

NCRGEA Prioritizes Its 2023 Legislative Agenda

Last October at the North Carolina Retired Governmental Employees' Association's Board of Directors meeting, Linda Suggs, Chairman of the Government Relations Committee, presented the committee's recommendations for 2023 legislative priorities, which the full NCRGEA board unanimously approved. The list consisted of six items that focus on the quality of life of North Carolina's retired state and local public servants.

Advocating for annual cost of living adjustments for all government retirees, state and local, was their top priority.

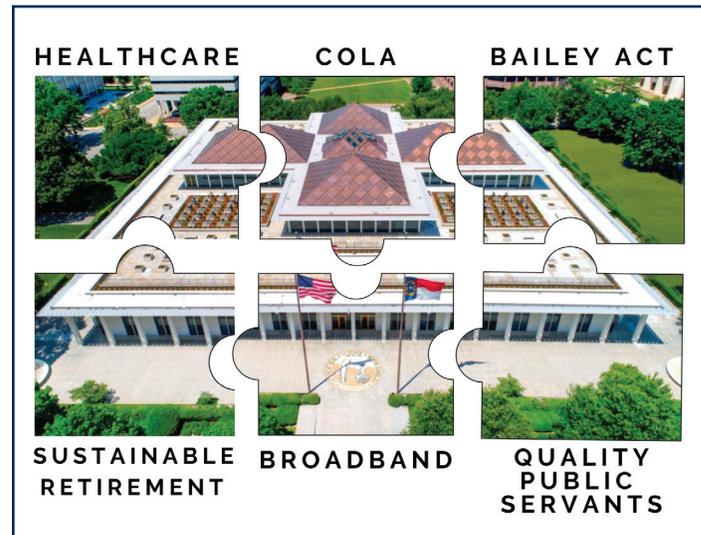
In presenting the proposed legislative agenda for 2023, "Working for a COLA for state and local retirees will always be number one on our list of legislative goals."

"In the past 10 years, retired state employees' COLA totaled only 2% and local government employee's COLA increased by less than 1%," said Tim O'Connell, NCRGEA's Executive Director. "During this same 10-year period, inflation has eroded buying power by 29.8%, severely undermining North Carolinians' ability to cover their expenses on a declining value of their fixed retirement income."

The expansion of the Bailey tax exemption act for state and local government retirees and the pursuit of other tax exemption opportunities is another of the committee's priorities.

Under the Bailey Act, if you qualified for the NC state pension system or federal pension system, including military, for at least five years as of Aug. 12, 1989, the money you receive from that pension is considered tax exempt.

"Expanding the Bailey Act to local government and more state retirees would be a win for all parties involved," Suggs added. "Our retirees would have more disposable income; this aligns with many political platforms of lowering taxes, and



the state's retirement fund remains sustainable because no additional funds are going out of it."

During the recent district conferences, this effort was briefed to attendees by NCRGEA's lobbyists and warmly received by attendees. Comments supporting our expansion efforts were the second most popular comments after increasing COLA.

Another of the committee's priorities is to strengthen the state's benefit plan to attract and retain the best and brightest public servants.

This issue is gaining attention. The Raleigh News & Observer ran an editorial on this issue on December 1, 2022. The Op-Ed piece states, "As benefits shrink and private sector wages rise, the state government is struggling to attract and keep workers who provide both basic and essential services. State agencies are reporting vacancy rates as high as 20-, 30-, and 40-percent."

Linking COLA and the public servant vacancies

Legislative Agenda *cont'd*

issues together, NCRGEA’s O’Connell was quoted in the Op-Ed with, “The promise of what a pension would deliver upon retirement is not there the way it was for folks who retired 20 or 30 years ago.”

Two other priorities of the Government Relations Committee actually support each other: increasing in-person and telehealth access, improving health outcomes for retirees, and expanding first, middle, and last-mile broadband opportunities to provide increased, dependable, affordable access to broadband.

“In recent years, we have added improving health outcomes for retirees through increasing in-person and telehealth access and supporting affordable broadband access to our list of legislative priorities,” said Suggs.

Telehealth can allow patients to hold their medical appointments with doctors and medical personnel from their homes. This works best if the home has broadband capabilities.

The committee’s sixth priority is to continue to ensure the state of North Carolina will fulfill its constitutional requirement to fully fund North

Carolina Retirement Systems and the State Health Plan.

“The North Carolina Retirement System (NCRS) is widely regarded as one of the best funded in the nation,” said Frank Lester, Deputy Treasurer for Communications and Government Affairs. “In fact, Moody’s Investors Service reported that NCRS is the best funded in the nation when looking at its Adjusted Net Pension Liability.

Additionally, a recent “stress test” by The Pew Charitable Trusts concluded that North Carolina’s state pension fund is well-positioned to maintain solvency during tough economic times.”

According to Lester, the State Health Plan is underfunded but getting healthier. Between June 30, 2021 and June 30, 2022, the deficit shrank by more than \$7 billion according to a report by The Segal Group.

“Our goals are always focused on maintaining the quality of life for our state and local retirees, who provided such dedicated service to all North Carolinians during their working years,” said Suggs.

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NCRGEA Team

Michael Taylor, President, Emerald Isle (District 9)

For a list of Board Members, visit bit.ly/ncrgealeadership

Tim O’Connell, Executive Director

For the list of staff members, visit bit.ly/ncrgeastaff

For a list of District Directors, visit 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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Executive Director's Message

By Tim O'Connell

Dear Members,

You and I have a great purpose with NCRGEA. We must advance, promote, and protect the benefits, interests, and well-being of North Carolina's retired state and local public servants. This is important because a robust pension and health plan provides a quality of life and peace of mind to you and the other 335,000 current annuitants. Our work together will also make a difference to those now working in public service who will someday find themselves retirees in this same system.

