

Living power

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

September-October 2017

Volume 33, Number 5

IN THIS ISSUE

NCRGEA President's Message	1
In Memory of Linda S. Alligood...	2
2017 Retiree Pay Dates	2
Extra Help with Prescriptions Available to Those Who Qualify ..	3
Open Enrollment for NCRGEA's Dental & Vision Group Plans.....	4
Carolina Cruise & Tours.....	5
State Health Plan & Medicare Advantage Open Enrollment	6
Access Perks Discount Program ..	7
Does Your Insurance Need A Check-up?	9
Lake Case Update.....	9
Semi-Annual meeting of Butner Chapter	10
Associate Membership - Your Spouse Can Join NCRGEA.....	10
Office Depot Purchasing Discount Program	11
Weekly Legislative Reports	12
Important Phone Numbers	12

NCRGEA President's Message

I have been blessed in my life to live in 8 different towns in North Carolina. And in every case – whether to research a deed, obtain a permit, arrange for trash pickup, or report a theft – I was met with courtesy, professionalism, and abundant competence. I can say that throughout our state, our local government service providers are “open for business and ready to help.” We are all reminded daily of the existence and importance of local government because the managers and elected officials are the ones who get the newspaper quotes about whatever local issues are pending. But anyone who has used the services – which is every citizen in North Carolina – knows that local government is run in the streets and in the offices of and by the local government employees. And the perception local citizens have of the quality of the services their tax monies pay for is shaped by these people.

The role local government employees' play in their communities cannot be over-emphasized. It can, however, be overlooked. North Carolina has one hundred counties and approximately 640 municipalities. North Carolina has over 63,000 local government retirees from these employers. After decades of making local government work for the people and putting aside a percentage of every pay check to provide a secure future for themselves, they cut the cake, say their goodbyes and enter life beyond work (retirement). Because their employers (in most cases) also contributed money to the employee's retirement funds, these retirees anticipate a relatively secure income for life. Indeed, compared to many non-government employees, they do look forward to a secure future. However, each year that inflation rises, the fixed income of retirees loses value.

Since the former employees no longer contribute to the retirement system, any adjustment to their income (COLA) must be through the existing funding sources: employee contributions, employer contributions, and investment earnings. Unfortunately,

Continued on Page 3



North Carolina

**Retired
Governmental
Employees'**

Association

In Memory of Linda S. Alligood



Linda S. Alligood

We were very sad to learn of the passing of our former NCRGEA President Linda Alligood. Mrs. Alligood was a resident of Washington and died Tuesday, June 27, 2017 at Vidant Medical Center in Greenville.

She was born in Granville County on July 29, 1941 to the late James Ward Satterwhite and Gertrude Oakley Satterwhite. On July 28, 1962, she married Ronald Ray Alligood who survives.

She was a 1959 graduate of Stem High School in Stem, NC, and was a 1960 graduate of Fuller Business School. She retired in 1990 as Director of Medical Records for John Umstead State Hospital after 30 years of service and was a consultant for the Federal Correctional Institute at Butner for 5 years. She served as past president for the NC Retired Governmental Employees' Association and also served as President of the Butner Chapter for NCRGEA. She served as past regent of the Captain James Currin Daughters of the American Revolution, past member of the Reading Blount Daughters of the American Revolution Beaufort County Chapter, former chairman of the Granville County Democratic Party, past president of the Business & Professional Women's Club, former member of the First Baptist Church of Butner where she served as deacon and lay leader and was a member of the First United Methodist Church of Washington, serving as leader of the Circle of Faith and Sunday School teacher.

She is survived by her husband, Ronald Ray Alligood of the home, one son, Ron Alligood and wife Catherine of Richmond, VA, one grandson Trace Alligood of Richmond, VA, one sister, Marie Green of Oxford, two brothers, Ricky W. Satterwhite and wife Barbara of Oxford and Jimmy Satterwhite and wife Pat of Oxford.

