

NCRGEA Heading to Hendersonville April 13

The North Carolina Retired Governmental Employees' Association is hitting the road again as it heads to Hendersonville for its Spring 2023 Conference. On Thursday, April 13, the Association will be at the Blue Ridge Community College's Blue Ridge Conference Hall.

"We're looking forward to holding our spring conference in Hendersonville," said Tim O'Connell, NCRGEA's Executive Director. "District 1 members are always open and ready to get involved with the Association, so I am sure we'll see robust interaction between the presenters and our members."

NCRGEA has four goals for this conference. The first goal is to learn from NCRGEA employees and more than 10 different organizations participating in the conference. They will have information tables staffed to answer specific questions one-on-one, and many will give formal presentations to explain various subjects of interest to members.

North Carolina's Department of Insurance and the State's Treasurer's Office are expected to be there, as well as representatives from Humana, Blue Cross Blue Shield, the State Employees' Credit Union, the Local Government Federal Credit Union, and our partner AMBA.



The second goal of the conference is for members to exchange information among themselves and to make new friends.

"One of our strategic priorities is to become a more relationship-centric organization," said O'Connell. "One way we do this is by holding conferences so our members can meet each other, discuss their shared needs, and find ways that we can work together to find solutions to those needs. At previous conferences, we learned a lot from our members, and I am sure we'll be just as successful in Hendersonville."

Eating good food is the Association's third goal, and to meet that, a catering service will be providing a variety of entrees served buffet style.

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NCRGEA’s last goal of the conference for the Association is to make this an event.

“We knew we needed to come to District 1, and we selected Hendersonville because of all of the activities the area offers,” O’Connell added. “We have been working with the Visitor Center to identify a variety of activities for our members who want to arrive early or stay after the conference ends. Many of the activities won’t require an admission charge. We’re also coordinating with local hotels on reduced rates for conference attendees, so look for more details on these opportunities coming soon.”

The Hendersonville area is ideally located on I-26 between Asheville and Spartanburg, SC. It boasts a variety of natural and cultural activities, including historical sites, golf courses, family activities, craft beverage producers, and a historic downtown with unique shops, excellent restaurants, and museums.

“Last fall, we held five conferences in different cities, and we surveyed our attendees to find out if

we were meeting their needs,” said O’Connell.

“I’m happy to say we gathered a lot of information and learned how to make future conferences better.”

Two hundred surveys were returned from the fall conferences, 55% attended to find out more about their benefits, and 70% said they were satisfied with the information they received. When asked if they would attend another conference, more than 86% said they would.

Back by popular demand is one of the sessions held during the fall conference: Humana’s “Battling the Aging Brain.” This hands-on session received so much positive feedback from participants, NCRGEA is looking forward to sharing it again with the audience.

“These conferences are so empowering for the attendees in that they get all the information they desire for their health and well-being in one location. It brings us all great joy do be able do this on behalf of our members,” O’Connell added in closing.

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Serving Others Helps Us All



By Tim O'Connell

"Life's most persistent and urgent question is, 'What are you doing for others?'"

– Dr. Martin Luther King, Jr.

A career in public service provides an answer to this “persistent and urgent question” of Dr. King. For many in retirement, the opportunity to answer the call of service continues. In this issue of Living Power, NCRGEA President Mike Taylor shares how volunteering can provide meaning and purpose to retirement years. In that spirit, NCRGEA is collaborating with Meals on Wheels of North Carolina for their “Champions Week,” in which we are seeking to enlist at least 250 NCRGEA members to deliver meals the week of March 20-24. **If you would like to join us in this volunteer project, sign up today on our website, and we will send you a long-sleeve t-shirt as a small thank you. (Deadlines for the various Meals on Wheels sites are fast approaching, so don't delay.)**

There are times when acts of service require sacrifice. As we prepared this month's article on the Lake Case versus the State Health Plan of NC, I reflected upon the life of North Carolina Supreme Court Chief Justice I. Beverly Lake. The legacy of his work in seeking the higher purposes of justice makes him one of the most significant jurists in North Carolina's history – but at times this came with going against the grain of party, and even family. Our state's motto, *esse quam videri* (to be,

rather than to seem), rings truer because of his work.

