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

North Carolina Retired Governmental **Employees'** Association

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Volume 37, Number 2

March-April 2021

Serving NC Retirees - 50 Years

Greetings my friends! This March NCRGEA will be fifty years old! So today you and I stand on the shoulders of about a dozen of our fellow retirees who in March 1970 dared to start NCRGEA. Fifty years ago, that handful of visionaries recognized we needed an organization to represent the best interests of state and local government retirees. Today we are 66,585 members standing together to protect and improve our welfare-



all from the work of just a few fellow retirees years ago. We are one of the largest governmental retiree organizations in America. Over the next few newsletters and on our website, you will learn more about the highlights of their efforts over the last fifty years. I think you will be amazed at what things they fought for that we just take for granted today. Now here is a good question- what legacy will we leave to those retirees who follow us?

Your Board of Directors and staff are actually struggling with that very question right now - what legacy will we leave? We are now developing a strategic plan that will give us a three-year work plan along with a ten-year vision of where we ought to go with your help. Thousands of you have already responded to our surveys both online and in the newsletter. Thank you for helping already and please respond if we ask you for more guidance. We will keep you informed as our Steering Committee and our subcommittees make progress on our strategic plan with final approval in June. I guarantee you will see even better service and benefits as a result.

In this newsletter our staff has provided you with contact information for your legislators. Please keep this info for use in the

Continued on Page 2

future. One part of our legacy ought to be to study every candidate so we can vote in the best interest of state and local retirees. If we don't do that, who will? There are 300,000 governmental retirees in our state; that is a large powerful block of voters if we stick together. By the way, could you help us and yourself by recruiting your retiree friends to join us? They will listen to you!

Job One for each of us remains staying alive during this Spring as the new COVID variants spread across our State. These new variants are much more contagious than before! As I write this letter, a leading epidemiologist announced that we would see a Cat. 5 Hurricane of COVID variants during the Spring. So, what do we do? Get our vaccine as soon as we can and wear our masks anytime we are out of our house until it is safe (yes, even after we get our shots). Your Association is very concerned about your welfare so you can find information about protecting yourself from COVID on our website. On a personal basis I would like to ask this question: "for the next few months, is that sausage biscuit with your buddies at the local restaurant really worth risking your life?" I ask that even though my wife and I talk daily about how much fun it will be to eat out again. We will get there as more and more vaccinations are administered over the next few months. So, let's outsmart

this virus.

And now a point of personal privilege! Are you being harassed by spam and scam calls and emails and other fraud schemes? We certainly are at our house every day multiple times and I am mad as fire!! These people are trying to steal our money and our privacy! If you are facing the same thing, please send me an email describing your concerns and experiences. We need to know if this is an item we should emphasize in our legislative. education and advocacy efforts. Please email me at president@ncrgea.com. I will read your email and share your concerns with others. If you want to talk about it, include your phone number and I will call you. You will find an ad in this newsletter encouraging you to register for a Zoom meeting about fraud. Please sign up to learn how to defend yourself.

> In your service, Vann Langston, NCRGEA President

CORRECTION:

Our January-February 2021 issue stated the COVID-19 positivity rate for the state was 11.3% inferring that on average one out of every ten people would have COVID. The 11.3% is actually for those tested for the COVID 19 virus by that time – not the general population.

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Living Power is published to provide current information for NCRGEA's membership. Newsletters are printed bimonthly and mailed to all members of NCRGEA. Your comments are welcome.

Editor: Richard E. Rogers, Jr. Managing Editor: Donna K. Riggs For address changes, suggestions or comments, please contact: NCRGEA • 528 Wade Avenue • Raleigh, NC 27605 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.

Humana New Member Orientation Online Events

North Carolina State Health Plan Humana plan members, please join Humana for a New Member Orientation webinar event! These online meetings will be held in March and they will help you learn more about your Humana Medicare Advantage PPO plan.

Humana representatives will share information about your Humana Medicare Advantage PPO plan benefits as well as extra programs and services such as SilverSneakers, Go365, the In-Home Wellness Assessment (IHWA) program, Humana Well Dine®, and more! You can also learn about various technology resources such as MyHumana online account setup, the custom Humana State Health Plan website, and online tools to help you find a doctor or pharmacy in your area as well as lookup your medications.

Information about these events is also available on the custom Humana State Health Plan website here. (https://our.humana.com/ncshp/additional-information)

You may also register today for one of the webinars, just click here. (http://huma.na/ncshp)

After registering for a webinar, you will receive a registration confirmation email with instructions on how to log into the webinar on the day of the event.

Registration information is also posted on the NCRGEA home page: www.ncrgea.com.

Humana.

Retiree Pay Dates

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

Be sure to keep the NC Retirement Systems informed of your current mailing address.

Call 877-627-3287 for all questions about your retirement check or any deductions.

| March 25, 2021 | August 25, 2021 |
|----------------|--------------------|
| April 23, 2021 | September 24, 2021 |
| May 25, 2021 | October 25, 2021 |
| June 25, 2021 | November 24, 2021 |
| July 23, 2021 | December 22, 2021 |

Join Us for a Live Webinar April 8, 2021 3:00 p.m.

"The Multi-Billion-Dollar Elder Fraud Industry Has Its Eyes on You"



Be a Scam Stopper!

David Kirkman, a retired Special Deputy Attorney General for the State of NC, spent three decades in the Consumer Protection Division prosecuting frauds and scams of all types. Hear about the fairly new, multi-national elder fraud industry, the 12 vulnerabilities it seeks in seniors and the techniques employed to scam older Americans out of billions each year. Learn how certain scams (e.g., Sweepstakes, Sweetheart, Grandparent, Tech Support, IRS Agent) originate from other countries while others (Home Repair, Driveway Paving) are committed by people living here in North Carolina. Learn how to protect yourself and others from these highly skilled criminals. Kirkman is the author of "Elder Fraud Wars," which describes many of the cases he handled during his career.

