

## Executive Director's Message

Dear Members,

Every county in North Carolina is legally required to provide child protective services. The staff who work in protective services courageously intervene in situations of alleged abuse or neglect of our most vulnerable. The emotional dexterity to stand in a room with an alleged child abuser while simultaneously remaining human enough to nurture a child who has been traumatized makes these public servants more than extraordinary.

Add to that the irregular work hours and the necessity to de-escalate high conflict situations every day, and you can see why many are deterred from choosing this profession. The strength to do this work every day for 30 or more years seems almost superhuman, but I recently had the privilege to speak with a few NCRGEA members who retired from working in child protective services. They are proud of the work they did. Children's lives were saved. Families were reconnected. Communities were safer. They made a difference.

Though they no longer face the daily conflict of protecting children, they shared with me the fear and anxiety of struggling to make ends meet with minimal COLA increases and the impact of long-term inflation on their home budgets. They want their stories told, so I am dedicating my space in this edition to telling their story.

The commitment these individuals made in their professions is an inspiring legacy of self-sacrifice for the betterment of their communities. The challenges they now face inspire me to do the best I can to make a difference for them and all of North Carolina's retired public servants in my new role as the executive director of the NCRGEA. There is much work to be



done, and I am honored to do it on behalf of so many who worked so hard in ways seen and unseen.

Over the next few months, you will see changes in some key areas of NCRGEA operations. Our board, led by Mike Taylor, is ensuring the NCRGEA's vision of "being the voice and go-to resource for North Carolina's retired public servants" is authentic and true.

Here are just a few changes that are either launching or will be launched shortly:

- A new partnership with AMBA to serve you better. From more accessible enrollment in dental and vision plans to opportunities to save you money with free access to a discount benefits platform.
- More robust communication channels. In the next 30 days, we will launch a new website that informs, connects, and engages you as members. Equally important, the new design will make finding the information relevant to you easier.
- Strengthened advocacy capacity. As the state's largest retired public servant association, we are investing in the infrastructure and training required to channel the voices of our 65,000 members. Volunteer leadership, sound legislative agenda strategy, and technology will come together to ensure the value and contributions of retired public servants are known.

On behalf of the board and staff, I thank you for your membership. We look forward to serving you and working alongside you for the benefit of all of North Carolina's retired public servants.

Sincerely,  
Tim O'Connell  
Executive Director

# More Benefits, More Members, More Power!

The North Carolina Retired Governmental Employees' Association (NCRGEA) is pleased to announce that it has partnered with Association Member Benefits Advisors (AMBA) to provide members with more benefit opportunities. Our goal is to provide all members access to the supplemental benefits they need to fully secure and enjoy their retirement while working to attract more members and strengthen the collective voice of NCRGEA at the General Assembly.

With nearly 40 years of experience and more than 80 partner associations across the country, AMBA is a nationwide company with expertise in meeting the needs of active and retired public sector employees. AMBA specializes in analyzing retirement benefits, identifying any gaps in coverage, and negotiating with a wide variety of A-rated insurance carriers.

In the coming weeks and months, AMBA will send information directly to NCRGEA members, so watch your mailboxes and your email inboxes for these and other announcements about our new partnership:

- A comprehensive yet tailored menu of benefits available exclusively to NCRGEA

members.

- New educational services for members, including free individual benefit reviews by licensed professional representatives committed to serving the best interests of NCRGEA members.
- Webinars and seminars conducted across the state by NCRGEA and AMBA, to educate members on a wide variety of topics and to provide more opportunities for members to get together, renew acquaintances, meet new friends with similar backgrounds and experiences, and simply have fun!

We are excited about this partnership and the opportunities it presents. Although information about the new benefit programs will be sent to you directly, you need not wait to begin exploring the opportunities. AMBA has 130 trained staff members to provide information, answer questions, and help enroll new members. You may call 833-784-2184, visit [myambabenefits.info/ncrgea](http://myambabenefits.info/ncrgea) online, or follow the instructions on page 5 to schedule your free, personal benefits review with an AMBA representative.

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### NCRGEA Team

**Michael Taylor**, President, Emerald Isle (District 9)

*For a list of Board Members, visit [bit.ly/ncrgealeadership](http://bit.ly/ncrgealeadership)*

**Tim O'Connell**, Executive Director

*For the list of staff members, visit [bit.ly/ncrgeastaff](http://bit.ly/ncrgeastaff)*