I intentionally use "we" in speaking of this great purpose, knowing that, as retired public servants, you have a wealth of knowledge and relationships that can lead us towards greater success in being effective in our efforts to advance, promote, and protect NC's retired government employees. I intentionally use the word "we" in speaking about this great purpose, knowing there must be dialogue with many levels of elected officials and organizations to be effective. They are included in this "we." Finally, I intentionally use "we" because, as the nation's largest association of retired public servants, we can impact change as an active and thriving organization of 65,000 members.

This time of year is often the time for many to set New Year's resolutions. Why not resolve to become more active in advocating for your future as a retired public servant? Awareness is often the first step in any personal change process, and to help you become more aware of the work of your elected officials in the



General Assembly, the NCRGEA will be offering members access through our website to a bill-tracking platform that will give you the ability to see the bills and committees our lobbying team is tracking. This new tool will also provide resources for the NCRGEA to create call-to-action communication through email to alert you when to engage your representative on matters specifically related to NCRGEA's legislative priorities. If you wish to be even more involved, you may register for a free account through the platform provider, Fast Democracy; there is even a feature that identifies your elected officials and allows you to more broadly see what bills they are working on while in office.

Look for this exciting new member offering to be available on the NCRGEA website by mid-January, along with additional rollout information on how best to utilize this new tool for NCRGEA-specific advocacy efforts.

Sincerely,

Tim
NCRGEA Executive Director

NCRGEA salutes Black History Month and recognizes the contributions North Carolina's African American citizens have made, are making, and will continue to make to our state's and country's histories.


**BLACK
HISTORY
MONTH**

Know the past, shape the future.

President's Message

By Mike Taylor

Happy New Year.

Can you believe we are starting the 23rd year of the 21st century? It is incredible to realize we are almost one quarter of the way through that 21st century!

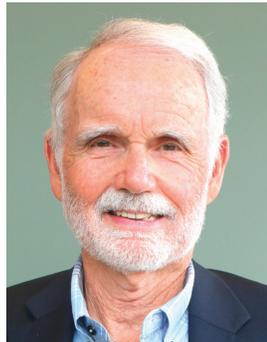
Seems like such a short time ago we were all concerned about Y2K. You remember the predicted havoc that supposedly would be caused when all our computers rolled over from 1999 to 2000! Nothing catastrophic occurred, and today Y2K is the name of a country music channel on Sirius satellite radio.

I am reminded of a 1993 Vince Gill song, "There Ain't No Future in the Past." With that refrain in mind, here at your association, we look forward to 2023 with much anticipation.

Currently, NCRGEA has over 60,000 members, but we need twice that many. With increased membership comes the ability to influence the officials who impact the most on our retirement benefits, those who work at 16 West Jones Street in Raleigh. A larger membership of retired public servants can speak with a louder voice to the North Carolina General Assembly. In 2023, NCRGEA needs to be more political, but at the same time non-partisan. That can be done. The folks in Washington don't think so but we do here at NCRGEA.

NCRGEA has members (many members) in every one of the 120 NC House Districts and the 50 NC Senate Districts that comprise the North Carolina General Assembly. You know who those representatives and senators are. They are your neighbors. You see them in the grocery store during the week and in church on Sunday. We need you to be an advocate for your association and encourage you to sign up in 2023 for advocacy training.

The new year also marks the halfway point of our three-year strategic plan. With this one already over half gone, we are already looking to July 2024 when a new plan will go into effect. The current strategic plan, which I encourage you to review on our website, focuses your association on



growth, but also on engagement at all levels and on developing a better means of communicating with you, the NCRGEA membership. This newly formatted and designed Living Power is an example of that work.

Our current strategic plan is challenging, but it can be achieved, with your help.

First, growth may be the easiest part. The 60,000 plus NCRGEA members becomes 120,000 plus if everybody recruits just one more member. And, just as a reminder, your friends and former colleagues need not be retired to join NCRGEA. I joined 13 months before I retired.

But building NCRGEA will be a local task, not something we do from our offices on Wade Avenue in Raleigh. To focus our local efforts, community advisory boards (CABs) are being organized in all nine NCRGEA districts. If you want to get involved and help grow and strengthen your NCRGEA in 2023, join a CAB.

We are also well on our way to offering more benefits to our members through our relationship with a new partner, Association Member Benefits Advisors or AMBA, headquartered in Austin, Texas. No doubt you have received mail from them, promoting a host of services and programs.

Another strategic plan goal is to focus on becoming a more service-oriented organization, one that expands our educational and information offerings. Part of that service focus is partnering with other organizations, such as AARP, with whom we offered a District CAB session recently, and Meals on Wheels, which made a presentation at all our recent District meetings. Look for more information about an NCRGEA and Meals on Wheels event the week of March 20-24.

2023 is the year of the rabbit in the Chinese New Year. One other thing about the 2023 Chinese New Year and the rabbit: the coming year is also predicted to be one of HOPE. Your NCRGEA has much on the plate for the new year, and hope is always a part of that agenda. But we also know that HOPE alone is not a plan. With our strategic plan as our guide and through the efforts of our staff, our Board of Directors, and you, the association membership, 2023 can be a great year for NCRGEA.

Be Safe and Save Money This Tax Season

By Attorney General Josh Stein

As we recover from the holidays and start thinking ahead to planning our taxes, be careful to make sure you're taking steps to file your taxes safely. Each year, my office hears from North Carolinians struggling to file their taxes while fending off fraudsters. Tax scams put people's money and personal information at risk, but my office is here to help you avoid them.