Memorials may be made to First United Methodist Church, 304 W. Second St., Washington, NC 27889.

2017 Retiree Pay Dates

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

September 25

October 25

November 22

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.

Editor: Richard E. Rogers, Jr.
Managing Editor: Donna K. Riggs

For address changes, suggestions or comments, please contact:
NCRGEA • Post Office Box 10561 • Raleigh, NC 27605-0561
919.834.4652 • 1.800.356.1190 • www.ncrgea.com

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.

President's Message ... *cont'd*

in recent years, the investment earnings have been too low to support a COLA. Both the NC League of Municipalities and the NC Association of County Commissioners support a COLA for LGERS as long as it can be funded through investment gains. Any other funds, even if mandated by the legislature, would have to be raised at the local level through taxes or fees.

State Treasurer Dale Folwell campaigned on a pledge to increase investment gains, as well as reduce costs. Hopefully, he will be successful and the retirement trust fund will be able, again, to fund these adjustments. Meanwhile, our Association must ensure that local government retirees are not, in fact, overlooked as local governments begin to prepare their budgets. It is no longer sufficient just to communicate the hardships retirees face as their actual income decreases in real value. We have to make the case that a COLA for local government retirees is the right thing to do, even if it means local governments raising the funds necessary.

To make that case, we need NCRGEA members across the state who are willing to sit down with their former bosses – managers and elected officials – and do three things: 1) Remind them that the

lack of inflation adjustments reduces spending power; 2) Determine their position concerning putting a COLA in the budget regardless of investment gains; and 3) Let the NCRGEA know what you learned.

If you are willing to have these conversations in your home town, please inform our staff at 919-834-4652 or Richard@NCRGEA.com. We will provide you with the bullet points to guide the conversation. Then let us know what you hear. Surveys to obtain this information are ineffective and lack the persuasive impact of a face-to-face contact. Members of our NCRGEA Board of Directors will also be making these contacts, but 21 board members cannot do what a fraction of our 70,000 NCRGEA members can.

As long as local governments can fall back on the policy to fund cost of living adjustments (COLAs) only through investment gains, they will accept no personal responsibility for the decline in value of retirees' income. That needs to be challenged. A COLA, although a hard choice, is a choice. **A COLA for local government retirees is the right thing to do.**

Joe Barwick
NCRGEA President

Extra Help with Prescriptions Available to Those Who Qualify

Have you ever had to choose between buying groceries and paying for your prescription drugs? Do you have limited income and assets? If you answered "yes" to either of these questions and you are a person with Medicare, Extra Help may be available for you.

The federal Extra Help program assists qualified Medicare beneficiaries with out-of-pocket expenses associated with Medicare Part D prescription drug expenses. There are more than 80,000 Medicare beneficiaries in North Carolina, who may be eligible for this program but have yet to apply. The Seniors' Health Insurance Information Program—or SHIIP—is a division of the N.C. Department of Insurance that can help beneficiaries understand and apply for this assistance.

"Medicare beneficiaries are often overwhelmed by the amount of information they receive in the mail about their options," said Insurance Commis-

sioner Mike Causey. "SHIIP provides unbiased information to help people with Medicare understand what they may be qualified to receive."

The income and asset limits for Extra Help are \$1,508 per month with assets up to \$13,820 if you are single, and \$2,030 per month with assets up to \$27,600 if you are married.

Income includes monthly earnings, Social Security and Veterans' benefits, disability payments, cash contributions, retirements and pensions. Resources and assets includes cash, stocks, bonds, retirement accounts, additional cars, boats, and any real property that is not the primary residence. Assets excluded from the evaluation process are a home, all property attached to the home, personal belongings, one vehicle and irrevocable burial contracts and plots.

Individuals who qualify for these programs will

Continued on Page 4

Extra Help *cont'd*

receive Extra Help with their Medicare Part D prescription drug plans at the 100 percent level. This means they will pay a reduced co-pay of \$3.30 for generic drugs and \$8.25 for name-brand drugs, as well as lower monthly premiums.