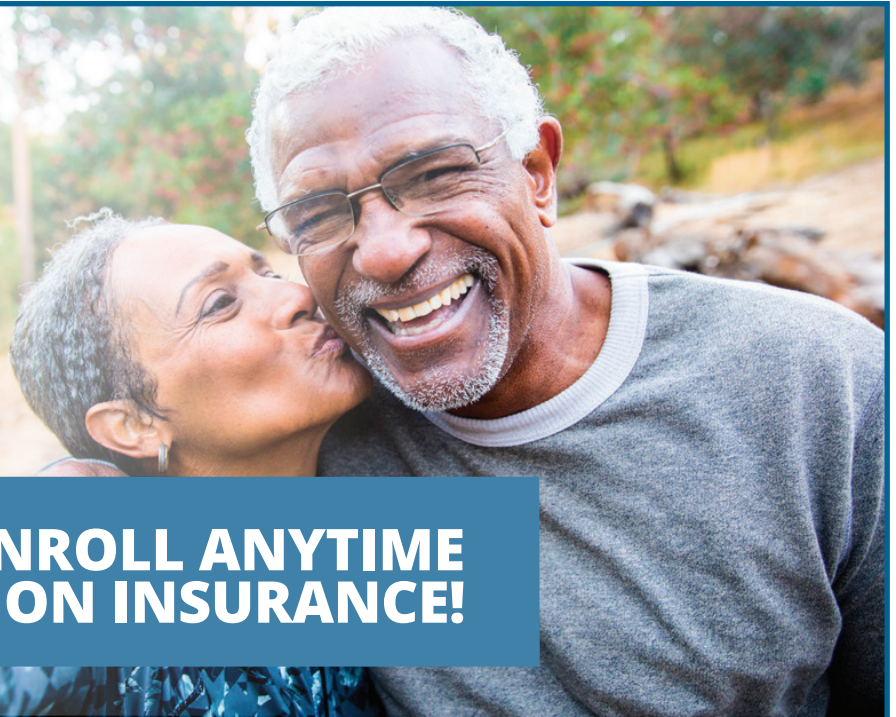
*For a list of District Directors, visit [bit.ly/ncrgealeadership](http://bit.ly/ncrgealeadership)*

**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](mailto:info@ncrgea.com) and include your full name and the city where you live.



## NOW YOU CAN ENROLL ANYTIME IN DENTAL & VISION INSURANCE!

**GREAT NEWS!** Our new insurance partner AMBA is now offering continuous enrollments for Dental & Vision policies! This means you can enroll in Dental & Vision insurance without waiting periods. That's right, you can enroll anytime!

**MORE GOOD NEWS!** If you're already enjoying Dental & Vision plans through NCRGEA, no action is necessary. AMBA will provide a smooth and seamless transition and help you make the most out of your dental and vision benefits now and in the future!

If you have any customer service questions regarding your dental or vision plans, please contact AMBA by calling **833.784.2183** or emailing [inquiries@amba.info](mailto:inquiries@amba.info).

**Watch for Dental & Vision information being mailed to you.**  
Plus you can see all the benefits offered by AMBA to NCRGEA members like you at [myAMBAbenefits.info/NCRGEA](https://myAMBAbenefits.info/NCRGEA)

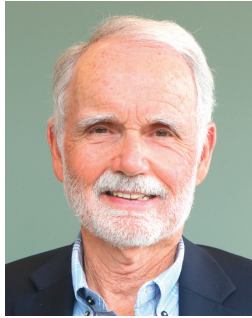
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## Board President's Post

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Almost every month, it seems North Carolina is named “best” or is given another lofty ranking by some group. Just recently, CNBC named North Carolina the best place for business. The Old North State is almost always named one of the finest places to live and retire. Those admirable rankings take into consideration tax rates, affordable housing, and a readily available workforce, but they also consider services such as education (from Pre-K to universities and colleges), health care, libraries, recreation, transportation and cultural opportunities. One factor those last amenities have in common is **most are staffed and led by public servants**, from school teachers to public health nurses and technicians to librarians, as well as professionals in numerous other public service fields.



Whether current public servants or those of us retired, we all played a role in our state obtaining those distinguished rankings and national attention. We have “all been warmed by fires we did not build, and have drunk from wells we did not dig.” I am both a community college graduate (Lenoir Community College, 1971) and a retiree from that system, having spent 32 years working at four different colleges in the 58-college system. As a student, I benefited from those who came before and created what is one of the best community college systems in the country. In my career, I tried to pay back those previous public servants and helped to continue building a system of excellent

two-year colleges for future generations.

The same is true for our NCRGEA members as well as all state and local government retirees. In whatever career path you followed as a state or local government public servant, you contributed to our state's success. One of our NCRGEA goals this year is to gently remind decision-makers that all of us – current public servants and retirees – played a role in our state's success **and should benefit accordingly**.

Over the past two years, there have been bonuses for retirees. Last year, state retirees received a 2 percent bonus in December and this year will receive a 4 percent bonus in October. Meanwhile, in January, the Local Government Retirement Board of Trustees approved a 2 percent bonus, to be paid in October, for local governmental retirees. Those extra dollars from the General Assembly and Local Government Retirement Board are appreciated, but clearly more needs to be done, especially for local government retirees. All retired public servants deserve a cost-of-living increase. Inflation does not distinguish between those employed and those retired, and the value lost since the great recession has stripped retirees of a lot of purchasing power.