Guard your personal information. Identity thieves can use your Social Security number to take out loans, open credit cards, or even collect your tax refund. Remember, email is vulnerable to hackers, so avoid emailing your Social Security number or other confidential information to a tax preparer or accountant. If you're using a website to file your taxes, make sure your information is secure by looking for the lock icon and <https://> in the address bar.

Watch out for fraudulent tax filings in your name or business. Whenever thieves gain access to your personal information, they can use it to file taxes under your name and pocket your refund. If you receive a notice or letter from the IRS indicating that more than one tax return was filed in your name, respond immediately to the IRS employee whose contact information was provided.

Beware of scammers posing as the IRS. If you get a call from someone claiming to work with a government agency, chances are they're a crook. Unless you have received written communication from the IRS that outlines your tax debt, the IRS

is unlikely to call you to collect. Ask them for the caller's name and identification number. Then, hang up, look up the agency's telephone number on a government website, and call the agency directly to confirm the information. If anyone demands you make immediate payments using gift cards, money orders, or wire transfers, hang up the phone – it's a scam.

Before you use a paid tax preparer, check their credentials and paperwork. Verify that your preparer has a Preparer Tax Identification Number (PTIN) – without one, they can't prepare a tax return for a paying client. You can find a preparer's PTIN through the IRS tax preparers directory. Also, check with our office at 877-5-NO-SCAM or the Better Business Bureau to find out if the preparer has any complaints filed against them. Keep in mind that taxpayers making \$73,000 or less can use free tax preparation software through the IRS at www.irs.gov/efile.

Think twice before you opt for an instant or rapid refund. Some tax preparers and banks offer a refund anticipation check (RAC). This is a paid service for taxpayers who don't have a bank account to use for direct deposit of their refund, or don't have the money to pay for tax preparation assistance. There's a fee (typically about \$30) to set up the RAC system. The preparer deducts that fee, their tax preparation charges, and other fees from the eventual refund. After all that, there may not be much of your actual refund left.

Tax season can be a stressful time. With these tips, you can save yourself from the added headache scammers create. If you believe you have been the victim of tax scam, contact my office at 877-5-NO-SCAM or file a complaint online at <https://ncdoj.gov/complaint>.



IRS Tax Preparers' Directory



IRS Electronic Filing Options



Filing a complaint with the NC Attorney General's

Maintaining Financial Fitness in 2023 and Beyond

By State Treasurer Dale R. Folwell, CPA

A new year presents an opportunity to contemplate what you are doing now and steps you can take to live better. For some this means a focus on financial fitness while others look to maintain a healthy lifestyle.



When I took the oath of office as the North Carolina State Treasurer, one of my first initiatives was to reduce Wall Street fees and other investment costs associated with the North Carolina Retirement Systems' (NCRS) pension plans. The goal of reducing fees by \$100 million each year has resulted in more than \$500 million in incremental cost efficiencies. Last month, a CEM Benchmarking report showed we have continued to decrease costs over the last five years at a consistent and rapid rate well above our peers.

Good News! The NCRS has been ranked as the most efficient retirement system in North America.

In addition, we have been recognized as having a low administration cost, which is currently \$27 per member. This is \$74 lower than our peers' average of \$101 per member.

Sustaining this low cost does not mean we are sacrificing service. We continue to provide valuable web resources through ORBIT and myNCRetirement.com, counselor interactions, bi-annual newsletters to retirees and upgrades to operations and processes for your benefit. We recently upgraded the phone system, which allows members to be pre-verified through an easy-to-navigate phone menu, reduces wait times during heavy call periods and increases security. The Department of State Treasurer, retirement boards and staff work diligently with a member-first mentality to improve transparency, decrease costs and increase value for you.

The financial fitness of the NCRS is widely

recognized, having one of the best-funded pensions in the country. This means we can continue to provide benefits to current and future retirees and consider, with the assistance of the General Assembly and our retirement boards, one-time supplements like many of you received in October of this year.

Part of being financially fit is also making sure you take the time to review your beneficiary designations on file with all of your accounts, such as life insurance, savings and checking and other benefits. You check the batteries in your smoke detectors. Why not check your beneficiaries? Call us at 910 814-4590.

Maintaining a healthy lifestyle takes the same dedication and perseverance as getting your financial house in order. We all have different ways to get in shape. Some people track their steps or count calories. I started practicing yoga years ago, and I did not realize the impact it would have. It provides time for me to center, focus and find balance. I discovered a passion that helps me power up with optimism and live better.

As you plan for 2023, I encourage you to focus on financial fitness, maintain a healthy lifestyle and work on these in tandem. While you are tracking your steps, counting calories or holding a yoga pose, think about what you are doing now and have the courage to do what you can to live better for yourself and your loved ones.

Thank you for serving the citizens of North Carolina.



[MyNCRetirement.com](https://www.ncrgea.com)



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

Investing Safely in the New Year

By Secretary of State Elaine F. Marshall

As we head into 2023, this is the perfect time to make a resolution to be a smart investor in this New Year.

Part of being a smart investor is knowing how to spot and stop investment fraud.

Approximately half of our securities enforcement actions involve fraud targeting seniors. There are a variety of reasons for that, but one common thread that runs through all of those factors is the fact that seniors typically have more savings in the bank.

Investment crooks know that North Carolina has become a destination state for retirees, and that the number of us aging Boomers who've called this state home for decades also just keeps growing.

That sadly can also make North Carolina a destination state for scam artists.

Investment scam artists frequently use the day's headlines in their pitches, so you can bet that they're going to prey on concerns about global inflation and economic disruptions. Volatility in the securities markets can spawn scams promising "safe" investments with "guaranteed returns" tied to gold, silver and other commodities, as well as real estate.