REGISTER FOR THIS IMPORTANT WEBINAR ON: WWW.NCRGEA.COM

March-April 2021

Crossword Puzzle

Across

- 1 Pass through Congress
- 6 Shot on the ice
- 10 --- Lama
- 11 Switch off
- 12 Nonphysical
- 14 As well
- 15 Menu at the edge
- 17 Cyst
- 18 Trick
- 19 No later than
- 22 Outmoded
- 23 Sassy
- 24 --- Rio, Texas
- 25 Take a --- it (Go for it!)
- 27 Frequently
- 30 "On top of that ..."
- 32 Female first name Ms. Minnelli rejected
- 33 S American republic is cold by the sound of it

- 34 Ultimate
- 35 Irritably impatient

Down

- 1 Prepare for publication
- 2 "Small" prefix
- 3 Voice below a soprano
- 4 He came between J A G and G C
- 5 Hollywood town?
- 6 Kind of row
- 7 Copious
- 8 Everyone except
- 9 Make happy
- 13 Cotton seed remover
- 16 Wine selection
- 17 See
- 19 Downs' partner
- 20 Mike ---, "Harry Potter and the Goblet of Fire" director
- 21 Inessentials

| 1 | 2 | 3 | 4 | 5 | | 6 | 7 | 8 | 9 | |
|----|----|----|----|----|----|----|----|----|----|----|
| 10 | | | | | | 11 | | | | |
| 12 | | | | | 13 | | | | | |
| 14 | | | | 15 | | | | | | 16 |
| | | | 17 | | | | 18 | | | |
| 19 | 20 | 21 | | | | 22 | | | | |
| 23 | | | | | 24 | | | | | |
| 25 | | | | 26 | | | | 27 | 28 | 29 |
| | 30 | | | | | | 31 | | | |
| | 32 | | | | | 33 | | | | |
| | 34 | | | | | 35 | | | | |

- 22 What shamuses do
- 24 Flatfish
- 26 Tiny biter
- 27 Elevating outfit?
- 28 Experienced
- 29 Small club, maybe
- 31 Much-used article

Puzzle Solution is on Page 15





Play our NCRGEA
Trivia game from
the 15th through
the 30th of each
month! You can
play by going to
our website.

www.ncrgea.com

- How to play: Click on NCRGEA Trivia! Read the trivia question and go find the answer somewhere on our NCRGEA website.
- Game period: Trivia responses will be accepted from the 15th to the 30th of each month. Every month, we will provide a new question. Trivia answers can be found by searching our website: www.ncrgea.com
- Winners: The first 50 members who submit the correct answer will receive a prize. We will mail the prize to you so be sure we have your correct address by completing all the information on the registration form. The trivia game prize changes every month so try to win them all!

2021 General Assembly Overview

While the November election brought sweeping changes to the nation as a whole, it had little impact here in North Carolina.

The State had a divided government before the election and true to its form as one of the nation's most "purple" states, North Carolina voters returned another divided government for the 2021-22 General Assembly session. In the House of Representatives, Republicans gained four seats increasing their advantage in the chamber to 69-51. In the Senate, Democrats gained a seat reducing the Republican edge to 28-22. The Council of State was no different. Democratic Governor Roy Cooper earned a second term but is once again cohabiting with a Republican Lieutenant Governor as Mark Robinson became the first African-American to win that office. Incumbent Lieutenant Governor Dan Forest had reached his term limit and unsuccessfully challenged Roy Cooper for Governor. Lieutenant Governor Robinson isn't the only "first" in North Carolina politics this year.

In the Senate, Kathy Harrington (R-Gaston) became the first female Majority Leader. Senator Harrington was one of only two changes among the Senate leadership, with Jim Perry (R-Lenoir) taking over as Majority Whip. President Pro Tempore Phil Berger, Deputy President Pro Tempore Ralph Hise, Joint Majority Caucus Leader Norman Sanderson, Minority Leader Dan Blue, Minority Whip Jay Chaudhuri, and Minority Caucus Secretary Ben Clark all maintained their positions.

In the House, all but two officers have returned to their positions. Speaker Tim Moore returns for a fourth term as Speaker of the House, along with Speaker Pro Tempore Sarah Stevens, Majority Leader John Bell IV, Deputy Majority Leader Brenden Jones, and Majority Whip Jon Hardister on the Republican side. The Democrats initially returned every member of their leadership but on January 6 Governor Cooper appointed Majority Leader Darren Jackson to the state Court of Appeals. Deputy Minority Leader Robert Reives II stepped up to take Representative Jackson's place and fourterm Rep. Gale Adcock (D-Wake) took Rep. Reives' former position. Minority Whips Cynthia Ball, Garland Pierce, Deb Butler, Carla Cunningham and Amos Ouick were all retained for another term.

In this issue we have listed all NC Senators and Representative by county.

If you are interested in advocating for retirees please go to our website and view our advocacy video and materials provided to aid in the advancement of our 2021 legislative priorities.

2021 NCRGEA Legislative Priorities

Protect retiree pension values -The association will continue to support efforts to stop the devaluation of local and state pension values by advocating for COLAs, tax credits and the expansion of the Bailey Act to cover all retirees.

Maintain and strengthen the defined benefit plan for current and future state and local retirees – Defending and enhancing local and state pension plans is crucial for the long-term success and viability of this benefit.

Provide the annual required contributions for the pension systems and the State Health Plan - The pension plans must continue to be appropriately funded annually to provide current and future retirees their earned benefit. Properly funding the State Health Plan is essential to provide state retirees a quality health benefit.

Improve access to health care for retirees in rural and urban North Carolina - Innovative approaches to retiree health care must be achieve to maintain the health and well-being of retirees.

Invest in retirees' quality of life through broadband expansion in underserved areas of North Carolina. - Everyone is in agreement that the state should strive for full, modern connectivity; now is the time to find a solution to the gaps in broadband.

2021 North Carolina General Assembly

Here are the names and phone numbers of the members of the 2021 North Carolina General Assembly. Your legislators are listed by county and includes their legislative office phone number and email address. NOTE: These are the phone numbers provided to NCRGEA at press time.

Occasionally, after the General Assembly session convenes, some phone numbers may change. If you are unable to reach your legislator(s). You can call the main number of the Legislative Building (919) 733-4111.