Current state and local government employees deserve their recent raises. As the state does well, public servants should be rewarded appropriately. However, today's success is built on a solid foundation laid by our retirees, and those retired public servants should be remembered, as well, with cost-of-living raises. North Carolina's current success has been a team effort, and the entire team should benefit from these achievements.

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## Legislative Update From NCRGEA

A quick legislative session produced additional bonus money for TSERs but left many other pieces of substantial legislation remaining on the table for the 2023 legislative long session.

Our state's leadership worked more in concert this year, but differences remain among both caucuses and the executive branch on several major policy items. Among these, Medicaid expansion discussions have continued into the interim, but as we move closer to the November

mid-term elections, action will more than likely be delayed until the session beginning January 2023.

Gov. Roy Cooper signed the 2022 budget in July, one day before it would become law without his signature. The \$27.9 billion budget provides pay increases for teachers and state government workers and raises per hour wages for non-salaried state workers. The budget also provides an additional 1 percent state retiree bonus (TSERs) to

*Continued on Page 5*



an already appropriated 3 percent bonus that will hit bank accounts and mailboxes in October. In all, TSERs will receive a 6 percent bonus for the 2021 legislative biennium.

A 2 percent bonus for LGERS was approved by the Local Government Retirement System Board of Trustees in January. Local government retirees will receive their bonus also in October 2022. NCRGEA heavily lobbied the board to bring overdue relief for local government retirees.

Expect to see some other public policy items return to light come January. Among these, medical marijuana and sport betting may come to life.

As for the budget, legislative leadership praised the document as both bipartisan and fiscally responsible. "I'm pleased to see the governor finally signed the budget," Sen. Joyce Krawiac (R—Forsyth) said. The healthcare, DHHS appropriations, and pensions chairwoman added, "This is a fiscally

responsible budget that had bipartisan support. It continues the sensible spending that has guided our state for more than a decade."

The budget also provides ample rainy day fund increases to abate inflation and provide for emergency relief, additional mental health support for public schools, funds to improve water systems, more money for transportation, and a substantial increase in public works funding for rural areas.

**RETIREE  
BONUS**

**4%**  
STATE EMPLOYEES

**2%**  
LOCAL GOVERNMENT

**ARRIVING OCTOBER 2022**

## NEW FREE BENEFITS REVIEW FOR NCRGEA MEMBERS

NCRGEA is working harder than ever to support our members and to provide new and innovative ways to enhance your retirement. Introducing AMBA's new benefit representatives available to review discounts and benefits to promote your physical and financial health for members in North Carolina!



**JOE MADDALON**  
AMBA Regional Vice President

We are excited about our new partnership with NCRGEA & what we can bring to you as a member.

With 40+ years of experience helping retired governmental employees, we are passionate about finding the right benefits for you. As a member, you will now have access to:

Experienced benefits advisors, professional advice, industry knowledge, and personal attention for you and your family.

We look forward to speaking with you.

Though friends and family can be helpful when considering benefits options for what insurance you need, there's no substitute for the expert advice of a benefits advisor through NCRGEA and AMBA.

Why? Because your needs are as unique as you are. Your lifestyle and health issues aren't the same as your friends and family. What's good for them might not necessarily be right – or enough – for you. An AMBA advisor knows this and can give recommendations and advice tailored to your specific needs.



**REQUEST A FREE BENEFITS REVIEW WITH AN AMBA ADVISOR AT  
[CONNECT.AMBA.INFO/A08319](https://connect.amba.info/A08319) OR BY SCANNING THE QR CODE.**



## Update on the Lake Case

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We know that many members of the Association remain interested in the Lake Case and in current developments.

Here is a condensed history of the case: In 2011, the General Assembly reduced the standard health plan for State retirees from a noncontributory 80/20 plan to a 70/30. Twenty-eight retirees, led by Former Supreme Court Chief Justice I. Beverly Lake, Jr., filed suit in 2012 to preserve and protect state retirees' health care benefits.

Over the last ten years, the State of North Carolina asserted a variety of procedural and substantive defenses to test the merits of the case. In 2016, the Superior Court Judge presiding over the case certified the case as a class action, affecting some 220,000 state retirees who had vested benefits as of 2011.

The Superior Court Judge ruled that the plaintiff retirees were entitled to judgment against the State. The Judge's Order specified that damages would be assessed after hearing expert witness evidence.

The State appealed, and a cumbersome appellate process ensued. In October of 2021, the case finally was heard in the North Carolina Supreme Court for a decision on the merits of the case. On March 11 of this year, the Supreme Court held that state retirees do have enforceable contract rights. The Court held that each retiree in

the class is entitled for life to the noncontributory health care benefits offered by the state at the time that retiree vested in retirement health care benefits. Those benefits are a part of that retiree's contract with the State.