Always beware of schemes touting quick guaranteed returns for seniors and others worried about losses to their retirement portfolios. Rates of return are not guaranteed when you make an investment. Even the best stock in the world can go down in value. All investments carry risks, so if someone

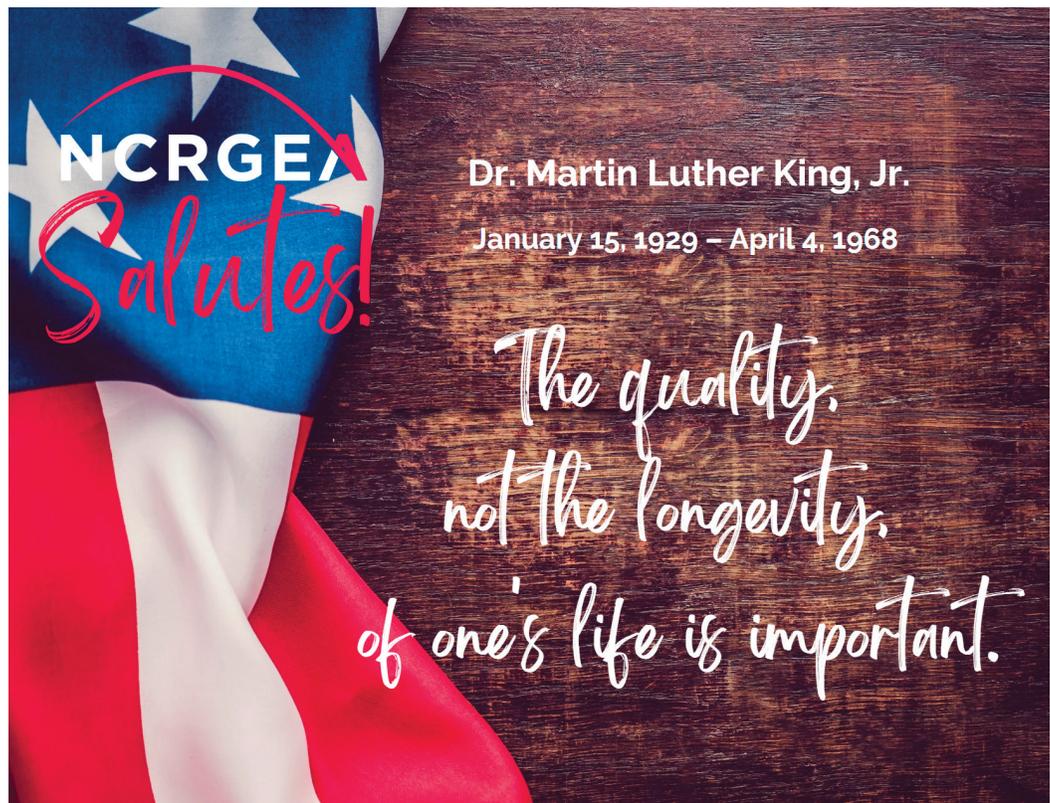


is promising you a "guaranteed" rate of return far above what you could earn at your bank through a Certificate of Deposit, put your hand on your wallet and walk away. Then call us and report it to the North Carolina Investor Hotline at **(800) 688-4507**.

This same advice applies to all investors, but is especially important for retirees and folks nearing retirement. Never forget the age old advice, if it sounds too good to be true, it probably is. And most importantly, "Check Before You Write One" – meaning please call our North Carolina Investor Hotline at **(800) 688-4507** or email us at secdiv@sosnc.gov before you invest.

Our Securities Division staff can tell you if the person offering you an investment opportunity is actually registered to sell securities in North Carolina, and – just as importantly – whether the investment offering itself is registered. If the answer to either of those questions is no, it's wise to keep your hands on your money and walk away.

Information and a healthy sense of skepticism are essential to any conservative investment plan to protect your assets throughout retirement, so always ask before you invest and remember to call the North Carolina Investor Hotline before you sign over any of your hard-earned money in a securities investment.



All Goals Accomplished with District Conferences

During the first week of November, North Carolina Retired Governmental Employees' Association held five district conferences. More than 850 members attended and heard from a variety of presenters what the association is doing for them, what state services are available to assist them with, and what sponsors can provide them with to make their retired years less stressful.

The conferences were held in Concord, Shelby, Winston Salem, Fayetteville, and Morehead City in order to reach members from throughout the state.

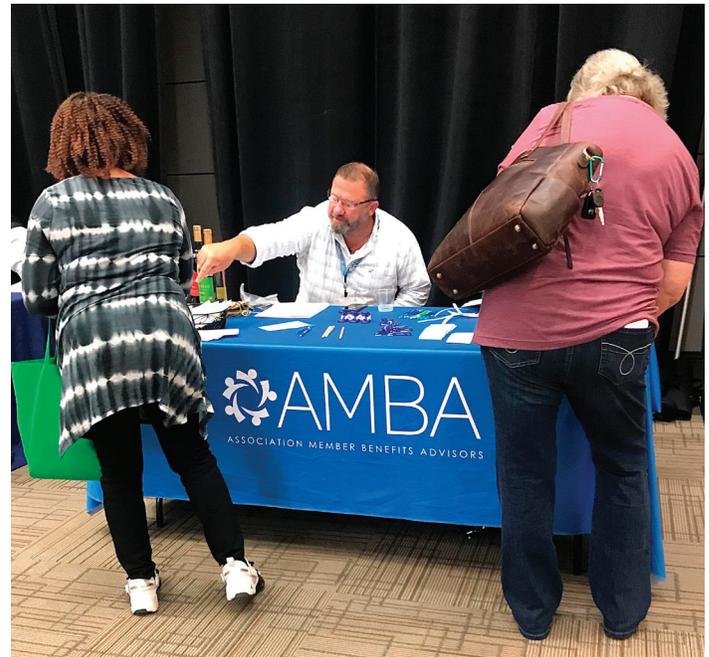
"We had three goals for each conference, and I'm happy to say we met each of them at every meeting," said Tim O'Connell, NCRGEA's Executive Director. "The first goal was to learn from our presenters, our NCRGEA team and from each other."