When you apply for Extra Help through Social Security's website, you can also choose the option to apply for Medicare Savings Programs during the online application process. The SHIIP office can assist you with applying online for the Extra Help program and the Medicare Savings Programs through the Social Security Administration website at www.socialsecurity.gov.

socialsecurity.gov. Medicare beneficiaries may also apply online themselves or by contacting the Social Security Administration at 1-800-772-1213.

SHIIP, a division of the North Carolina Department of Insurance, has volunteers in all 100 counties in North Carolina who offer one-on-one counseling and provide free, unbiased information about Medicare, Medicare supplements, Medicare Part D, Medicare Advantage and health plan options and long-term care insurance.

To contact SHIIP, call 1-855-408-1212 or visit www.ncshiip.com.

Open Enrollment for NCRGEA's Dental & Vision Group Plans

NCRGEA is holding open enrollment for our MetLife Dental and Superior Vision plans through October 31, 2017. NCRGEA members who are not currently enrolled in our dental and vision insurance plans were mailed a 16-page brochure in August. The brochure provided important plan coverage for the dental and vision plans including benefit summaries, plan highlights and monthly rates. Also included in the open enrollment brochures were easy tear-out enrollment forms as well as a pre-addressed return envelope.

For members who enroll during open enrollment, your new dental and/or vision insurance coverage will become effective January 1, 2018. The insurance premiums will be deducted monthly from your North Carolina retirement check and the first insurance deduction will be made on December 20, 2017.

MetLife Dental Plan Highlights

- \$2,000 Total Annual Maximum Available Day 1
- No Annual Deductible or Waiting Periods
- Covers Preventive, Minor & Major Procedures

MetLife has offered dental insurance coverage for over 40 years and can be used across the nation through a broad-based provider network. With a MetLife Dental PPO plan, you can visit any licensed dentist (in or out of network) and still receive benefits. However, when you choose a participating dentist you could save even more because in network dentists accept negotiated fees that are typically 15-45% less than the average charges in the same geographical area*.

To find a participating dentist go to www.metlife.com.

metlife.com/dental, enter your zip code then select the **PDP Plus network** to find a dentist near you.

Superior Vision Plan Highlights

- Routine Eye Exam every 12 months
- Frames every 24 months
- Lenses Standard every 12 months

Superior Vision has been our partner for the past eight years providing quality vision coverage for our members. Superior Vision provides primary care benefits including eye examinations, prescription eyewear, and contact lenses through a broad-based provider network of both ophthalmologists and optometrists. The plan also contracts with a large number of national and regional optometric chain locations.

To find a participating provider go to www.superiorvision.com, locate provider.

Remember the NCRGEA open enrollment periods runs through October 31, 2017.

To learn more about NCRGEA's dental and vision plans, visit our website at www.ncrgea.com. Then click on **2018 DENTAL/VISION OPEN ENROLLMENT**. You can review the dental and vision insurance plan summaries as well as enrollment forms.

If you have any questions about your current or future coverage through MetLife and Superior Vision, call us at 1-800-356-1190 and we will be happy to assist you.

** Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered. Negotiated fees are subject to change.*

CHRISTMAS IN MYRTLE BEACH

Featuring the Thanksgiving Day luncheon and Christmas show at the Alabama Theater, along with dinner at Original Benjamin's (Seafood Buffet) – Christmas shopping at Broadway at the Beach and Christmas Mouse.

NOVEMBER 13 – 14, 2017 • RALEIGH AREA DEPARTURE! *Pick up in DUNN!
OVERNIGHT TOUR • 3 Meals (1 dinner, 1 lunch and 1 breakfast)
DOUBLE \$249 pp • SINGLE SUPP \$124



SAVANNAH CHRISTMAS

Featuring the Holly Jolly Trolley, gingerbread displays, holiday Christmas performance at historic Savannah Theatre, and the Savannah riverboat dinner cruise & fireworks display and Christmas boat parade.