The North Carolina Supreme Court sent the case back to the Superior Court for a determination whether a breach of contract has occurred and how much in damages each retiree should receive. In other words, what are the extra costs each incurred as a result of the 2011 action of the General Assembly?

Since the North Carolina Supreme Court's decision, the State filed a Petition to the United States Supreme Court asking for that Court to consider an appeal of the North Carolina Supreme Court's decision. The plaintiffs have responded to the State's request, arguing that the United States Supreme Court should not grant the appeal.

In the meantime, the case, which has been remanded to the Superior Court, is not automatically stayed at this time, and each side will hire experts and actuaries to determine whether there has been a breach of contract and resulting damages. It will take several months for any more specific information to be available from the Superior Court. It should be stressed that this case covers only State government retirees, not local government.

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## Proposed Medical Debt De-Weaponization Act

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*By State Treasurer Dale R. Folwell, CPA*

A lifesaving procedure should not cost your life savings.

With inflation at a 40-year high, medical cost inflation has squeezed retirees' standard of living and driven one in five North Carolinians into medical debt collections.

Retirees and older Americans are disproportionately affected by medical debt. There is little oversight over medical debt collections, but my office found North Carolina hospitals have billed at least \$149 million to poor patients who should have received



charity care. North Carolina needs reform, and we've proposed a solution with the Medical Debt De-Weaponization Act.

The Medical Debt De-Weaponization Act is a pro-family, anti-poverty consumer protection law. The bill would help level the playing field for retirees and patients who try to fight hospital bills that are unfair, overcharged, unaffordable — or just plain wrong. It would strengthen patients' access to transparent prices and bring some accountability to medical billing.

Almost 80% of medical bills contain errors. Patients can't even figure out how much things cost until it's too late, and then they're stuck with the bill. For example, in Winston-Salem the same knee replacement surgery could cost less than

\$30,000, or more than \$80,000, depending on where patients go. And patients would never know because most hospitals still haven't fully complied with federal price transparency rules, hiding prices from patients.

Under current law, retirees have little recourse if they're hit with an unaffordable medical bill. If they have health insurance, many hospitals will deny them charity care, even if they don't have resources to ever pay off their co-pays and co-insurance. Instead, several large hospital systems have referred thousands of patients to medical credit cards that can charge up to 18% interest on medical debt.

Worse, nothing protects retirees' family

members from debt collectors. Both hospitals and nursing homes can pursue spouses and children for unpaid medical bills in North Carolina. The Medical Debt De-Weaponization Act would stop them from doing that. Atrium Health alone has sued more than a thousand patients over medical debt. Retirees and patients deserve better.

This isn't a political issue. It's a mathematical and moral one. That's why we have almost 50 bill sponsors from both parties. If lawmakers pass the Medical Debt De-Weaponization Act, North Carolina will jump to second place in the nation for protections against medical debt. Patients cannot wait any longer for reform.

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## Avoid Natural Disaster Scams This Hurricane Season

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By Attorney General Josh Stein

The summer months are a great opportunity to get outside and enjoy all the beauty North Carolina has to offer. But summer is also the start of hurricane season, which begins in June and continues through November. We're predicted to have another busy hurricane season. You should prepare now to protect yourself from severe weather and the scams that follow in its wake. Follow these tips, along with the guidance of your local and state officials, to stay safe this hurricane season and to avoid scams.



**Make an emergency plan.** Sit down with your family and have a conversation about emergency preparedness. Familiarize yourselves with your town or county's emergency protocols, such as evacuation routes and the location of crisis shelters. Give special consideration in your plan to those who might need extra care, like small children, elderly family members, or household pets.

**Gather must-have documents and supplies.** If you need to evacuate, you don't want to waste time searching your home for the essential items. Prepare a disaster kit in advance and be sure that all household members know where to find it. Pack items that would be useful in case of an evacuation such as a change of clothes, a battery-operated flashlight, and bottles of water. Be sure to include

important documents (driver's license, Social Security card, insurance card, mortgage information, bank documents, unpaid bills, and passport) as well as a list of emergency phone numbers. Include the number for our Consumer Protection Division, 1-877-5-NO-SCAM, so that you can report scammers in the midst of a natural disaster. Take and keep updated pictures of your vehicles and your home in case you need to file an insurance claim due to storm damage.

**Be on the lookout for price gouging and scams.** Scammers often try to capitalize on a hurricane's destruction. Don't give out personal information to unknown callers, even if they claim to represent government agencies. If the governor declares a state of emergency, our statewide price gouging law will take effect. This makes it illegal to charge unfair prices during a crisis, and you should report any incidences of price gouging to our office at [www.ncdoj.gov/gouging](http://www.ncdoj.gov/gouging).

After the storm has passed and you have to repair your home or property, be careful about picking a contractor or business. Look for reviews online, call my office to check for complaints, and shop around by getting written estimates from at least three companies. Read the contract carefully before you sign, and don't pay the entire agreed-upon amount until the work is completed to your satisfaction.