Thirteen different organizations were present during the conferences and had information tables set up where members could get help and information about the services available to them. Before the conference formally began and between breaks as well as during lunch, the representatives were busy assisting members.

North Carolina's Department of Insurance and the State's Treasure's Office were present to help members on a one-on-one basis to solve issues they had. Service representatives from Humana,



More than 600 NCRGEA members attended the conference meetings held last November. The Winston-Salem conference, shown here, had the largest crowd with more than 215 attendees.



Keith Daugherty, seated, a field representative with AMBA, assists a Shelby conference attendee in completing a form. AMBA was one of 13 different organizations represented at the NCRGEA district conferences that answered attendees' questions and assisted them with issues.

Blue Cross, Blue Shield, the State Employees' Credit Union, the Local Government Federal Credit Union and NCRGEA's partner AMBA answered countless questions about their services. Many of the organizations also spoke to the group about issues they saw members facing, such as fraud schemes and how they can assist in legal and financial planning matters.

"The meeting, information tables, and presentations were very informative," wrote one attendee at the Fayetteville conference. "I learned new things that I can use."

The second goal of the conferences was to make friends.

"One of our goals as an association is to bring retirees together," O'Connell said. "This way they can share ideas about retired life, about ways we can make the association stronger and responsive to their needs, and what they need us to concentrate on in their behalf. From the table talk I heard and the feedback we got from members; we were successful."

Continued on Page 9

District Conferences *cont'd*

The last goal of the conferences was to eat good food. To ensure this was accomplished, each event was catered based on the head count of those who responded to the invitations.

In addition to meeting the three goals of the conferences, the feedback of the surveys were overwhelmingly positive.

Seventy percent of those responding to the survey said they attended the conferences for educational purposes and were satisfied with the results. Of those surveyed, just over 55% came to find out about their benefits. Asked if they would attend another district conference, more than 86% of those surveyed said they would.

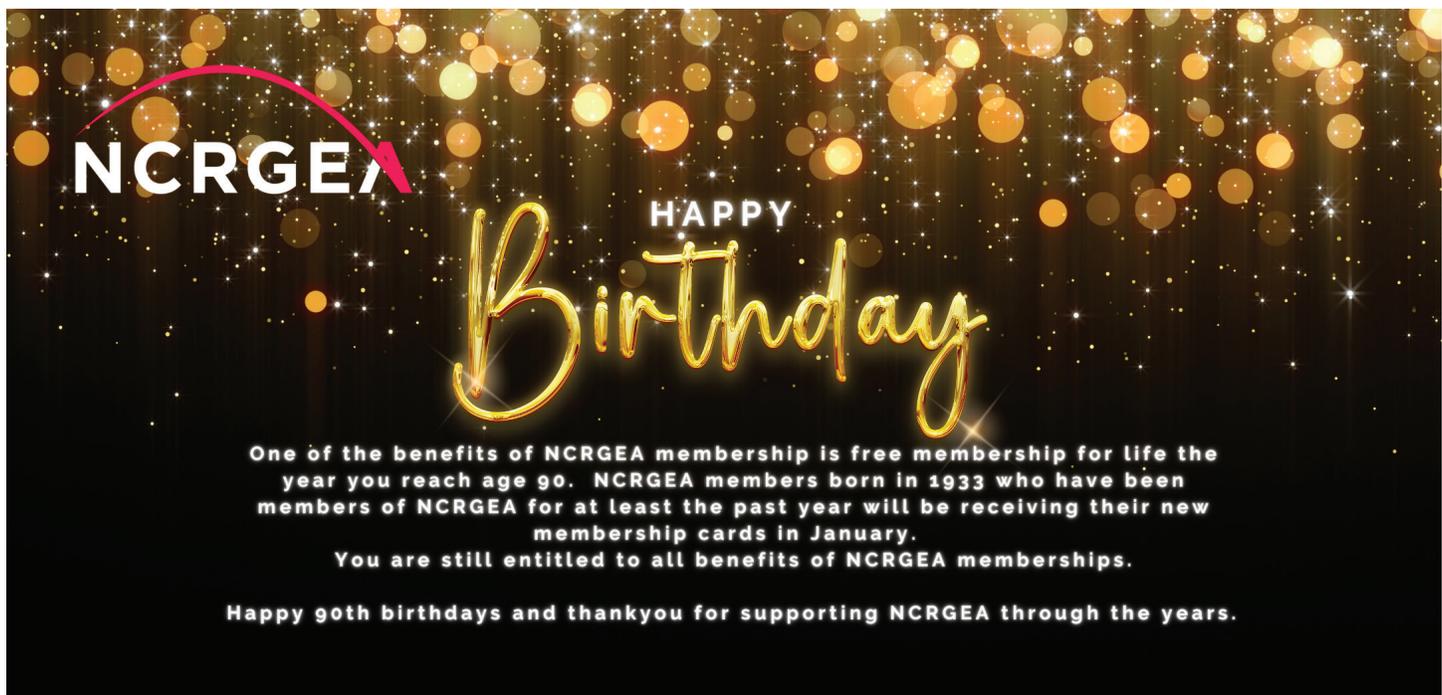
One attendee in Winston Salem wrote, "I am fairly recently retired and wanted to learn more about the organization. The conference was very well organized and informative."