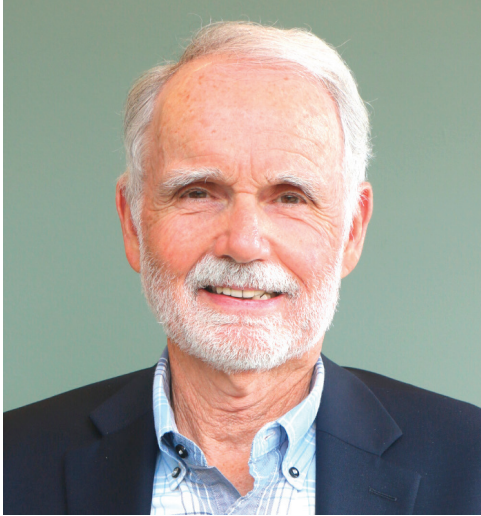
The type of courage in service to our judicial system shown by Chief Justice Lake may be needed by our legislators as they face decisions on how to allocate a second year of a multibillion-dollar tax revenue surplus, forecasted to be an additional 10% more than originally projected. It is a watershed moment for our lawmakers in many ways. It is an opportunity to step back and look at not only **where** we are as North Carolinians but **who** we are as North Carolinians. Investing some of these surplus dollars in the more than 320,000 local and state government retirees is the right thing to do, with cost-of-living increases totaling less than 2% while inflation has increased 29% over the past decade. With tens of thousands receiving less than the average monthly pension of \$1650, the need for relief is urgent as they face difficult decisions at the grocery store, at the pharmacy, and when trying to meet other basic needs.

Beyond the clear need to abate the impact of inflation, there is a very positive economic case to consider related to the pension of retirees. The National Institute of Retirement Security reports that in North Carolina, public service retirees support more than 49,477 jobs across all 100 counties and across a breadth of industries, from hospitality to healthcare to real estate. The value of this to the North Carolina economy is \$8.1 billion a year and excludes the \$1.2 billion this group pays in taxes to the state and federal government. The fact that 85% of the dollars a pensioner receives are from their own contributions and their respective earnings magnifies the point that governmental retirees are job creators in both the private and public sectors. When cost-of-living adjustments are held back, so is the potential impact on job growth.

In closing, I'd like to reiterate that the work you did in service to others was important and meaningful. NCRGEA will continue to advocate for you in your retirement and will be here if you'd like to get more involved in this effort. Together, we will make a difference.

Tim O'Connell
Executive Director

Volunteering Improves Our Communities



By Mike Taylor

“Once a Marine, always a Marine.” A former colleague, who served in the Corps years before, reminded me of that saying once. Besides Semper Paratus, it is probably the best-known expression from the US Marine Corps.

I am reminded of those words as I consider public servants in retirement and all the volunteer work NCRGEA members, and all retirees, for that matter, do. Just because we are retired from our careers does not mean we have stopped serving. Our flame of desire to make a difference in our communities burns just as brightly in retirement as it ever did.

Literally, thousands of us volunteer in North Carolina in just about every situation imaginable. There is even a state government website that lists places to serve: NC.gov volunteer opportunities. On that site alone, you can find information about volunteering at everything from museums, parks, aquariums, and even archeology sites. There is also a federal agency that promotes volunteerism, the Corporation for National Community Service.

Literally, thousands of you serve on boards or committees as part of your volunteer work. For example, the NCRGEA Board of Directors is composed of retired state and local government employees who give countless hours of their time in volunteer service to our association.

During five recent District meetings we held across the state, I met a retiree who serves as the secretary/treasurer of a volunteer fire department

in Cleveland County, an NCRGEA member from Forsyth County who volunteers at a local hospital, another from Stokes County who works with Meals on Wheels, one from Stanly County who volunteers at local nursing homes and one from Lenoir County involved with the homeless shelter. After talking with so many of you about your volunteer work, I doubt any of you need suggestions on where to look, as I know you are already engaged in volunteer activities.

An article in my local paper recently recognized a retired teacher who was an active volunteer in our community. The group recognizing her had calculated the monetary value of her volunteer work.

That got me to thinking about what is the size, scope, and financial worth of volunteerism in America. A 2018 study estimated that at least 63 million Americans were engaged in some type of volunteerism, and their collective efforts generated about eight billion hours of community service. Another source estimated that the value of each volunteer hour was approximately \$30. Most sources admit that it is practically impossible to calculate that value accurately. But, of course, on the internet, somebody will always take a swing, and that one source placed the price tag at approximately \$300 billion. That study is four years old.