To learn more about how you can be prepared this hurricane season, visit [readync.gov](http://readync.gov). If each of us does our part to prepare, we will all be able to recover more quickly when disaster strikes.



# Get the Facts on Cryptocurrency Investments

By Secretary of State Elaine F. Marshall

Cryptocurrency is once again in the headlines – this time as a result of U.S. sanctions in connection with alleged money laundering. The fact is that cryptocurrency hasn't strayed far from the headlines for a few years now, and the fascination surrounding it has made it a fixture of investment scams as con artists use what's in the news to draw in victims and separate them from their money.



Concerns about global inflation and a possible recession have led more seniors to wonder whether they should consider investing in cryptocurrency, but its volatility should be a concern for everyone, especially retirees in need of a high degree of financial stability.

Part of the allure of cryptocurrency has been a lack of regulation, but that also makes cryptocurrency-related investments higher risk. The North Carolina Secretary of State's Office was just the second state securities regulator in the nation to take enforcement action against cryptocurrency investment programs, issuing two administrative orders in 2018 to halt crypto-related programs that posed a financial danger to North Carolina's investing public.

Cryptocurrency is digital currency that generally exists only electronically. It's not issued or backed by the U.S. government, and therefore does not have the guarantees and protections we commonly expect. Just as it's important to understand the business model behind any investment you're considering, it is absolutely crucial to understand how any investment in cryptocurrency works and generates profits.

Here are the two important messages to remember when considering any investment deal: If

it sounds too good to be true, it probably is – and always ask before you invest. So be vigilant in doing your own research to be sure you understand the risks in any investment before committing to it.

Most importantly, call our NC Investor Hotline at 800-688-4507 before making any investment. Our Securities Division staff can tell you if the person making an investment offering is registered to sell securities in North Carolina, and whether the investment offering itself is registered. If either the individual or the offering are not registered, it would be wise to keep your hands on your money and walk away.

The Secretary of State's Office also offers workshops around the state covering news you can use, from how to recognize the signs of investment fraud to information to help new businesses navigate state regulations, and information about our Department's secure, online registry for advance health care directives. Don't hesitate to reach out to us at [secdiv@sosnc.gov](mailto:secdiv@sosnc.gov) if you're interested in scheduling a workshop for a group in your community.





# Healthy Smile, Happy Body

Good oral care can provide years of healthy smiles, and it's a whole lot easier and affordable with your NCRGEA dental insurance.

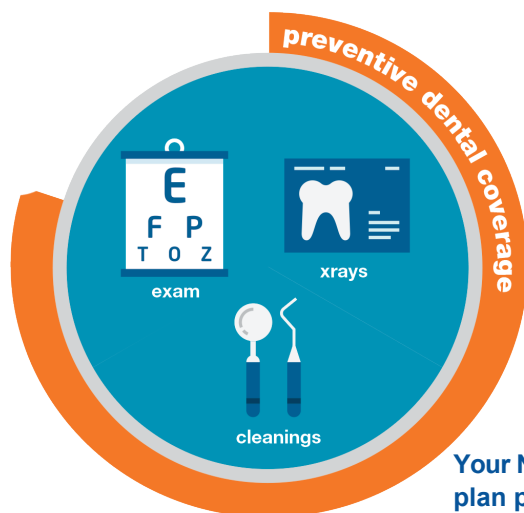
## Make it easy on your budget



Dental insurance is just as important to a lifetime of good health as your medical plan. That's why your North Carolina Retired Government Employees Association makes dental benefits available to you.

When you elect dental benefits and visit your dentist regularly, you're less likely to need more serious, and costly, procedures in later years.

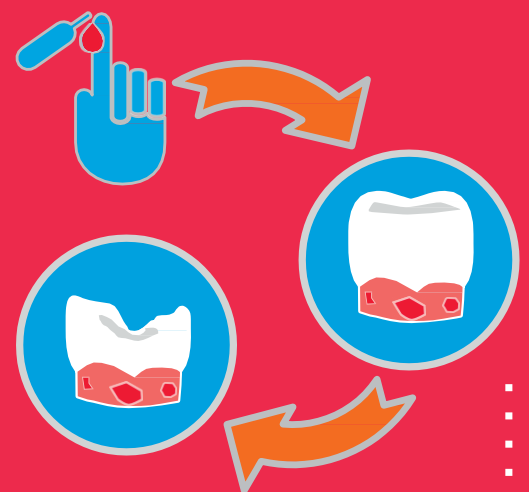
## Don't leave preventive money on the table.



Your NCRGEA dental plan pays 100% of preventive care costs. Check out the value and savings your dental plan provides.

## The mouth and body connection

Most brushing and flossing can ward off gum disease, eliminate bad breath and keep you flashing those pearly whites. But did you know that oral wellness plays a huge role in your overall physical wellness?