Another attendee in Concord said in their survey, "Gained insight, and motivated me to be

more active in seeking information and supporting this group."

"From the results of the surveys, speaking to attendees, and feedback from our presenters, I feel confident we met most of the needs of our attendees," said O'Connell. "We learned a lot too and will make a few changes in order to make conferences in the future even better. One of the changes we're considering is to open the conferences up beyond district borders, allow members from throughout the state to attend any conference, regardless of where it's located. Along those same lines, another possible change is to hold three conferences in the Spring and three in the Fall with one each in the Mountains, the Piedmont, and the Coastal Plain.

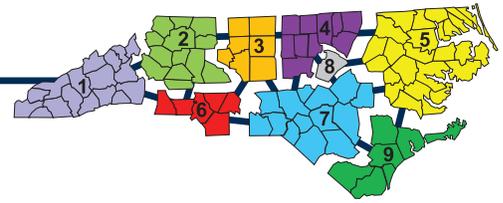
By making these changes, we hope to reach more members on a face-to-face basis so we can get firsthand knowledge on what our members' needs are and what they want from us."



Did you know?

January is named after Janus, the ancient Roman god of gates and doors symbolizing endings, beginnings, and transitions. He's depicted with two heads: one head looking at the past and the other at the future.

District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

Fellow Retirees,

During the last six months, we offered virtual informational sessions on the “Basics of Medicare,” “The Letter,” and “Protecting your Information Online.” Members have really responded to these important informational sessions and indicated that we should continue to offer this service. Please check the NCRGEA website and Facebook page for up-to-date information and upcoming 2023 opportunities.

During the first seven days in November, I joined the NCRGEA road trip for five District Conferences, where we met hundreds of you in person. It was amazing to have your energy in the room and to receive the warm welcome. We were immediately reminded of the importance of engaging with you.

Meals on Wheels also joined us, and we witnessed many of you signing up to volunteer for your local agency or to receive services. The Meals on Wheels representatives were appreciative of your interest and support especially given the fact that many North Carolinians are experiencing food insecurity as well as isolation. Stay tuned for more opportunities to get involved.



Concord District 6 Conference

Community Advisory Board (CAB) Update

We are searching for five members in each of our nine districts to join our Community Advisory Boards (CABs). These volunteer positions will give you the opportunity to meet new friends, offer

ideas for your district's informational sessions, and suggest ideas for gatherings such as coffee chats or *Social Days*. We value your time, so there will only be two virtual meetings per year and you will have an opportunity to help shape local member engagement. Please

contact me at deryl@ncrgea.com to become a CAB volunteer leader and enjoy the perks of being involved and serving your district. Many of you are already involved and your insight has been a valuable asset to NCRGEA.

In January and February, we begin with celebrations and honors for Dr. Martin Luther King, Jr's birthday and Black History Month. As I reflect on the importance of both of these events and the Civil Rights Movement, I want to share that they have special significance for me. My father, Rev. Dr. Grady Davis, Sr. and Dr. Martin Luther King, were close friends from Boston University, where both pursued their doctoral degrees in the early 1950s. Thus, my family was privileged to know him as a normal person, not recognizing the incredible importance of his life until much later. To my siblings and me, he was just the “Alabama Man,” while he stayed at our house. Being active and engaged in the movement was a part of life during the 50's, 60's and into the 70's, and the recognition of these important months is both personal and widespread. Many of you were quite involved as well, and I want to encourage you to tell us your stories as we begin celebrating the heritage of Black Americans throughout the country. Dad was an NC Public Servant and served on the Board of Paroles from 1973-1977. He was identified as one of the foot soldiers of the Durham Civil Rights Movement. On July 30, 2022, he posthumously received the Joe Biden Presidential Lifetime Achievement Award.



We are all public servants of North Carolina and have greatly contributed to the quality of life and freedoms that we are afforded today. We will look forward to hearing from you regarding your stories throughout the year!

And, finally, please stay tuned about the "March for Meals" during the week of March 20-24, 2023. It will be a great opportunity to volunteer to support Meals on Wheels across the state. More information will be forthcoming on how you can get involved.

Happy New Year! Happy Valentine's Day!

Deryl

NCRGEA is seeking Board of Director Candidates

Now through February 1, 2023, NCRGEA is accepting nominations for At-large and District Directors to be part of our dynamic and engaged board.

A description of board member responsibilities and the application can be found on the NCRGEA website at "Meet the Board" under the "About" tab.

For additional information on the board nomination process, contact our Executive Director, Tim O'Connell, at tim@ncrgea.com.

Three Tips to Lower Your Tax Bill

No matter how patriotic you are, you don't want to pay Uncle Sam more than your fair share when it comes to taxes. Here are three tips that might help you reduce your tax bill.

1-Keep contributing to your retirement.

No matter your age, if you have earned income, you can still contribute to a Traditional or Roth IRA. The amount you contribute, up to the limit set by the IRS, will not be included in your Adjusted Gross Income (AGI) when completing your tax return.

According to IRS.gov, if you're over age 50 but younger than 70½ you can contribute up to \$7,000 to your combined IRAs for tax year 2022.

2-Check for tax credits.

Be sure you're claiming all the tax credits you can!

Here's an example: The Credit for the Elderly or Disabled is worth \$3,750 to \$7,500. If you're age 65 or older, or under 65 but retired on permanent and total disability, you might be eligible. You'll also need to meet IRS income limits, and have received taxable disability income for the tax year.

You can find more information on determining eligibility for certain tax credits by using the IRS Interactive Tax Assistant at irs.gov/help/ita.

3-Make a donation.