NOVEMBER 24 – 26, 2017 • RALEIGH AREA DEPARTURE! *Pick up in DUNN!
3 DAYS 2 NIGHTS • 6 Meals (2 dinners, 2 lunches and 2 breakfasts)
DOUBLE \$549 pp • SINGLE SUPP \$150



AN AMISH CHRISTMAS

Featuring the "Home for the Holidays" Christmas spectacular! Join us for 3 days and 2 nights in beautiful Lancaster, PA. Catch the spirit of Christmas with this new 2017 Christmas show at American Music Theatre! Experience a journey like no other as you explore the Magic & Memories, History & Traditions of Christmas at the National Christmas Museum. Travel along country roads, learning about Amish traditions and cultures! Enjoy shopping opportunities in quilt shops & farmers markets. You'll enjoy dining in an Amish Family Farm home as well as feasting on goodness at Millers smorgasbord.

DECEMBER 4-6, 2017 (Mon-Wed)
DEPARTING FROM GOLDSBORO, NC * Pick up in ROCKY MOUNT!
6 Meals (2 dinners, 2 lunches, 2 breakfasts) • **DOUBLE \$515 pp • SINGLE SUPP \$130**



MONUMENTS & MONOLITHS AT MT. RUSHMORE

Featuring The Badlands & Wind Cave National Parks [8 days 7 nights] gourmet meals, Roundtrip- Billings, MT. This adventure is the perfect way to travel and view legendary Northwest monoliths. From the prominence of Mt. Rushmore's massive sculptures to the natural epic that is the Devil's Tower, this experience is sure to inspire your sense of awe and wonder.

APRIL 14-21, 2018 - 15 seats available • **APRIL 21-28, 2018** - 5 seats available
Air from Charlotte or Raleigh
\$2998 pp inclusive • This tour is limited to 20 guests!



919-889-4900

karen@carolinacruisetours.com

www.carolinacruisetours.com

Carolina
CRUISE & TOURS

State Health Plan and Medicare Advantage Open Enrollment Begins Sept. 30!

This information was provided by Treasurer Dale R. Folwell, CPA and the North Carolina State Health Plan

Attention State Health Plan Members!

Changes are coming in 2018 for State Health Plan members. Open Enrollment will be conducted Sept. 30-Oct. 31, 2017.

Reducing Complexity, Adding Value, Working with Stakeholders

Both Medicare and non-Medicare eligible members will see great changes for the State Health Plan (Plan) in 2018.

First, the Plan contract with UnitedHealthcare® (UHC) has been renegotiated, and Medicare Advantage Base Plan rates have been frozen for 2018! The renegotiated contract includes savings on what the Plan pays per member, which contributes to the Plan's long-term financial stability. These savings are passed to you in the form of frozen monthly premium rates at a time of rising health-care costs.

Second, non-Medicare eligible members will experience a much less complex enrollment process. What used to take about 50 "clicks" to complete, will now only take about 10! We are also simplifying enrollment by offering just two plan options that minimize confusing choices, helping you more easily decide what best fits your healthcare requirements.

Medicare Advantage Plans Offer Simplicity

UHC Group Medicare Advantage plans are customized to combine Medicare Parts A and B along with Medicare Part D (prescription coverage) into one plan with additional benefit services and discount programs. The UHC Group Medicare Advantage Plans offer simplicity:

When you enroll, you have ONE plan, with ONE ID card, for both medical and prescription drug coverage.

You deal with ONE Medicare Advantage provider (UHC), through which you receive both your Medicare and Medicare Advantage Plan benefits.