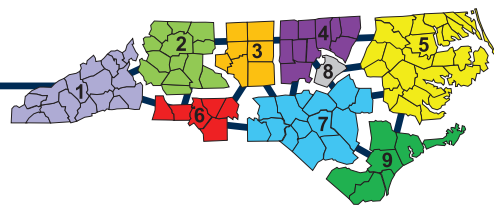
Gum disease can release harmful bacteria into your bloodstream, which has been linked to heart attack, stroke and respiratory problems.

## Maximize your dental benefits

Your NCRGEA plan covers TWO exams and cleanings per year, be sure to schedule both appointments for you and your family. You owe it to yourself to take a closer look at how your dental plan works. It just might make you smile!



# District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

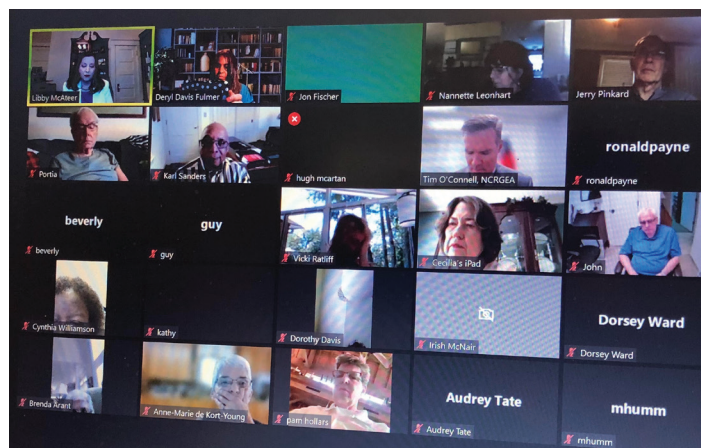
Fellow Retirees,

The NCRGEA is partnering with OATS (Older Americans Technology Services) and AARP (formerly the American Association of Retired Persons) on a Digital Literacy Project. So, why is this important? There are several reasons, but one important reason directly relates to healthcare, which is rapidly moving to a digital environment. It is becoming more necessary each day for retirees to be able to interact with our changing society with ease and to understand how to leverage technology to thrive. You will learn how to better use your phones, iPads, laptops, computers, etc. You will not want to miss this opportunity! Please look for the advertisement in this newsletter, on the NCRGEA Facebook page, and on the NCRGEA website.

## News from District 6 Community Advisory Board:

On July 28, District 6 held a presentation via Zoom on "The Letter," which is information to document and share with loved ones so they can manage your estate and final wishes in accordance with your instructions. We had excellent turnout with close to 60 in attendance. NCRGEA Board members Jerry Pinkard presented and Libby McAteer served as moderator. Tim O'Connell, executive director, and Karl Sanders, vice president of the Board of Directors, brought greetings. Additionally, Tim shared his vision and new direction of the NCRGEA.

Community Advisory Board (CAB) meetings



occur twice per year in each district, and we are seeking CAB members to serve in their respective districts across the state. If you have ideas for your CAB or are interested in serving, please contact me at [Deryl@ncrgea.com](mailto:Deryl@ncrgea.com). In the meantime, you can find information on your respective district page regarding meeting dates and other activities at <https://ncrgea.com/districts/>.



## Get to Know the NCRGEA Trivia Game

The September Trivia game is available on our website under the "news" tab and via Facebook. Our July \$50 gift card winner is Jackie Rogers, from Southport, NC, Brunswick County (District 9). Jackie retired from the Brunswick County Department of Social Services in 2016 and is very active in District 9. Please find out more about Jackie in this newsletter and on Facebook. We are now looking for our September winner!

Trivia answers for July 2022:

**Questions:** NCRGEA members get exclusive access to benefits, discounts, programs and services designed to do what? Name the four main benefit areas.

**Answers:** Improve the lives of retirees. District Connections, Government and Advocacy, Group Insurance Benefits, Retail and Travel.

And finally, remember that our collective voices and our growth are important. Stay tuned and be on the lookout for all the new benefits and opportunities NCRGEA is offering. Be sure to check out the *Active and Engaged* member feature on Facebook and see your fellow members in action. Please contact me at [deryl@ncrgea.com](mailto:deryl@ncrgea.com) to see how you can become active and engaged.

Deryl  
[deryl@ncrgea.com](mailto:deryl@ncrgea.com)





In July, NCRGEA enjoyed learning about resources available at Humana Neighborhood Centers to State Health Plan Medicare participants. In the photo from left to right are Tim O'Connell, NCRGEA Executive Director; Lisa Nannini, Humana; Nichole Arnott, Humana; and Deryl Fulmer, NCRGEA Community Liaison.

## Member Spotlights: Active & Engaged



**Brenda Dellinger**



**Wynette Martin**



**Henrietta Saunders**



**Dan Korn**



**Sherretta Carter**

Want to become one of the NCRGEA members featured on social media as Active & Engaged in retirement? Fill out our form at [bit.ly/activeandengaged](https://bit.ly/activeandengaged).