2021 North Carolina Senators

Listed Alphabetically by County



| County | Senator Name | Legislative Office Phone | Email |
|------------|----------------------|--------------------------|------------------------------|
| Alamance | Amy Galey | (919) 301-1446 | Amy.Galey@ncleg.gov |
| Alexander | Dean Proctor | (919) 733-5876 | Dean.Proctor@ncleg.gov |
| Alleghany | Deanna Ballard | (919) 733-5742 | Deanna.Ballard@ncleg.gov |
| Anson | Thomas McInnis | (919) 733-5953 | Tom.McInnis@ncleg.gov |
| Ashe | Deanna Ballard | (919) 733-5742 | Deanna.Ballard@ncleg.gov |
| Avery | Warren Daniel | (919) 715-7823 | Warren.Daniel@ncleg.gov |
| Beaufort | Ernestine Bazemore | (919) 715-3040 | Ernestine.Bazemore@ncleg.gov |
| Bertie | Ernestine Bazemore | (919) 715-3040 | Ernestine.Bazemore@ncleg.gov |
| Bladen | William Rabon | (919) 733-5963 | Bill.Rabon@ncleg.gov |
| Brunswick | William Rabon | (919) 733-5963 | Bill.Rabon@ncleg.gov |
| Buncombe | Charles Edwards | (919) 733-5745 | Chuck.Edwards@ncleg.gov |
| Buncombe | Julie Mayfield | (919) 715-3001 | Julie.Mayfield@ncleg.gov |
| Burke | Warren Daniel | (919) 715-7823 | Warren.Daniel@ncleg.gov |
| Cabarrus | Paul Newton | (919) 733-7223 | Paul.Newton@ncleg.gov |
| Caldwell | Warren Daniel | (919) 715-7823 | Warren.Daniel@ncleg.gov |
| Camden | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Carteret | Norman Sanderson | (919) 733-5706 | Norman.Sanderson@ncleg.gov |
| Caswell | Phil Berger | (919) 733-5708 | Phil.Berger@ncleg.gov |
| Catawba | Dean Proctor | (919) 733-5876 | Dean.Proctor@ncleg.gov |
| Chathan | Valerie Foushee | (919) 733-5804 | Valerie.Foushee@ncleg.gov |
| Cherokee | Kevin Corbin | (919) 733-5875 | Kevin.Corbin@ncleg.gov |
| Chowan | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Clay | Kevin Corbin | (919) 733-5875 | Kevin.Corbin@ncleg.gov |
| Cleveland | W. Ted Alexander III | (919) 715-0690 | Ted.Alexander@ncleg.gov |
| Columbus | Danny Britt, Jr. | (919) 733-5651 | Danny.Britt@ncleg.gov |
| Craven | Norman Sanderson | (919) 733-5706 | Norman.Sanderson@ncleg.gov |
| Cumberland | Robert Clark III | (919) 733-9349 | Ben.Clark@ncleg.gov |
| Cumberland | Kirk deViere | (919) 733-5776 | Kirk.deViere@ncleg.gov |
| Currituck | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Dare | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |

6

| County | Senator Name | Legislative Office Phone | Email |
|-------------|----------------------|--------------------------|--------------------------------|
| Davidson | Steve Jarvis | (919) 733-5743 | Steve.Jarvis@ncleg.gov |
| Davie | Joyce Krawiec | (919) 733-7850 | Joyce.Krawiec@ncleg.gov |
| Duplin | Brent Jackson | (919) 733-5705 | Brent.Jackson@ncleg.gov |
| Durham | Natalie Murdock | (919) 733-4599 | Natalie.Murdock@ncleg.gov |
| Durham | Mike Woodard | (919) 733-4809 | Mike.Woodard@ncleg.gov |
| Edgecombe | Milton Fitch, Jr. | (919) 733-5878 | Toby.Fitch@ncleg.gov |
| Forsyth | Joyce Krawiec | (919) 733-7850 | Joyce.Krawiec@ncleg.gov |
| Forsyth | Paul Lowe, Jr. | (919) 733-5620 | Paul.Lowe@ncleg.gov |
| Franklin | Sarah Crawford | (919) 733-5850 | Sarah.Crawford@ncleg.gov |
| Gaston | W. Ted Alexander III | (919) 715-0690 | Ted.Alexander@ncleg.gov |
| Gaston | Kathryn Harrington | (919) 733-5734 | Kathy. Harrington@ncleg.gov |
| Gates | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Graham | Kevin Corbin | (919) 733-5875 | Kevin.Corbin@ncleg.gov |
| Granville | Mike Woodard | (919) 733-4809 | Mike.Woodard@ncleg.gov |
| Greene | Donald Davis | (919) 715-8363 | Don.Davis@ncleg.gov |
| Guilford | David Craven Jr. | (919) 733-5870 | David.Craven@ncleg.gov |
| Guilford | Amy Galey | (919) 301-1446 | Amy.Galey@ncleg.gov |
| Guilford | Michael Garrett | (919) 733-5856 | Michael.Garrett@ncleg.gov |
| Guilford | Gladys Robinson | (919) 715-3042 | Gladys.Robinson@ncleg.gov |
| Halifax | Milton Fitch, Jr. | (919) 733-5878 | Toby.Fitch@ncleg.gov |
| Harnett | James Burgin | (919) 733-5748 | Jim.Burgin@ncleg.gov |
| Haywood | Kevin Corbin | (919) 733-5875 | Kevin.Corbin@ncleg.gov |
| Henderson | Charles Edwards | (919) 733-5745 | Chuck.Edwards@ncleg.gov |
| Hertford | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Hoke | Robert Clark III | (919) 733-9349 | Ben.Clark@ncleg.gov |
| Hyde | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Iredell | Vickie Sawyer | (919) 715-3038 | Vickie.Sawyer@ncleg.gov |
| Jackson | Kevin Corbin | (919) 733-5875 | Kevin.Corbin@ncleg.gov |
| Johnston | Lisa Barnes | (919) 715-3030 | Lisa.Barnes@ncleg.gov |
| Johnston | James Burgin | (919) 733-5748 | Jim.Burgin@ncleg.gov |
| Johnston | Brent Jackson | (919) 733-5705 | Brent.Jackson@ncleg.gov |
| Jones | Michael Lazzara | (919) 715-3034 | Michael.Lazzara@ncleg.gov |
| Lee | James Burgin | (919) 733-5748 | Jim.Burgin@ncleg.gov |
| Lenoir | Jim Perry | (919) 733-5621 | Jim.Perry@ncleg.gov |
| Lincoln | W. Ted Alexander III | (919) 715-0690 | Ted.Alexander@ncleg.gov |
| Macon | Kevin Corbin | (919) 733-5875 | Kevin.Corbin@ncleg.gov |
| Madison | Ralph Hise, Jr. | (919) 733-3460 | Ralph.Hise@ncleg.gov |
| Martin | Ernestine Bazemore | (919) 715-3040 | Ernestine.Bazemore@ncleg.gov |
| McDowell | Ralph Hise, Jr. | (919) 733-3460 | Ralph.Hise@ncleg.gov |
| Mecklenburg | Jeff Jackson | (919) 715-8331 | Jeff.Jackson@ncleg.gov |
| Mecklenburg | Natasha Marcus | (919) 715-3050 | Natasha.Marcus@ncleg.gov |
| Mecklenburg | Mujtaba Mohammed | (919) 733-5955 | Mujtaba. Mohammed@ncleg.gov |
| Mecklenburg | DeAndrea Salvador | (919) 733-5655 | De Andrea. Salvador @ncleg.gov |
| Mecklenburg | Joyce Waddell | (919) 733-5650 | Joyce.Waddell@ncleg.gov |
| Mitchell | Ralph Hise, Jr. | (919) 733-3460 | Ralph.Hise@ncleg.gov |
| Montgomery | Steve Jarvis | (919) 733-5743 | Steve.Jarvis@ncleg.gov |
| Moore | Thomas McInnis | (919) 733-5953 | Tom.McInnis@ncleg.gov |