Medicare Member Plan Options

Medicare members have three plan options for 2018:

- 1) The UHC Group Medicare Advantage (PPO) Base Plan

- 2) The UHC Group Medicare Advantage (PPO) Enhanced Plan
- 3) The 70/30 Plan administered by Blue Cross and Blue Shield of North Carolina (BCBSNC)

****All State Health Plan Medicare members currently enrolled in the 70/30 Plan will be automatically enrolled into the UHC Group Medicare Advantage Base Plan effective January 1, 2018. You will need to take action during Open Enrollment if you want to be enrolled in a different plan option.****

If you are currently enrolled in either of the UHC Group Medicare Advantage Plans and are satisfied with your plan, you do NOT need to take any action during Open Enrollment.

Non-Medicare Member Plan Options

Non-Medicare retirees have two plan options for 2018:

- 1) The 80/20 Plan administered by BCBSNC
- 2) The 70/30 Plan administered by BCBSNC

Please take note that all non-Medicare retirees will be automatically enrolled in the 70/30 Plan, which remains premium free for retiree-only coverage. Members who wish to enroll in the 80/20 Plan for 2018 MUST take action during Open Enrollment.

You will receive more information in the mail about the plans available to you. Please make sure the Plan has your current address. Be on the lookout for 2018 plan mailings and CAREFULLY REVIEW them, so you can pick the best choice for you and your family.

Help is Available!

To help explain plan benefits and changes, the Plan will be holding several Open Enrollment member outreach events in September and October. In addition, the Plan will be holding webinars offering the same information in a convenient online setting. To find dates and locations and to register, go to www.shpnc.org.

For questions regarding Open Enrollment, please call the Eligibility and Enrollment Support Center at 855-859-0966. During Open Enrollment, extended hours will be available Monday-Friday from 8 a.m.-10 p.m. ET, and Saturday from 8 a.m.-Noon ET.

****This is a computer and smart phone discount program. You must have an email address to enroll. Enrollment form is on page 8.****

FOR NCRGEA MEMBERS



Enjoy
**Company Discounts
 of up to 50% OFF**
 at restaurants, retailers, hotels, grocery stores and more – nationwide!

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

PLACES LIKE:



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.



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

Does Your Insurance Need a Check-up?

The phrase “you might need a check-up,” is common when referencing medical/dental visits or vehicle maintenance, but have you ever thought about your insurance policies needing a check-up? It may sound a little unusual, but an annual review of your auto, home, life and health coverage can make a big difference in determining if your insurance needs are met now and in the future.

The best review starts with preparing a policy inventory, which is a list of your current insurance policies, including company name, policy type and number, effective and expiration dates, coverage limits, deductible, premium and beneficiary information. Add your agent’s name and contact number to your list and be sure to take photos or videos of your home contents to use as supporting documentation in the event of damage, loss or theft. Keep an electronic file or a physical copy of the items, depending on your preference.

Based on your inventory, you may find that updates are needed to your coverage amounts, ben-

eficiary designations, etc. New life events or other occurrences may prompt changes as well. Make it a point to complete an insurance check-up regularly, reviewing your policies annually and each time a new event or change occurs to ensure you and your family are adequately covered.

Auto, homeowners, other personal lines of insurance, immediate annuities, deferred annuities, and term and whole life insurance are available through your local branch. These products, along with health insurance, are available through SECU Insurance Services. SECU Insurance representatives are licensed to sell insurance in North Carolina only. You can contact an SECU Insurance representative toll free at 1-888-732-8562 or locally in Raleigh at 919-857-2150 Monday - Friday.

Article provided by:

State Employees’ Credit Union®



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

appeal is resolved.

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

There is a possibility the case may be transferred directly to the North Carolina Supreme Court on motion of the parties to avoid an intermediate stage of appeal at the Court of Appeals. A ruling on which appellate court will hear the appeal will not likely be made until late this year or early next year.

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 as this case continues through the legal process.

Semi-annual Meeting of the Butner Chapter

**Murdoch Chapel, Murdoch Center Campus
1600 East C Street in Butner
October 17, 2017
1:00 – 3:00 p.m.**

Our Butner Chapter will hold its semi-annual meeting on October 17 in Butner. Butner chapter meetings are open to all local government (city/county) retirees and state government retirees and teachers in Durham, Franklin, Granville, Nash, Orange, Person, Vance and Warren counties.