To see the entire spotlight information for each member, read more on our website and Facebook page.



## Preparing for Your Yearly Fiscal Check-Up

October is Financial Planning Month, a great time to meet with a financial advisor for help assessing and optimizing your financial fitness. Follow these five tips to prepare!

**Take a financial inventory.** Get all your financial records together, focusing on the current status of your assets (accounts, property, investments) and liabilities (debts).

**Document your budget.** Your income and spending habits have undoubtedly changed in recent years. Write down where your money is coming from and how you're spending it each month. Note large expenditures that arise less frequently. Look back fearlessly at records of your spending this past year.

**Review your goals.** Your financial goals shift over time. Do you want to make sure you have money for a big trip? Are you looking to downsize to move closer to your kids or help your grandchild with college tuition? Whatever your goals, remember to bring them up with your advisor.

**Rethink your strategies.** Your life insurance premiums may be going up as your family's need

for that insurance has gone down; is it time to reduce your coverage? If you're still working, can you benefit from directing some earnings to an IRA? Are your investments helping move you toward your goals? Your advisor can help you think through the pros and cons of different choices in your particular situation.

**Consider your family and future.** If you haven't developed the essential documents for estate planning—such as a will, living will, and durable powers of attorney—it's high time. Even with these in place, your annual check-in can prompt you to revisit arrangements you've made and change them as you see fit. Consult your family members on their roles and let them know how to access your important documents when they're needed.

Follow these steps, and you and your advisor will have an easier time crafting a financial plan that works for you!

Visit [lgfcu.org](https://lgfcu.org) for more good ways to manage your money.



## 2023 State Health Plan Open Enrollment Medicare Outreach Events

**Learn more about your 2023 health plan options to help you make the best choice for 2023!**

**Open Enrollment is October 10th-28th**

Plan to attend one of the State Health Plan's Medicare Outreach events.

Learn more by visiting the State Health Plan's website at [www.shpnc.org](https://www.shpnc.org).



*Scan Here!* →

**Humana.**

## Smishing: Information You Need to Know

Smishing, a variant of phishing, uses texting or direct messaging services to contact potential victims directly on their personal devices. The purpose of this malicious activity is to convince potential victims that the message is coming from a legitimate source and can be trusted.

The goal of the attacker is to create an authentic-looking message to convince the receiver to comply with instructions that appear in the message. Once attackers have convinced a victim that the message is authentic, they will attempt to gather as much private data from them as possible. This can be done by providing a link to a fraudulent website that appears to be legitimate where they may ask for user credentials and other personal information, by providing a link that would install malware or spyware on personal devices, by providing a contact number to call a person to provide additional information, or by simply asking questions in the same direct message channel to convince victims to provide personal information.

Consumers can protect themselves by being skeptical of unsolicited links or requests for information through text or direct messaging services. Verifying the source of a message by contacting a business or organization via a known legitimate channel is recommended. Remember that most reputable companies and financial institutions will not ask for user credentials or



### Examples of Smishing May Include:

- Fabricated messages from trusted brands
- Fake surveys
- Fraudulent requests for money or donations
- Phony prize notifications with prompts to act quickly or time limits to claim winnings

personal information via text message. It is also recommended to not store user credentials and other personal information on devices without encryption in place to prevent exposure if malware or spyware is maliciously installed on the device.

Content provided by  State Employees' Credit Union®

## Free Admission to North Carolina State Fair for Seniors

On Tuesday, Oct. 18, seniors ages 65+ get free admission to the Fair! Beginning at 9 a.m., while supplies last, Bojangles' biscuits and coffee will be served on the Dorton Patio near the Waterfall. A program with Commissioner Steve Troxler and music will kick-off on the Waterfall Stage at 9:30 a.m. Accessible parking is available on a first come, first served basis outside Gate 10. Access the parking lot via Blue Ridge Rd. Overflow parking and

overflow handicap parking will be available at Carter Finley Stadium (Gate A). Trams will be available to move fairgoers from the parking lot to Dorton Arena. For more information about the fair, visit <https://ncstatefair.org/2022/Visitor/Tickets.htm>.



### 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 deductions.

**September 23, 2022**

**October 25, 2022**

**November 23, 2022**

**December 22, 2022**

## Trivia Winner Stays Active and Appreciates NCRGEA's Member Outreach

Meet Jackie Rogers, our July Trivia winner. She resides in Boiling Spring Lakes, NC, which is between Southport and Wilmington. Her immediate family consists of a son, a daughter-in-law, and a 14-month-old granddaughter, but she also has many 4-legged grandkids, a sister, and two brothers.

Jackie retired in 2016 from the Brunswick County Department of Social Services and also became a member of NCRGEA that same year. What she likes most about being a member is the availability of important information via the association's website and its YouTube presentations. She hopes we can return to in-person district meetings in the near future.