By whatever yardstick you use, volunteers in our local communities, our state, and our nation perform much work that governments cannot afford! That brings me back to why retired public servants are so actively engaged in volunteerism.

There are a number of reasons people volunteer. They range from learning something new to making new friends. What I see as the core of volunteering is giving something back and making a difference. You simply can't put a price on the emotional reward for your volunteer work.

Which, like the “once a Marine, always a Marine” saying, once a public servant, always a public servant. As we have entered a new year, I hope one of your resolutions was to continue the great work you do, volunteering to make all our communities better places to live.

Have a Hassle-Free Move



By Attorney General Josh Stein

It doesn't matter if you're moving neighborhoods, cities, or states – moving is a stressful endeavor. If you're planning a move in the coming months, take steps now to make it as smooth as possible.

First, do your homework before you hire a mover. Your best bet is to ask friends and neighbors about moving companies they've had positive experiences with. If you're moving within the state, contact the North Carolina Utilities Commission at (919) 733-7766 or online at <https://www.ncuc.net/> to access their list of certified movers. You can also ask the Commission if they have complaints against the company. If you're moving from one state to another, you can visit the U.S. Department of Transportation's website at

www.protectyourmove.gov to find registered and insured movers and check for complaints.

Make sure you get a written estimate of the costs and compare estimates from at least three movers before you pick one. Once you pick a moving company, get and review the written contract that details the terms of the move. Your mover is required to provide this contract, known as a bill of lading. Look carefully at the terms, including dates, overage fees, and the policy for lost and damaged items. Keep a copy of the bill of lading with you so you can refer to it during the move and if any disputes arise.

Before the move, take careful inventory of your possessions. Write down an inventory and take additional pictures or videos of items that have significant financial or sentimental value. These records will be helpful if your belongings are damaged or broken during the move, and you need to be reimbursed for these damages.

If you're unhappy with your move, let the company know as soon as possible – this is a good time to refer to your bill of lading. You can also file a complaint with the company, with the Federal Motor Carrier Safety Administration (for between-state moves), or with the North Carolina Utilities Commission (for in-state moves). You can also file a complaint with our office at 1-877-5-NO-SCAM or file a consumer complaint online if you've had a bad moving experience or think you've been the victim of a moving scam.

Moving is complicated enough as it is – don't let unreliable movers make it worse.



North Carolina
Utilities Commission



**Protect Your
Move**



FMCSA

Federal Motor Carrier Safety Administration



Making Your Wishes Known with Advanced Health Care Directives



By Secretary of State Elaine F. Marshall

As we prepare to mark National Health Care Decisions Day on April 16th, this is the perfect time to encourage a conversation about advanced health care directives. Each of us has a right to make decisions about our health care, and advanced health care directives allow you to make clear what your decisions for your care are even in situations where you may not be able to speak for yourself. Not only is it important to have directives, it's important to have them at health care providers' fingertips whenever and wherever they're needed.

The Secretary of State's Office hosts a secure online registry for these directives that can help North Carolinians enjoy their golden years with dignity and on their terms.

You can file four kinds of directives on the advance health care directive registry:

- Health care power of attorney.
- Declaration of a desire for a natural death, also called a living will.
- Advance instruction for mental health treatment.
- And a declaration of an anatomical gift—or organ donor card.

On our registry, your directives are accessible 24 hours a day, seven days a week from any place with an internet connection. Your directives are secure on the registry. No one can see your directives unless they have your file number and password. Newer registration

cards also feature a QR code that allows you to access directives with your smartphone quickly.

There is a \$10 fee to register each directive. The fees are established by the General Assembly because the Secretary of State's Office doesn't get any state funding for the registry, so it's self-funded through filing fees. There is no fee to revoke your directives should you ever change your mind about something. That's as simple as filling out the Removal Form on our site, getting it notarized, and mailing it in.

I encourage folks to consider giving copies of their cards to the people who are important in their lives and in their medical care, from their doctors to their spouses to their adult children.