You've heard this tip before, but isn't it great to know that your do-good spirit may also reduce your tax bill? To see if giving to your favorite charity qualifies you for a tax break, search IRS.gov for its Tax Exempt Organization Search tool.

And don't forget to keep track of your donations – you'll need a receipt, cancelled check or statement to confirm donations of \$250 or less. If you donate money or property worth more than \$250, you'll need a letter from the charity that includes its name, and the date and amount of your donation.

Here's to making the most of your money! For more money tips, visit civicfcu.org.



January 25
March 24
May 25
July 25
September 25
November 25

February 24
April 25
June 23
August 25
October 25
December 22

These are the 2023 Retiree Pay Dates for checks from the NC Treasurer's office.

The graphic shows a stack of US dollar bills (one orange, one green) with a digital, network-like background of glowing nodes and lines. The text is overlaid on the right side of the image.

2023 Humana Member Engagement Activities

Make 2023 the best year yet! Join Humana online and in-person for events that can help you make the most of your State Health Plan Humana Medicare Advantage Plan and learn more about various health and wellness topics: New Member Orientation, Bringing Humana to You (BH2U), and Coffee and Conversation with a NC State Health Plan Humana representative. These events are offered through the State Health Plan's Humana Group Medicare Advantage plan at no extra cost to you.

New Member Orientation Online Sessions

The New Member Orientation educational webinars are available for members who are new to the State Health Plan's Humana Medicare Advantage Plan or for current members who may want a refresher on everything your plan has to offer. Topics will include an overview of the Humana Medicare Advantage plan, the SilverSneakers fitness program, and the Go365 rewards program as well as online resources and tools available through our.humana.com/ncshp.

Bringing Humana to You (BH2U) Online and In-Person Sessions

The BH2U educational workshops will educate State Health Plan members about a wide variety of health and wellness topics. Humana representatives will be presenting.

Coffee and Conversation with a NC State Health Plan Humana Representative

Grab a cup of coffee and let's talk about what all your NC State Health Plan has to offer. This is a great opportunity to ask questions.

You can register for the online New Member Orientation (NMO), Bringing Humana to You (BH2U), and Coffee and Conversation sessions [here](#).

If you have any questions or need help registering for these events, please email HumanaWebinar3@Humana.com.



Estate Planning – Are You Covered?

Estate planning allows you to determine who will receive your assets when you pass away and who can act on your behalf if you cannot make decisions for yourself. It's an important topic, and State Employees' Credit Union (SECU) is committed to helping our members meet their estate planning needs.

SECU trust representatives hold the Accredited Trust and Financial Advisor (ATFA) certification, which is earned after completing additional training through Trust Advisors Institute. Trust representatives can discuss a range of trust and estate planning topics, including the corporate trustee and corporate executor services offered by SECU Trust Services through Members Trust Company (MTC). Upon your incapacity or death, SECU Trust Services through MTC can step in to ensure your assets are managed as you wish, while removing the administrative burden from your loved ones.

Estate planning is an essential piece of a sound financial plan. SECU members can make an appointment to speak with an SECU trust representative to discuss estate and incapacity planning, as well as information on common estate

planning documents an attorney might draft, including:

- Will that may contain trust provisions
- Revocable Living Trust
- Durable Power of Attorney
- Health Care Power of Attorney and Living Will
- HIPAA Authorization

For more details, please contact your local SECU branch and ask to speak with a trust representative.

Trust Services offered through Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency. Trust products are not Credit Union deposits, are not insured by the NCUA or any other federal government agency, are not obligations of or guaranteed by the Credit Union, Members Trust Company or any affiliated entity, and involve investment risks, including the possible loss of principal. The material above is for educational purposes only and is not intended to provide legal or tax advice regarding your situation. For legal or tax advice, please consult your attorney and/or tax professional.

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Election 2022 and What That Means for You in 2023

During the district conferences our lobbyists gave presentations on the importance of knowing and contacting your state elected officials. Following last November's election results, many of you have a lot of new faces to get used to. As we saw several members retire in 2022, both chambers have large incoming freshmen classes, with 12 out of 50 senators are freshmen, as well as 23 house freshmen.

So how do you find out who your state elected officials are and how to reach them? The following QR code will take you to *Representation - North Carolina General Assembly (ncleg.gov)*. Just type in your address and all of your elected officials' names and contact information will appear.



What's coming in 2023?

In January the legislature convenes for the 2023-2024 biennium session. With new Republican gains in both chambers, expect a blizzard of activity in the opening weeks of the legislative session. Much of what's old will become new again, as legislators will likely revisit efforts previously stalled or vetoed by Governor Cooper. Such legislation may include:

- **Retiree COLA/bonus:** retirees received a 6 percent bonus over the 2021-2022 biennium, including a 2 percent bonus distributed in October 2022. In North Carolina, funding of a COLA comes from several angles, including investment returns, inflation, and ad hoc

funding by the General Assembly. COLA funding is NCRGEA's top legislative priority.

- **Personal income tax reduction:** Senate President Pro Tem Phil Berger (R—Rockingham) recently said that the personal income tax could be “trimmed back a bit.” This comes as the personal income tax rate will drop from 5.25 percent to 4.99 percent in 2026. As of last year, military retirees are exempt from personal income taxes. The Association will focus its efforts on expanding that exemption to all state and local retirees.
- **Medicaid Expansion,** a source of policy contention for more than a decade, North Carolina is now only one of 12 states that has not expanded Medicaid. The legislature came close to a deal between the two chambers in 2022, as the state senate, after many years in opposition, now strongly supports expansion.
- **Voter ID** was approved by referendum in 2016 and then thrown out in 2018 by the state supreme court. With the potential to override future vetoes by Cooper, the legislature may revisit voter identification.
- **Medical marijuana:** with a powerful state senator passionate about patients being able to abate cancer and other malady induced pain with medical marijuana, you may finally see the legal distribution of medical marijuana for the state. Both a state house and state senate bill each made their way toward passage, only to choke out at the end of session.