The best thing about her retirement is no more alarm clock; in other words, she is on "Jackie time." She walks every morning after breakfast, trying to keep in step with her favorite quote, "If you don't take time for your health today, you will have to make time for your illness tomorrow."

Her four favorite comic strips are *Dennis the Menace*, *Zits*, *Pluggers*, and *Pickles*. The first two comics bring back treasured memories of her parenting days, and the last two are guaranteed to cause a chuckle or two. She also has a turtle figurine collection, which prompts her to slow down and enjoy the journey of retirement.



As a former employee of the Centers for Disease Control & Prevention in Atlanta, she browsed its website for information during the pandemic. The hardest part for her was when she was not able to attend church in person for an entire year but was grateful to be able to view online. When Jackie kept seeing face masks on the ground, she decided she would keep a record. At the beginning of August, the total was at 202.

### Making Technology Work for You

Wednesdays, September 14, 21, and 28, 12-1 PM

<https://events.aarp.org/d/f9q9fx/>

In some cases, older adults lack confidence in their ability to use new devices and software designed to make their lives easier. We are Older Adults Technology Services (OATS) from AARP and through our flagship program, Senior Planet, we provide technology-based programs to help older adults thrive in today's digital age - all for free!

We are here to assure you that the computer can be a valuable resource to help you feel empowered in your life. No—you won't break it! Join us for one or more of the free technology programs listed here. This program is brought to you in collaboration with the North Carolina Retired Governmental Employees' Association (NCRGEA).



#### Sept. 14 - Online Health Resources

The internet can be an excellent source for learning more about you or a loved one's health. This presentation will introduce you to the topics and tools offered on two reputable websites, MedlinePlus and Mayo Clinic. You'll also learn how to evaluate health-related information online.

#### Sept. 21 - Protecting Your Personal Information Online

This presentation will cover the ins and outs of how to protect your personal information online. We'll cover tips for staying safe in cyberspace, like safe browsing, how to recognize online scams, and when it's OK — or not — to share your personal information online.

#### Sept. 28 - Introduction to Social Media

Social media sites make it easy to share content and connect with other people online. In this presentation you'll get a general introduction to social media and learn about some of the more popular social media sites like Facebook, Twitter, Instagram, TikTok and LinkedIn.



# So... where do YOU wanna go?

Travel is back ... and our travelers are thrilled to be on the road again!

Over the last few years, the hospitality industry has certainly had its share of woes. As we continue to make progress and plan trips – we will continue to push through the obstacles we face, like staff shortages and price increases. We are encouraged by our vendors as they are working very hard to ensure that our guests have a wonderful vacation at a great value.

As we plan for 2023, our calendars are out and we

want to know where you want to go!

We offer fly-to vacations as well as motorcoach tours. We work with cruise and land vendors like Royal Caribbean, Princess, Tauck Tours, Viking Cruises, Globus and many more.

One of our most popular tours is the BEST OF NEW ENGLAND, whether it's enjoying the summer or the fall foliage season, this tour has something for everyone! And if you are interested in joining a group this year, we may have a few spots open for our October 16, 2022 departure.

## Some trips we are planning in 2023...

- Mackinac Island, the Grand Hotel & Niagara Falls
- Alaska Inside Passage Cruise
- Great Trains & Grand Canyons
- Viking River / Ocean Cruises



*Gary and I traveled with Karen of Britt Travel Group on several vacations. On this trip, we traveled with her to Boston, Maine and the White Mountains of New Hampshire. This photo was taken at the Summit of Mt. Washington following our scenic ride on the historic cog train. Karen was amazing at planning every detail of our trips, including airfare and accommodations at the White Mountain Resort. The resort and its amenities, including meals were excellent, along with our daily excursions. Another highlight of this trip was traveling and spending time with other state and local retirees. Karen is professional and attentive to every detail. I am honored to highly recommend traveling with Karen at Britt Travel Group. Leave the planning to Karen; you'll be happy you did!!* - Linda Story, NCRGEA Member



**BRITT TRAVEL GROUP**  
919-889-4900 | [kbritt@dreamvacations.com](mailto:kbritt@dreamvacations.com)  
[www.bookwithbritt.com](http://www.bookwithbritt.com)





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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 [ncrgea.com/contact](http://ncrgea.com/contact).
- Click on: **Email Newsletter Signup**



**Find Us on Facebook**

### IMPORTANT PHONE NUMBERS

NCRGEA.....	1-800-356-1190
In Raleigh Area .....	919-834-4652
The Standard Dental .....	1-800-547-9515
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 .....	919-814-4400
Blue Cross/Blue Shield .....	1-888-234-2416
Amplifon Hearing Health Program.....	1-877-806-7054
Humana .....	1-888-700-2263
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
Britt Travel Group .....	919-889-4900