| County | Senator Name | Legislative Office Phone | Email |
|--------------|--------------------|--------------------------|------------------------------|
| Nash | Lisa Barnes | (919) 715-3030 | Lisa.Barnes@ncleg.gov |
| New Hanover | Michael Lazzara | (919) 715-2525 | Michael.Lee@ncleg.gov |
| New Hanover | William Rabon | (919) 733-5963 | Bill.Rabon@ncleg.gov |
| Northampton | Ernestine Bazemore | (919) 715-3040 | Ernestine.Bazemore@ncleg.gov |
| Onslow | Michael Lazzara | (919) 715-3034 | Michael.Lazzara@ncleg.gov |
| Orange | Valerie Foushee | (919) 733-5804 | Valerie.Foushee@ncleg.gov |
| Pamlico | Norman Sanderson | (919) 733-5706 | Norman.Sanderson@ncleg.gov |
| Pasquotank | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Pender | William Rabon | (919) 733-5963 | Bill.Rabon@ncleg.gov |
| Perquimans | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Person | Mike Woodard | (919) 733-4809 | Mike.Woodard@ncleg.gov |
| Pitt | Donald Davis | (919) 715-8363 | Don.Davis@ncleg.gov |
| Polk | Ralph Hise, Jr. | (919) 733-3460 | Ralph.Hise@ncleg.gov |
| Randolph | David Craven Jr. | (919) 733-5870 | David.Craven@ncleg.gov |
| Richmond | Thomas McInnis | (919) 733-5953 | Tom.McInnis@ncleg.gov |
| Robeson | Danny Britt, Jr. | (919) 733-5651 | Danny.Britt@ncleg.gov |
| Rockingham | Phil Berger | (919) 733-5708 | Phil.Berger@ncleg.gov |
| Rowan | Carl Ford | (919) 733-5665 | Carl.Ford@ncleg.gov |
| Rutherford | Ralph Hise, Jr. | (919) 733-3460 | Ralph.Hise@ncleg.gov |
| Sampson | Brent Jackson | (919) 733-5705 | Brent.Jackson@ncleg.gov |
| Scotland | Thomas McInnis | (919) 733-5953 | Tom.McInnis@ncleg.gov |
| Stanly | Carl Ford | (919) 733-5665 | Carl.Ford@ncleg.gov |
| Stokes | Phil Berger | (919) 733-5708 | Phil.Berger@ncleg.gov |
| Surry | Deanna Ballard | (919) 733-5742 | Deanna.Ballard@ncleg.gov |
| Surry | Phil Berger | (919) 733-5708 | Phil.Berger@ncleg.gov |
| Swain | Kevin Corbin | (919) 733-5875 | Kevin.Corbin@ncleg.gov |
| Transylvania | Charles Edwards | (919) 733-5745 | Chuck.Edwards@ncleg.gov |
| Tyrrell | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Union | Matthew Johnson | (919) 733-7659 | Todd.Johnson@ncleg.gov |
| Union | Paul Newton | (919) 733-7223 | Paul.Newton@ncleg.gov |
| Vance | Ernestine Bazemore | (919) 715-3040 | Ernestine.Bazemore@ncleg.gov |
| Wake | Sydney Batch | (919) 733-5653 | Sydney.Batch@ncleg.gov |
| Wake | Dan Blue, Jr. | (919) 733-5752 | Dan.Blue@ncleg.gov |
| Wake | Jay Chaudhuri | (919) 715-6400 | Jay. Chaudhuri@ncleg.gov |
| Wake | Sarah Crawford | (919) 733-5850 | Sarah.Crawford@ncleg.gov |
| Wake | Wiley Nickel III | (919) 715-3036 | Wiley.Nickel@ncleg.gov |
| Warren | Ernestine Bazemore | (919) 715-3040 | Ernestine.Bazemore@ncleg.gov |
| Washington | Bob Steinburg | (919) 715-8293 | Bob.Steinburg@ncleg.gov |
| Watauga | Deanna Ballard | (919) 733-5742 | Deanna.Ballard@ncleg.gov |
| Wayne | Jim Perry | (919) 733-5621 | Jim.Perry@ncleg.gov |
| Willkes | Deanna Ballard | (919) 733-5742 | Deanna.Ballard@ncleg.gov |
| Wilson | Milton Fitch, Jr. | (919) 733-5878 | Toby.Fitch@ncleg.gov |
| Yadkin | Vickie Sawyer | (919) 715-3038 | Vickie.Sawyer@ncleg.gov |
| Yancey | Ralph Hise, Jr. | (919) 733-3460 | Ralph.Hise@ncleg.gov |
| , | | (-1-,122 3 .00 | F |