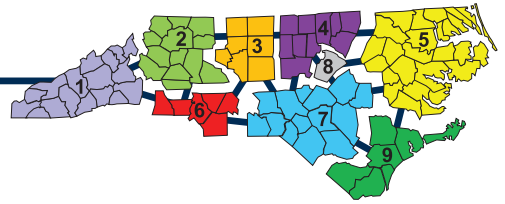
When I was practicing family law, I became aware of bitter family arguments that resulted from disputes over a loved one's wishes for care. The fractures from those disputes sometimes never heal – because a loved one's wishes were never clearly communicated. Advance directives allow you as much control as possible when you need it the most – and it gives your loved ones the gift of clarity and a measure of peace, even in the most difficult moments.

Here's another way to think of it – advanced health care directives give you a voice in your own health care decisions. The advance health care directive registry can ensure that your voice is heard when it needs to be. You can learn more about the registry at https://www.sosnc.gov/divisions/advance_healthcare_directives.



Be sure to read "District Community Connections" on page 7 about Transition LifeCare. They may be able to help you with the services the Secretary mentions

District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

Dear Fellow Retirees,

This has been a very active and exciting beginning of the year. NCRGEA is busy connecting with members both virtually and in person. It has been great to know many of you as we offer more opportunities to connect and stay engaged. The Community Advisory Boards (CABs) are being staffed, and many of you have answered the call to participate. Training was scheduled for February 23, 2023, to help CAB members understand expectations and their roles as representatives of the nine districts across the state. The CABs offer just one-way members can become active and engaged and help us to provide more relevant services to you as we adapt to changing times and needs.

Thank you to the more than 70 people who volunteered to join the CAB last month. If you are still interested and want to join, please reach out to me at deryl@ncrgea.com or call me at 919-980-6681.

In January, we offered "The Letter" to Districts 5 and 7 and "Protecting your information online" to District 6. I want to thank Jerry Pinkard, one of the District Directors for District 6, for so graciously presenting "The Letter" to so many members. I also want to thank AARP and Senior Planet for offering the session on "Protecting your personal information online." We have partnered with AARP on this initiative, which is part of a *Digital Skills Ready @50+* grant. Thank you, members, who registered and attended, each of these very important sessions. Please be on the lookout for such presentations in your respective districts.



In addition to our partnership to increase digital skills, we have joined efforts with AARP on an initiative that will give you an opportunity to think out of the box and receive some funding to help it become a reality. If you have an idea and want to execute a meaningful project in your community, it may now be possible! Through the new **Community Ambassador Program** and our partnership, there are

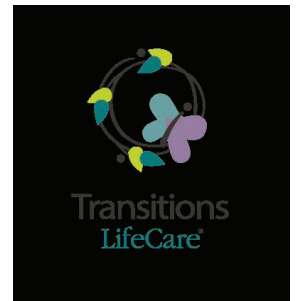
\$1000 mini-grants available to NCRGEA for members to help you do just that! This program is designed to spark innovation and execute passion projects that tie into the mission of both NCRGEA and AARP.

Have an idea? Call me to determine the fit for this grant.

NCRGEA has been working hard to bring information to you that is important for enhancing your experiences as you grow older.

Transitions LifeCare, Inc. is an agency that has partnered with us to primarily bring information that will help you to understand aging better and to know what to do as circumstances change and how to handle them better. Transitions LifeCare (TL) was founded in 1979 as Hospice of Wake County. Over the years, their mission has expanded to provide other care as well: "To care for individuals and families with compassion, support, and expertise as they navigate the end of life or life-changing illness." Transitions Lifecare provides hospice (in the home or at their inpatient facility), palliative care, grief, and bereavement services, as well as care for pediatric patients and their families through the Transitions Kids program. The service area includes Chatham, Durham, Franklin, Granville, Harnett, Johnston, Orange, and Wake counties. *To learn more about any particular service in these counties, give them a call at 919-828-0890 or 888-900-3959 (toll-free).*

Although they do not provide services throughout the state, you can find resources about topics such as Understanding Your Care Options, Managing Pain and Symptoms, Coping with Grief, and more on their website at www.transitionslifecare.org. If you need services



in your area, you can find resources through the National Hospice and Palliative Care Organization's "Find a Care Provider" tool at <https://www.nhpco.org/find-a-care-provider/>.

