an important step towards reducing costs and eliminating waste, the Plan is conducting an audit to verify eligibility of dependents covered by the Plan. This audit will focus on all subscribers with dependents under the age of 75 as of April 19, 2017.

To ensure continued coverage under the Plan for those dependents, health plan participants (who received a letter) must respond with the required documentation by July 31, 2017. Failure to respond and produce the required documentation will result in termination of dependents' coverage under the Plan effective August 1, 2017.

State Health Plan participants should have already received a letter with a request to provide documentation of their dependents, which will need to be provided by July 31, 2017. Recipients of the letter will need to upload the required documents using the Document Center in eEnroll, the

Plan's online enrollment system. Retirees can access eEnroll using the ORBIT system by going to www.shpnc.org, click Enroll Now, and select the yellow button to access ORBIT.

State Health Plan participants who do not have access to eEnroll can **email** their documents to SHPDependentAudit@benefitfocus.com or **fax** them to 866-742-6444. Those who email or fax documents are required to include their Full Name, Dependent's Full Name, State Health Plan ID number located on their Plan ID card and the name of their employing unit (if any) on both the email and fax in order for the document to be accepted. Mailed, hard copy documents will not be accepted.

Those who have questions about the process should contact the Eligibility and Enrollment Support Center at 855-859-0966, Monday through Friday, between 8 a.m. and 5 p.m. EDT.

For complete details, including step-by-step uploading instructions and frequently asked questions, visit the Plan's <https://shp.nctreasurer.com/Pages/Dependent-Eligibility-Verification-Audit-Information.aspx>.

If you are a retiree or COBRA member and your dependent(s) are terminated as a result of this audit, you must contact the State Health Plan directly by calling 919-814-4400 and ask to speak with a Customer Experience Specialist to file an exception request. All exception requests submitted to the Plan must be accompanied by the required documentation to prove the eligibility of the dependents in question. **Any enrollment exception request related to this audit must be filed by September 30, 2017.**

If you have questions, contact the Eligibility and Enrollment Support Center at 855-859-0966, Monday through Friday, from 8 a.m. – 5 p.m. EDT.



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Thanks to the partnership between Office Depot® and NC Retired Gov. Employees' Assoc., you can now enjoy the benefits of our **Store Purchasing Card Program**.

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North Carolina

**Retired
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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
United Healthcare	1-866-747-1014
Social Security Administration	1-800-772-1213
State Employees' Credit Union	1-888-732-8562
Local Government Federal Credit Union	1-800-344-4846
NC Total Retirement Plans 401K/457 Plans	1-866-627-5267
Carolina Cruise and Tours	919-889-4900



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