2021 North Carolina Representatives

Listed Alphabetically by County



| County | Representative Name | Legislative Office Phone | Email |
|------------|-----------------------|--------------------------|------------------------------|
| Alamance | Ricky Hurtado | (919) 733-5820 | Ricky.Hurtado@ncleg.gov |
| Alamance | Dennis Riddell | (919) 733-5905 | Dennis.Riddell@ncleg.gov |
| Alexander | Jeffrey Elmore | (919) 733-5935 | Jeffrey.Elmore@ncleg.gov |
| Alleghany | Sarah Stevens | (919) 715-1883 | Sarah.Stevens@ncleg.gov |
| Anson | Mark Brody | (919) 715-3029 | Mark.Brody@ncleg.gov |
| Ashe | Ray Pickett | (919) 733-7727 | Ray.Pickett@ncleg.gov |
| Avery | Dudley Greene | (919) 733-5862 | Dudley.Greene@ncleg.gov |
| Beaufort | Keith Kidwell | (919) 733-5881 | Keith.Kidwell@ncleg.gov |
| Bertie | Edward C. Goodwin | (919) 733-0010 | Edward.Goodwin@ncleg.gov |
| Bladen | William D. Brisson | (919) 733-5772 | William.Brisson@ncleg.gov |
| Brunswick | Frank Iler | (919) 301-1450 | Frank.ller@ncleg.gov |
| Brunswick | Charles W. Miller | (919) 733-5830 | Charles.Miller@ncleg.gov |
| Buncombe | Susan C. Fisher | (919) 715-2013 | Susan.Fisher@ncleg.gov |
| Buncombe | John Ager | (919) 733-5746 | John.Ager@ncleg.gov |
| Buncombe | Brian Turner | (919) 715-3012 | Brian.Turner@ncleg.gov |
| Burke | Hugh Blackwell | (919) 733-5805 | Hugh.Blackwell@ncleg.gov |
| Burke | David Rogers | (919) 733-5749 | David.Rogers@ncleg.gov |
| Cabarrus | Wayne Sasser | (919) 733-5908 | Wayne.Sasser@ncleg.gov |
| Cabarrus | Kristin D. Baker | (919) 733-5861 | Kristin.Baker@ncleg.gov |
| Cabarrus | Larry G. Pittman | (919) 715-2009 | Larry.Pittman@ncleg.gov |
| Caldwell | Destin C. Hall | (919) 733-5931 | Destin.Hall@ncleg.gov |
| Caldwell | Destin Hall | (919) 733-5931 | Destin.Hall@ncleg.gov |
| Camden | Edward C. Goodwin | (919) 733-0010 | Edward.Goodwin@ncleg.gov |
| Carteret | Pat McElraft | (919) 733-6275 | Pat.McElraft@ncleg.gov |
| Caswell | Graig R. Meyer | (919) 715-3019 | Graig.Meyer@ncleg.gov |
| Catawba | Mitchell S. Setzer | (919) 733-4948 | Mitchell.Setzer@ncleg.gov |
| Catawba | Jay Adams | (919) 733-5988 | Jay.Adams@ncleg.gov |
| Chatham | Robert T. Reives II | (919) 733-0057 | Robert.Reives@ncleg.gov |
| Cherokee | Karl E. Gillespie | (919) 715-3005 | Mike.Clampitt@ncleg.gov |
| Chowan | Edward C. Goodwin | (919) 733-0010 | Edward.Goodwin@ncleg.gov |
| Clay | Karl E. Gillespie | (919) 733-5859 | Karl.Gillespie@ncleg.gov |
| Cleveland | Kelly E. Hastings | (919) 715-2002 | Kelly. Hastings@ncleg.gov |
| Cleveland | Tim Moore | (919) 733-3451 | Tim.Moore@ncleg.gov |
| Columbus | Carson Smith | (919) 715-9664 | Carson.Smith@ncleg.gov |
| Columbus | Brenden H. Jones | (919) 733-5821 | Brenden. Jones @ncleg.gov |
| Craven | Steve Tyson | (919) 733-5853 | Steve.Tyson@ncleg.gov |
| Craven | Keith Kidwell | (919) 733-5881 | Keith.Kidwell@ncleg.gov |
| Cumberland | Marvin W. Lucas | (919) 733-5775 | Marvin.Lucas@ncleg.gov |
| Cumberland | Diane Wheatley | (919) 733-5959 | Diane.Wheatley@ncleg.gov |
| Cumberland | William O. Richardson | (919) 733-5601 | William.Richardson@ncleg.gov |

March-April 2021

| County | Representative Name | Legislative Office Phone | Email |
|------------|-------------------------|--------------------------|-----------------------------|
| Cumberland | John Szoka | (919) 733-9892 | John.Szoka@ncleg.gov |
| Currituck | Bobby Hanig | (919) 733-5906 | Bobby.Hanig@ncleg.gov |
| Dare | Bobby Hanig | (919) 733-5906 | Bobby.Hanig@ncleg.gov |
| Davidson | Sam Watford | (919) 715-2526 | Sam.Watford@ncleg.gov |
| Davidson | Larry W. Potts | (919) 715-0873 | Larry.Potts@ncleg.gov |
| Davie | Julia C. Howard | (919) 733-5904 | Julia.Howard@ncleg.gov |
| Duplin | Jimmy Dixon | (919) 715-3021 | Jimmy.Dixon@ncleg.gov |
| Durham | Vernetta Alston | (919) 733-5872 | Vernetta.Alston@ncleg.gov |
| Durham | Marcia Morey | (919) 733-7663 | Marcia.Morey@ncleg.gov |
| Durham | Zack Hawkins | (919) 715-2528 | Zack.Hawkins@ncleg.gov |
| Durham | Robert T. Reives II | (919) 733-0057 | Robert.Reives@ncleg.gov |
| Edgecombe | Shelly Willingham | (919) 715-3024 | Shelly.Willingham@ncleg.gov |
| Forsyth | Evelyn Terry | (919) 733-5777 | Evelyn.Terry@ncleg.gov |
| Forsyth | Amber M. Baker | (919) 733-5829 | Amber.Baker@ncleg.gov |
| Forsyth | Lee Zachary | (919) 715-8361 | Lee.Zachary@ncleg.gov |
| Forsyth | Jeff Zenger | (919) 733-5787 | Jeff.Zenger@ncleg.gov |
| Forsyth | Donny Lambeth | (919) 733-5747 | Donny.Lambeth@ncleg.gov |
| Franklin | Matthew Winslow | (919) 715-3032 | Matthew.Winslow@ncleg.gov |
| Gaston | John A. Torbett | (919) 733-5868 | John.Torbett@ncleg.gov |
| Gaston | Dana Bumgardner | (919) 733-5809 | Dana.Bumgardner@ncleg.gov |
| Gaston | Kelly E. Hastings | (919) 715-2002 | Kelly.Hastings@ncleg.gov |
| Gates | Howard J. Hunter III | (919) 733-5780 | Howard.Hunter@ncleg.gov |
| Graham | Karl E. Gillespie | (919) 733-5859 | Karl.Gillespie@ncleg.gov |
| Granville | Larry Yarborough | (919) 715-0850 | Larry. Yarborough@ncleg.gov |
| Granville | Terry E. Garrison | (919) 733-5824 | Terry.Garrison@ncleg.gov |
| Greene | John R. Bell IV | (919) 715-3017 | John.Bell@ncleg.gov |
| Guilford | Ashton Wheeler Clemmons | (919) 733-5781 | Ashton.Clemmons@ncleg.gov |
| Guilford | Amos L. Quick III | (919) 733-5902 | Amos.Quick@ncleg.gov |
| Guilford | Jon Hardister | (919) 733-5191 | Jon. Hardister@ncleg.gov |
| Guilford | Cecil Brockman | (919) 733-5825 | Cecil.Brockman@ncleg.gov |
| Guilford | Pricey Harrison | (919) 733-5771 | Pricey.Harrison@ncleg.gov |
| Guilford | John Faircloth | (919) 733-5877 | John.Faircloth@ncleg.gov |
| Halifax | Michael H. Wray | (919) 733-5662 | Michael.Wray@ncleg.gov |
| Harnett | Larry C. Strickland | (919) 733-5849 | Larry. Strickland@ncleg.gov |
| Harnett | John Sauls | (919) 715-3026 | John.Sauls@ncleg.gov |
| Harnett | Howard Penny Jr. | (919) 715-3015 | Howard.Penny@ncleg.gov |
| Haywood | Mark Pless | (919) 733-5732 | Mark.Pless@ncleg.gov |
| Haywood | Mike Clampitt | (919) 715-3005 | Mike.Clampitt@ncleg.gov |
| Henderson | Jake Johnson | (919) 715-4466 | Jake.Johnson@ncleg.gov |
| Henderson | Timothy D. Moffitt | (919) 733-5956 | Tim.Moffitt@ncleg.gov |
| Hertford | Howard J. Hunter III | (919) 733-5780 | Howard.Hunter@ncleg.gov |
| Hoke | Garland E. Pierce | (919) 733-5803 | Garland.Pierce@ncleg.gov |
| Hyde | Bobby Hanig | (919) 733-5906 | Bobby.Hanig@ncleg.gov |
| Iredell | Jeffrey C. McNeely | (919) 733-5661 | Jeffrey.McNeely@ncleg.gov |
| Iredell | Grey Mills | (919) 733-5741 | Grey.Mills@ncleg.gov |
| Jackson | Mike Clampitt | (919) 715-3005 | Mike.Clampitt@ncleg.gov |
| Johnston | John R. Bell IV | (919) 715-3017 | John.Bell@ncleg.gov |