And finally, NCRGEA has joined efforts with **Meals on Wheels North Carolina (MOW)** to bring attention to the disturbing increase in food insecurity in our state as well as across the nation. Many of those affected are older adults. NCRGEA has been named a champion agency, and during Champion Week, March 20th-24th, we encourage you to join us in volunteering to deliver, pack and/or serve meals at your local MOW location. Many of the sites across the state are joining our efforts and have signed on to welcome NCRGEA volunteers.

Please consider volunteering during Champion Week, and if you feel inclined, you can volunteer to continue serving. All of the agencies I communicated with indicated a need for more volunteers. We will send t-shirts to the first 250 members who sign up to wear while volunteering. There is more information regarding registering with us to receive your t-shirt and signing up at the local agencies across the state on the website (www.ncrgea.com) and on Facebook. Not all MOW sites have signed on with us, so if you don't see your site on the list, please consider volunteering anyway. Just let us know where you will be serving during that week. Also, note that you will not be obligated to volunteer beyond the time you sign up, but we encourage you to continue volunteering

because you are needed! If you need Meals on Wheels services, please sign up for that as well. In all cases, whether you are volunteering or receiving services, we appreciate you!

ACTIVE +
ENGAGED

Please remember to check out the **Active and Engaged** members featured on Facebook and see your fellow members in action. Please contact me at deryl@ncrgea.com to see how you can become active and engaged! Don't forget to join your Community Advisory Board and take advantage of the volunteer opportunities available. We need you!

And finally, during March, we celebrate Women's History, honoring the contributions of women to our state and nation. Please go to our Facebook page and learn about women's history in North Carolina each week on Thursdays. Please let me know if you have a story you would like to share about your journey. We would love to feature you in our Active and Engaged series.

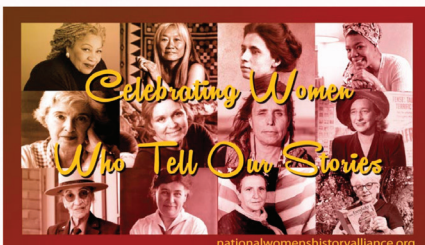
North Carolina's public servants have contributed greatly to the success of this state and continue to do so! While you are on Facebook, please "like" our page!

Thanks Everyone!

Happy Easter Everyone!

Deryl
deryl@ncrgea.com
www.ncrgea.com

Women's History Month March 2023



NCRGEA

Volunteer Appreciation Month

April 2023

thank you
volunteers

NCRGEA

Lake vs. State Health Plan, the Battle Continues

By Ed Williams

During her 40 years as a middle-school teacher in Guilford and Forsyth counties, Shellie Tow received but turned down several lucrative job opportunities, banking on the State's promise of no-cost health care benefits during her retirement years on the same basis as what she was guaranteed when her retirement benefits vested.

"They lied. I felt betrayed," said Tow, who retired in 2011 and suddenly found herself paying monthly premiums for health coverage previously provided at no cost.

Tow is one of about 220,000 North Carolina retirees, and certain of their surviving spouses impacted by a 2011 General Assembly statute that shifted the financial burden of health care costs to those retirees.

State retirees filed suit in 2012, arguing that the State breached a contract and unconstitutionally violated their right to the same

premium-free health plan previously earned by them.

Last year, the N.C. Supreme Court agreed.

Now approaching 11 years in litigation and after the N.C. Supreme Court ruled that the State has a contractual obligation to provide premium-free retirement benefits that are the same or substantially equivalent to those in place on the date each retiree vested in premium-free healthcare benefits, *Lake vs. State of North Carolina* has been remanded to the Superior Court for additional review of two issues: a) Has the State breached their contractual obligations, and if so, b) the resulting damages.

"These retirees reasonably relied on the promise of this benefit (premium-free coverage) in choosing to accept employment with the State," Associate Justice Anita Earls opined for the N.C. Supreme Court majority. "They are entitled to the benefit of their bargain."

For more than 30 years, state retirees and employees could receive premium-free health plans after they worked a specified number of years and became "vested." The quid pro quo of government service is that public employees forgo attractive private sector salaries in exchange for a perceived greater reward upon retirement - a monthly pension and affordable health care coverage into retirement.