Want to keep up with NCRGEA as we begin the 2023 legislative session? Please make sure to visit <https://www.ncrgea.com> for government relations and other updates.

Did you know?

Lawrence Joel, from Winston-Salem, earned the Medal of Honor for his actions in Vietnam where, as a medic, he saved numerous fellow Soldiers while wounded himself during a 24-hour battle. President Johnson presented him the award on March 9, 1967. Wake Forest University's basketball coliseum is named after him.

Things to Do on an Annual Basis

As 2023 began, no doubt many of you made New Year's Resolutions and probably a few of those resolutions have already been broken. But resolutions don't have to be life changing nor do they have to begin with the start of the new year. There are many things you can do throughout the year to improve the quality of your life. The following are a few items that can be done during the year that can make your life better and possibly healthier.

1. Clean your closet and drawers and get rid of anything you haven't worn in at least a year, anything that doesn't fit you, or anything that is too worn or ripped to repair. Donate what you can.
2. Visit the last town you lived. Remember why you don't live there anymore. Feel grateful for what you have in comparison to what you had.
3. Go somewhere you've never been before, someplace you've always wanted to see but never did. In coming editions of Living Power, we'll be highlighting interesting places here in North Carolina.
4. Volunteer. It's good for your soul, your mind, your heart, and your community. NCRGEA is working with Meals on Wheels for a big event in March that you can volunteer to be a part of. More on that to follow.
5. Make a new friend – a real friend. Find things you have in common and do things together. One of the benefits of being a member of NCRGEA is the opportunity to meet people you have something in common with, you're all state or local government retirees. Get your NCRGEA's district's Community Advisory Board or CAB, to organize social events.
6. Make all the doctor, dentist, and other appointments that are so easy to blow off. Take a look at your health coverage. Medical needs can change from year to year, so make sure the coverage you have meets the needs you have now and in the future. Contact our benefits partner AMBA to see if they can assist you.
7. Rewatch your favorite movie, or reread your favorite book – and see if there's now something else that jumps out at you with either age, experience, or simply new eyes. Then tell your new friend about it.
8. Go somewhere really nice to eat. Dress up for it. It could be a "date" or a night out with friends, hopefully ones you met through NCRGEA.
9. Try something you've sworn all your life that you absolutely hate – but maybe just never really gave a chance.
10. Make a conscious effort to thank all the people you might be taking for granted in your day-to-day life.
11. Learn how to cook a new meal. Invite people over to share it with you.
12. Spend time in nature, whether that's on a day hike on a nearby trail, or a few days camping with your family and friends.
13. Go to a museum, see a band or a sports game live, or watch a play or a musical. Experience culture without the help of technology.
14. Give flowers to someone you love and appreciate.
15. Reach out to someone you admire. Build a connection. See what you might be able to learn from them – and even how you might be able to help them, too.
16. Try to make amends with someone with whom you might have had a falling out. If you can't fix the relationship, at least let that wound heal as healthfully as possible.
17. Ask yourself if you're happy. And if you're not, ask yourself what might help you work towards getting there, and then make it happen.
18. Give yourself a self-administered fitness test. Consider instituting a tradition in which you challenge yourself to a set of physical tasks to see how you measure up.
19. Take your pet to the vet, and include blood work in the checkup. It's a good way to get ahead of any health issues that could arise, ensure your pet is up-to-date on any necessary vaccinations, and get valuable insights into how your pet is doing.
20. Find out what your credit score is by getting an annual free credit check. Also, schedule a visit with a financial advisor or your bank to review your money and your plans that

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Things to Do *cont'd*

- may have occurred over the course of the year.
21. Drain your hot water heater. It will help it last longer by eliminating any minerals or debris that have built up and could cause the unit to break down.
 22. Get your home's carpets, rugs, and upholstery cleaned with steamers, a soapy bucket, a rented machine, or professionals. Other yearly cleanups include emptying the gutters and cleaning the fireplace and chimney.
 23. Once a year, bring in a professional to check out your car, air conditioning units, furnace, roof, gas appliances, the exterior of your house and pipes. Termite inspections should happen on the regular, too.
 24. To make sure smoke detectors are always in top form, test them monthly and replace batteries every year.

TO DO LIST: CHECK FOR DUPLICATE COVERAGE

You should be receiving your insurance coverage cards soon. Some of you may be getting cards from more than one insurance company, such as Pierce and AMBA.

To make sure you aren't wasting money paying for duplicate coverage, compare your cards and ensure you aren't paying for coverage from both providers, such as dental and vision.

If you do have duplicate coverage, compare the plans each offers, decide which one is right for you, cost and coverage wise, and then cancel the other's coverage plan.

If you have Standard Dental and Superior Vision from us, you don't need to do anything. It'll renew automatically.

If you don't have our Standard Dental or Superior Vision plans and want it, call AMBA, our supplement benefits partner, at 1-833-733-1605.



In recognition of President's Day, we salute the 46 men who have pledged to protect and defend the Constitution as President of the United States of America.



"I do solemnly swear that I will faithfully execute the office of President of the United States, and will to the best of my ability, preserve, protect, and defend the Constitution of the United States." - Article II, Section I

Did you know?

Both George Washington and Abraham Lincoln, at around age three, moved from their place of birth to homes that they became historically linked to. Washington was born in 1732 at Pope's Creek and moved to Little Hunting Creek in 1735. Lincoln was born in 1809 at Sinking Spring Farm and moved to Knob Creek Farm in 1811.



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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.
- 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