| County | Representative Name | Legislative Office Phone | Email |
|-------------|------------------------|--------------------------|-----------------------------|
| Johnston | Donna McDowell White | (919) 733-5605 | Donna.White@ncleg.gov |
| Johnston | Larry C. Strickland | (919) 733-5849 | Larry.Strickland@ncleg.gov |
| Jones | Pat McElraft | (919) 733-6275 | Pat.McElraft@ncleg.gov |
| Lee | John Sauls | (919) 715-3026 | John.Sauls@ncleg.gov |
| Lenoir | Chris Humphrey | (919) 733-5995 | Chris.Humphrey@ncleg.gov |
| Lincoln | Jason Saine | (919) 733-5782 | Jason.Saine@ncleg.gov |
| Macon | Karl E. Gillespie | (919) 733-5859 | Karl.Gillespie@ncleg.gov |
| Madison | Mark Pless | (919) 733-5732 | Mark.Pless@ncleg.gov |
| Martin | Shelly Willingham | (919) 715-3024 | Shelly.Willingham@ncleg.gov |
| McDowell | Dudley Greene | (919) 733-5862 | Dudley.Greene@ncleg.gov |
| Mecklenburg | Mary Belk | (919) 733-5607 | Mary.Belk@ncleg.gov |
| Mecklenburg | Terry M. Brown Jr. | (919) 733-5654 | Terry.Brown@ncleg.gov |
| Mecklenburg | John R. Bradford III | (919) 733-5828 | John.Bradford@ncleg.gov |
| Mecklenburg | Nasif Majeed | (919) 733-5606 | Nasif.Majeed@ncleg.gov |
| Mecklenburg | John Autry | (919) 715-0706 | John.Autry@ncleg.gov |
| Mecklenburg | Carolyn G. Logan | (919) 715-2530 | Carolyn.Logan@ncleg.gov |
| Mecklenburg | Becky Carney | (919) 733-5827 | Becky.Carney@ncleg.gov |
| Mecklenburg | Rachel Hunt | (919) 733-5800 | Rachel.Hunt@ncleg.gov |
| Mecklenburg | Brandon Lofton | (919) 715-3009 | Brandon.Lofton@ncleg.gov |
| Mecklenburg | Wesley Harris | (919) 733-5886 | Wesley.Harris@ncleg.gov |
| Mecklenburg | Carla D. Cunningham | (919) 733-5807 | Carla.Cunningham@ncleg.gov |
| Mecklenburg | Kelly M. Alexander Jr. | (919) 733-5778 | Kelly.Alexander@ncleg.gov |
| Mitchell | Dudley Greene | (919) 733-5862 | Dudley.Greene@ncleg.gov |
| Montgomery | Ben T. Moss Jr. | (919) 733-5823 | Ben.Moss@ncleg.gov |
| Moore | James L. Boles Jr. | (919) 733-5903 | Jamie.Boles@ncleg.gov |
| Moore | Allen McNeill | (919) 715-4946 | Allen.McNeill@ncleg.gov |
| Nash | Matthew Winslow | (919) 715-3032 | Matthew.Winslow@ncleg.gov |
| Nash | James D. Gailliard | (919) 733-5802 | James. Gailliard@ncleg.gov |
| New Hanover | Deb Butler | (919) 733-5754 | Deb.Butler@ncleg.gov |
| New Hanover | Charles W. Miller | (919) 733-5830 | Charles.Miller@ncleg.gov |
| New Hanover | Ted Davis Jr. | (919) 733-5786 | Ted.Davis@ncleg.gov |
| Northampton | Michael H. Wray | (919) 733-5662 | Michael.Wray@ncleg.gov |
| Onslow | Jimmy Dixon | (919) 715-3021 | Jimmy.Dixon@ncleg.gov |
| Onslow | George G. Cleveland | (919) 715-6707 | George.Cleveland@ncleg.gov |
| Onslow | Phil Shepard | (919) 715-9644 | Phil.Shepard@ncleg.gov |
| Orange | Graig R. Meyer | (919) 715-3019 | Graig.Meyer@ncleg.gov |
| Orange | Verla Insko | (919) 733-7208 | Verla.Insko@ncleg.gov |
| Pamlico | Bobby Hanig | (919) 733-5906 | Bobby.Hanig@ncleg.gov |
| Pasquotank | Howard J. Hunter III | (919) 733-5780 | Howard.Hunter@ncleg.gov |
| Pender | Carson Smith | (919) 715-9664 | Carson.Smith@ncleg.gov |
| Perquimans | Edward C. Goodwin | (919) 733-0010 | Edward.Goodwin@ncleg.gov |
| Person | Larry Yarborough | (919) 715-0850 | Larry.Yarborough@ncleg.gov |
| Pitt | Kandie D. Smith | (919) 715-3023 | Kandie.Smith@ncleg.gov |
| Pitt | Brian Farkas | (919) 733-5757 | Brian.Farkas@ncleg.gov |
| Pitt | Chris Humphrey | (919) 733-5995 | Chris.Humphrey@ncleg.gov |
| Polk | Jake Johnson | (919) 715-4466 | Jake.Johnson@ncleg.gov |
| Randolph | Pat B. Hurley | (919) 733-5865 | Pat.Hurley@ncleg.gov |
| | | | |