Mike Latta, who spent 32 years as an educator and is one of the original named plaintiffs in the lawsuit, calls that a binding contract: "Once someone gives you something legally they cannot take it back illegally. This was an illegal taking."

Latta had been deeply involved in past retiree litigation battles and he says he pressed one notable North Carolinian to join the health care coverage fight in 2012: Chief Justice I. Beverly Lake Jr.

Lake's high profile political career and legal acumen lent immediate gravitas to the case. Lake served in the N.C. Senate, ran unsuccessfully for governor in 1980, was elected to the N.C. Supreme Court in 1994, and was appointed N.C. Supreme Court Chief Justice in 2000. The Democrat-turned-Republican was a respected jurist, often lauded for his bi-partisan criminal justice reform efforts.

Gary Burns, who worked in Information Technology in the N.C. Controller's Office and



Former NC Chief Justice I. Beverly Lake Jr.

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TIMELINE

1972 – State employees offered state-subsidized health coverage

2005 – Various PPO health plans are made available to employees

2008 – New State Health Plan for Teachers and State Employees is introduced

2009 – State eliminates its premium-paid 90-10 health coverage plan

2011 – State transitions from premium-free 80-20 coverage to premium-paid 80-20 plans. The premium-free 70-30 plan remains available

2012 – State retirees file suit, challenging the 2011 change. Approximately 220,000 retirees later join that class-action lawsuit.

2017 – The Superior Court (Judge Edward Wilson) granted Plaintiffs' Motion for Summary Judgment that the State cannot retroactively reduce contractually promised health benefits. That court concludes state retirees incurred damages and are due as-yet-determined financial remuneration and the State must restore prior premium-free benefits.

March 2019 – The State appeals. The N.C. Court of Appeals rules in favor of the State, overturning the earlier Superior Court ruling.

March 2022 – Retirees appeal. The N.C. Supreme Court rules in Plaintiffs' favor, saying they have a "contractually vested right" in a premium-free health plan equal to or superior to what they had when their respective benefits vested.

October 2022 – State asks the U.S. Supreme Court to review the case and allow the State to file an appeal to the U.S. Supreme Court. The U.S. Supreme Court declines to review the case.

November 2022 – The case is remanded to the Superior Court to determine if the 2011 changes are a breach of the contract, and if so, the resulting damages.

retired in 2000, says he had plenty of lucrative offers from the private sector but declined them because his state benefits included free health coverage. "That guarantee was one very important benefit that enticed me to work for the state and remain employed for the state when I could have earned much higher compensation (elsewhere)," Burns said.

In overturning a Court of Appeals decision favoring the State's position, the N.C. Supreme Court called this exchange of services and benefits an "important component of the state employees' acceptance of and continuation in employment with the state."

Attorneys representing affected retirees are encouraged by last year's N.C. Supreme Court ruling.

The dispute raised intriguing and enduring public policy issues, which have been decided by the N.C. Supreme Court:

- North Carolina cannot retroactively assert a right to "alter, amend, or repeal" benefits promised to state employees.
- Retiree health care coverage is considered earned and vested compensation.

Additionally, as more healthcare costs are shifted to state employees, what are the implications for employee loyalty and longevity? How attractive will government service be to a future workforce that faces unexpected claw-backs and unanticipated costs? As state benefits erode, will the job vacancy rate in state government – now 20 to 40 percent in some agencies – grow? How will North Carolina citizens view unanswered phone calls, closed service lines, teacher shortages, and slower government response times? A recent UNC survey showed that 23 percent of state employees were planning to leave their jobs, raising this concern: Will the Great Resignation supplant the 2007-2009 Great Recession?

During her 32-year career in public education, Jane Testerman says she has seen a steady erosion of retiree benefits, exacerbated by recurring salary freezes and tiny one-time bonuses that are outpaced by the rising cost of living. "The State should stand behind the contractual agreement held with retirees!"

After 30 years as a bedside nurse at UNC

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Lake vs. State Health Plan *cont'd*

Hospitals, Patty Daniel retired in 2005. She says she never felt the financial pressures that many of her lower-paid hospital colleagues felt when facing 80-20 premium plans amid lagging salary adjustments.

But she can empathize: “Folks working in the basements and sub-basements (housekeeping, laundry, cafeteria, etc.) ...it’s cutting them out of the economy. It’s just one big snowball rolling downhill on them. They’re treated as second-class citizens offered second-class health care policies. It’s just plain wrong.”