Our program will be announced in September and included in the meeting announcements to be mailed. We will also have a legislative update from NCRGEA Executive Director Richard Rogers. Join us and hear about legislation under consideration that could impact you.

Refreshments will be served! Plan now to attend and bring your fellow retiree friends with you!

Associate Membership: Your Spouse Can Join NCRGEA Too!

In 2009, your NCRGEA Board of Directors voted to allow the spouse of any dues-paid active member to join NCRGEA as an “Associate Member” for \$25 a year.

As an Associate Member, your spouse will be able to access full member benefit of our Association and also be covered by our \$10,000 Accidental Death & Dismemberment benefit. While we currently have many spouses who are Associate Members, we just wanted to remind all members that their spouse can also be a full member of NCRGEA.

You can download an Associate Membership application from our website www.ncrgea.com, or call our office and have one mailed to you 1-800-356-1190.



An independent licensee of the Blue Cross and Blue Shield Association, U11199d, 10/15

LiveFearlessNC.com

**LIVE
FEARLESS**SM

BlueCross BlueShield of North Carolina



Get your custom-discounted pricing at any Office Depot retail location with your **Store Purchasing Card**.



Store Purchasing Program SPC Account # 8012 256 0607

CARDHOLDER INSTRUCTIONS:

For use in Office Depot® retail stores only. Present this card to cashier at checkout to receive your discounted price. Use of this card constitutes acceptance of the terms and conditions. Please visit business.officedepot.com/tcspc for full terms and conditions.

The Office Depot name and logo are the registered trademarks of The Office Club, Inc. © 2014 Office Depot, Inc. All Rights Reserved.



Get your custom-discounted pricing at any Office Depot retail location with your **Store Purchasing Card**.

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**.

- Over 1,100 retail store locations across the US.
- Find the supplies you need the same day, in store.
- Get discount services from our Copy & Print Depot™.
 - Black & white copies \$0.025 each.
 - Color copies \$0.29 each.
 - Binding, folding, cutting 40% off the retail price.
- Choose from thousands of environmentally conscious products that help meet your agency's green goals.
- Use your Store Purchasing Card throughout the life of your contract.
- Visit stores.officedepot.com to find a location near you.

Learn about more ways to save with Office Depot®.

Contact your Office Depot® Account Manager for more information.

Contact: Sonya Reid
Phone: (919) 880-7216
Email: sonya.reid@officedepot.com

FREE Lamination of your Program Card

Valid in store only. Must present this original coupon to cashier at time of purchase. Photocopies/reproductions not valid. Not valid for purchases made in Office Depot convenience/clearance/closing stores. Coupon is good for one-time use only, is not transferable, is not for resale or auction and cannot be combined with other offers or promotions. While supplies last. No rain checks. No cash back. Void where prohibited. Limit 1 coupon per household/business.

Coupon expires 12/31/17
Coupon Code 82677141



The Store Purchasing Card is not a credit card. Office Depot coupons valid at retail stores and used with the card will provide a discount off the retail store price only. The cardholder will receive either its custom discounted pricing or the retail store price after discounts, whichever is lower. Please visit business.officedepot.com/tcspc for full terms and conditions. The Office Depot name and logo are the registered trademarks of The Office Club, Inc. © 2014 Office Depot, Inc. All Rights Reserved.



North Carolina
**Retired
 Governmental
 Employees'**
Association

P.O. Box 10561
 Raleigh, NC 27605-0561

ELECTRONIC SERVICE REQUESTED

NON-PROFIT
 ORG
 US POSTAGE
 PAID
 RALEIGH, NC
 PERMIT #2223

Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees when the legislature is in session. 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
Amplifon Hearing Health Program	1-877-806-7054
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



Find Us on Facebook