March-April 2021

| County | Representative Name | Legislative Office Phone | Email |
|--------------|----------------------|--------------------------|-------------------------------|
| Randolph | Allen McNeill | (919) 715-4946 | Allen.McNeill@ncleg.gov |
| Richmond | Ben T. Moss Jr. | (919) 733-5823 | Ben.Moss@ncleg.gov |
| Robeson | Brenden H. Jones | (919) 733-5821 | Brenden.Jones@ncleg.gov |
| Robeson | Charles Graham | (919) 715-0875 | Charles.Graham@ncleg.gov |
| Rockingham | Jerry Carter | (919) 733-5779 | Jerry.Carter@ncleg.gov |
| Rockingham | Kyle Hall | (919) 733-5609 | Kyle.Hall@ncleg.gov |
| Rowan | Wayne Sasser | (919) 733-5908 | Wayne.Sasser@ncleg.gov |
| Rowan | Harry Warren | (919) 733-5784 | Harry.Warren@ncleg.gov |
| Rowan | Julia C. Howard | (919) 733-5904 | Julia.Howard@ncleg.gov |
| Rutherford | David Rogers | (919) 733-5749 | David.Rogers@ncleg.gov |
| Sampson | Raymond E. Smith Jr. | (919) 733-5863 | Raymond.Smith@ncleg.gov |
| Sampson | William D. Brisson | (919) 733-5772 | William.Brisson@ncleg.gov |
| Scotland | Garland E. Pierce | (919) 733-5803 | Garland.Pierce@ncleg.gov |
| Stanly | Ben T. Moss Jr. | (919) 733-5823 | Ben.Moss@ncleg.gov |
| Stanly | Wayne Sasser | (919) 733-5908 | Wayne.Sasser@ncleg.gov |
| Stokes | Kyle Hall | (919) 733-5609 | Kyle.Hall@ncleg.gov |
| Surry | Sarah Stevens | (919) 715-1883 | Sarah.Stevens@ncleg.gov |
| Surry | Kyle Hall | (919) 733-5609 | Kyle.Hall@ncleg.gov |
| Swain | Mike Clampitt | (919) 715-3005 | Mike.Clampitt@ncleg.gov |
| Transylvania | Jake Johnson | (919) 715-4466 | Jake.Johnson@ncleg.gov |
| Tyrrell | Edward C. Goodwin | (919) 733-0010 | Edward.Goodwin@ncleg.gov |
| Union | Mark Brody | (919) 715-3029 | Mark.Brody@ncleg.gov |
| Union | David Willis | (919) 733-2406 | David.Willis@ncleg.gov |
| Union | Dean Arp | (919) 715-3007 | Dean.Arp@ncleg.gov |
| Vance | Terry E. Garrison | (919) 733-5824 | Terry.Garrison@ncleg.gov |
| Wake | Allison A. Dahle | (919) 733-5755 | Allison.Dahle@ncleg.gov |
| Wake | Rosa U. Gill | (919) 733-5880 | Rosa.Gill@ncleg.gov |
| Wake | Grier Martin | (919) 733-5773 | Grier.Martin@ncleg.gov |
| Wake | Terence Everitt | (919) 715-3010 | Terence.Everitt@ncleg.gov |
| Wake | Julie von Haefen | (919) 715-0795 | Julie.vonHaefen@ncleg.gov |
| Wake | Erin Paré | (919) 733-2962 | Erin.Pare@ncleg.gov |
| Wake | Abe Jones | (919) 733-5758 | Abe.Jones@ncleg.gov |
| Wake | James Roberson | (919) 733-5974 | James. Roberson@ncleg.gov |
| Wake | Joe John | (919) 733-5530 | Joe.John@ncleg.gov |
| Wake | Gale Adcock | (919) 733-5602 | Gale.Adcock@ncleg.gov |
| Wake | Cynthia Ball | (919) 733-5860 | Cynthia.Ball@ncleg.gov |
| Warren | Terry E. Garrison | (919) 733-5824 | Terry.Garrison@ncleg.gov |
| Watauga | Ray Pickett | (919) 733-7727 | Ray.Pickett@ncleg.gov |
| Wayne | John R. Bell IV | (919) 715-3017 | John.Bell@ncleg.gov |
| Wayne | Raymond E. Smith Jr. | (919) 733-5863 | Raymond.Smith@ncleg.gov |
| Wilkes | Sarah Stevens | (919) 715-1883 | Sarah.Stevens@ncleg.gov |
| Wilkes | Jeffrey Elmore | (919) 733-5935 | Jeffrey.Elmore@ncleg.gov |
| Wilson | Linda Cooper-Suggs | (919) 733-5898 | Linda. Cooper-Suggs@ncleg.gov |
| Yadkin | Lee Zachary | (919) 715-8361 | Lee.Zachary@ncleg.gov |
| Yancey | Mark Pless | (919) 733-5732 | Mark.Pless@ncleg.gov |

Districts Connections

Deryl Davis Fulmer, PhD | Community Liaison

My fellow retirees, we are now well into 2021. It looks like we are making progress with COVID vaccines as well as other challenges we have faced as a state and as a nation. While we must still practice diligence to eradicate this virus, we can all help to move forward faster by doing our part. I am certainly looking forward to that and being able to schedule in-person meetings and gatherings later this year! In the meantime, we remain committed to your safety!

Get to Know our NCRGEA Trivia: Thank you to our 210 members who participated in Trivia since November. Keep entering and learning about NCRGEA! Go to our website at www.ncrgea.com to play. The first 50 members to submit correct answers will receive a small prize. At the end of each quarter, we will draw for a \$100 gift card. Each quarterly winner will be featured in a newsletter to showcase our membership. Here are the answers for January and February Trivia:

January Trivia: Name 3 current NCRGEA Board of Directors and the district each represents. For the answers, please refer to the first page of this newsletter. Name the NCRGEA Executive Director: Richard Rogers.

February Trivia: When was the first issue of Living Power published? How often is it published? The Association began publishing bimonthly newsletters in 1984.

Community Group Meetings: Plans for

developing District Community Groups in Districts 1, 2, 5, 6, 7 and 9 are underway. You will receive more information later this spring. Planning and activities are virtual until we are safe to meet inperson. Districts 3, 4 and 8 held



second virtual meetings in December and January. These groups have made great suggestions about how to better engage and serve your communities. If you are interested in participating in your District's Community Group, please let me know so I can place you on the email list. Send an email to Deryl@ncrgea.com.

Retiree Buddy: It is important to continue to take care of one another and to minimize isolation as we continue to battle COVID-19 and the restrictions that accompany this virus. Being a Retiree Buddy is one way to consciously connect with fellow retirees, so connect with one another. Fitness Tip: Moving for Better Health: While I'm no expert, I use a Fitbit watch to track my movement every day (I try to walk at least 250 steps an hour 9 hours each day). It adds up to over 2,000 steps, which equals one mile. Give it a try! The goal is to keep moving for greater health! If you have a fitness tip, please send it to me. I may publish it in our newsletter! Healthier in 2021!

Your Retiree Buddy, Deryl

Attention Member Spouses: Be an Associate Member!

The spouse of any dues-paid active member can join NCRGEA as an "Associate Member" for only \$40 a year. Associate Members can access all full member benefits of our Association and also be covered by our \$10,000 Accidental Death

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

Protecting Seniors

North Carolina law protects disabled adults of any age from abuse, neglect and exploitation. The law states that "any person having reasonable cause to believe that a disabled adult is in need of protective services shall report such information." Definitions are:

Abuse: Willful infliction of physical pain, injury or mental anguish, unreasonable confinement, or the willful deprivation by a caretaker of services necessary to maintain mental and physical health.

Neglect: A disabled adult who is either living alone and not able to provide the services necessary to maintain mental or physical health (selfneglect), or who is not receiving services from his caretaker.

Exploitation: Illegal or improper use of a disabled adult or his resources for another's profit

or advantage (NOTE: State law now offers extra protections to combat financial exploitation of disabled adults and adults 65 and older. Under the law, customers of financial institutions can submit a list of persons to be contacted if the institution suspects that the customer is a victim or target of financial exploitation. The institution is also required to report the suspected exploitation to local law enforcement. If the suspected victim is a disabled adult, the financial institution is required to report to the contact list, local law enforcement, and your county Department of Social Services.)

For an interactive map of North Carolina that you can click on your county for local contact information, https://www.ncdhhs.gov/divisions/social-services/local-dss-directory.

Source: NC Department of Justice

CONGRATULATIONS to Joyce Poplin - our First \$100 Trivia Winner!

Joyce Poplin, of Nebo, retired from McDowell County Schools in 2017 where she taught and was a principal. Joyce has a daughter who is a community college instructor, and she and her husband have two children. "It's true," she said, "what people



say about grandchildren-they brighten every day." To Joyce, "NCRGEA is a great organization" and our newsletters are informative. "I like to keep up with current legislative actions and as a retired employee, I need to know someone is lobbying for the benefit of retired government employees." The best thing about retirement is being able to help with her grandchildren whether she is needed or



not. Her advice during COVID-19 is to follow the CDC guidelines and stay safe. While there is a lot of time at home, she suggests to read or listen to books, complete little projects and enjoy yourself. She excitedly stated, "it has been a wonderful surprise to win the gift card! I recommend everyone read NCRGEA's newsletter, visit the website and participate in the Trivia."



Check out NCRGEA's You Tube Channel. You can also view our videos through our website www.ncrgea.com or you can go to www.YouTube.com and search NCRGEA. To make comments during future live webinars, you will need to subscribe on the YouTube site. (It's free!)

New Year New You: Simple Strategies to Make New Year's Resolutions Stick

"It really doesn't matter what exercise you use. The trick is to stick with it. You can find me at the gym regardless of the month, January through December," says Robert, a longtime SilverSneakers member.

Health-related resolutions top many lists every year, but only a small percentage follow through like Robert. Simple strategies and a strong support network can help you stay motivated and committed to your fitness resolutions all year.

- Set smart goals and create a roadmap
- Keep your goals simple, specific and measurable. "SMART" goals include an endpoint and a roadmap to help you get there. Get more tips on how to make your 2021 resolutions last all year.
- Make it fun
- Find activities you enjoy and invite friends to join

you, so exercise sounds like something you want to do, not something you have to do.

Check these simple strategies to stay motivated. Find your place with SilverSneakers – online and in person

Visit SilverSneakers.com or call 1-888-423-4632 (TTY: 711), Monday – Friday, 8 a.m. to 8 p.m. ET

If you have questions about your State Health Plan Humana Medicare Advantage PPO Plan, please call the dedicated North Carolina State Health Plan Humana Group Medicare Customer Care team at 1-888-700-2263 (TTY: 711) Monday – Friday, 8 a.m. – 9 p.m., Eastern time.



Beware: Medicare Phone Scams

North Carolina Insurance Commissioner Mike Causey warns Medicare recipients to be on alert for scams. In the last few days, NCDOI has had reports of phone calls with the Caller ID listed as "Senior Center" but the number is unavailable. The callers are saying they are conducting a Medicare survey and are asking for personal information or asking if those they have called if they have received their new 2020 Medicare card.

"If someone is calling, claiming to be from Medicare and asking for your Social Security number or bank information, hang up, it's a scam," said Commissioner Causey. "First, Medicare won't call you. Second, Medicare will never ask for your Social Security number or bank information," he added.

If someone is threatening to cancel your benefits if you don't give up information or money, report it to the Department's Seniors' Health Insurance Information Program or SHIIP or the N.C. Senior Medicare Patrol at 1-855-408-1212.

SHIIP counselors are not licensed insurance agents, and they do not sell, endorse, or oppose any product, plan, or company. If you have questions

about your specific plan, we encourage you to contact your insurance agent or the insurance company.



Puzzle Solution

| 1 | E | ² N | ³ A | ⁴ C | ⁵ T | | ⁶ S | ⁷ L | ⁸ A | ⁹ P | |
|--------|---|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 10 | D | Α | L | Α | Ι | | ¹¹ K | I | L | L | |
| 12 | I | Ν | Т | Α | Ν | ¹³ G | - 1 | В | L | Е | |
| 14 | Т | 0 | 0 | | ¹⁵ S | - 1 | D | Ε | В | Α | ¹⁶ R |
| | | | | 17 W | Е | Ν | | ¹⁸ R | J | S | Ε |
| 19 | U | ²⁰ N | ²¹ T | - | L | | ²² D | Α | Т | Е | D |
| 23 | Р | Е | R | Т | | ²⁴ D | Е | L | | | |
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| | | 34 L | Α | S | Т | | ³⁵ T | Е | S | Т | Υ |





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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 <u>www.ncrgea.com</u>.
- Click on: Sign-up to Receive NCRGEA Communications Electronically!



IMPORTANT PHONE NUMBERS

| NCRGEA1-800-356-1190 | |
|--|--|
| In Raleigh Area 919-834-4652 | |
| The Standard Dental1-800-547-9515 | |
| Superior Vision1-800-507-3800 | |
| NC Retirement Systems1-877-627-3287 | |
| Seniors' Health Insurance Information Program1-855-408-1212 In Raleigh Area919-807-6900 | |
| NC State Health Plan1-919-814-4400 | |
| Blue Cross/Blue Shield1-888-234-2416 | |
| Amplifon Hearing Health Program1-877-806-7054 | |
| Humana1-800-700-2263 | |
| Social Security Administration 1-800-772-1213 | |
| State Employees' Credit Union1-888-732-8562 | |
| Local Government Federal Credit Union1-800-344-4846 | |
| NC Total Retirement Plans 401K/457 Plans1-866-627-5267 | |
| Carolina Cruise and Tours919-889-4900 | |
| | |