During her early years in nursing, she remembers state government promises that guided career decisions. “There was this big hospital right down the road (Duke), but what kept a lot of us here were the retirement benefits. It was really made clear to us when we were recruited.”

Myrna Leggett worked as a high school teacher for more than 30 years and “the guarantee of lifetime health care coverage and retirement benefits were major factors in my career choice. Knowing that I was insured and could insure my children encouraged me to stay in education. I feel like a promise has been broken. I feel like we have been betrayed.”

The time to resolve the case is long over-due, said Tim O’Connell, Executive Director of the N.C.

Retired Governmental Employees’ Association. “Our retirees have been waiting over 10 years to receive benefits the State promised them...I urge the State to stop delaying and do the right thing for these retirees who relied on the State’s promises.”

Ed Williams covered state courts, appellate courts, federal courts, medical research and health care policy for 10 years as a newspaper journalist. He is a N.C. community college retiree.

2023 Retiree Pay Dates

January 25	July 25
February 24	August 25
March 24	September 25
April 25	October 25
May 25	November 22
June 23	December 22



State Health Plan Awards Third-Party Administrative Services Contract to Aetna for 2025

Earlier this year, the State Health Plan Board of Trustees voted unanimously to award the Third-Party Administrator (TPA) contract to Aetna for a three-year initial service period beginning Jan. 1, 2025, through Dec. 31, 2027, with the option to renew for two, one-year terms. Blue Cross North Carolina will continue to be the Plan’s claims processor (TPA) for the next two years.

The award was the result of a competitive bid process in which the Plan solicited and selected industry-leading partners providing exceptional customer service, technological resources and professional support. The services under the contract include processing claims and offering a comprehensive network of health care providers.

It also reflects a partnership that focuses on transparency and lower costs.

The new three-year claims processing contract was awarded after a standard, competitive and modernized bid process in which submissions were evaluated by an in-house team of subject matter experts and outside professionals with scores assigned to various sections.

The Board is responsible for and sets benefits, copays and premiums for members participating in the Plan. Medical benefits for members are paid by taxpayers through appropriations from the General Assembly and premiums from the members.

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When Aetna becomes the Plan's TPA in 2025, Plan options, including the Base PPO Plan (70/30) and the Enhanced PPO Plan (80/20) will remain in place and will continue to be offered. The TPA change will NOT impact members on the Humana Group Medicare Plans. The Plan's Pharmacy Benefit Manager, or PBM, is NOT changing and the TPA change does not affect pharmacy benefits. The PBM is currently CVS Caremark.

Aetna has a large national network of providers and has begun a robust effort to recruit even more providers, which will continue over the next two years. Providers do not have to wait if they are not currently in-network with Aetna. They can sign up now if they choose.

Partnering with Aetna, which employs over 10,000 people in North Carolina, will create new opportunities for the Plan and the members we serve. A change of this magnitude is an opportunity for a fresh perspective, and we look forward to

working closely with Aetna on price transparency, increased access and quality, while lowering the cost of health care for members like you.

Aetna has already dedicated nearly 600 employees to work on this transition with State Health Plan Interim Director Sam Watts over the next two years. Aetna will be working diligently and in close collaboration with Plan staff and multiple vendors to develop comprehensive strategies, processes, systems and platforms to ensure members will experience a seamless transition when its services roll out.

The Plan also has a dedicated webpage which includes additional information about this transition and FAQs. As more information becomes available, it will be added to this page.



Planning for Long-Term Care

You've worked hard to achieve the financial security you want for yourself and your family. You've also tried to prepare for the surprises life may bring in the future. However, even the most well-thought-out financial plan may not be enough to prepare you for the costs associated with long-term care.

Why plan for long-term care?

Long-term care is the help provided when an individual cannot perform basic everyday tasks such as eating, bathing, or dressing on their own.

According to AARP, around 70% of Americans who reach the age of 65 will need some form of long-term care during their life. Nearly half of those will require assistance beyond what their family members can provide. AARP reports that nearly 24% of individuals will need more than two years of paid care, and 15% will spend over two years in a nursing home.

What is the cost of long-term care?

The cost of long-term care varies based on the length of time it is needed, where you live, and the specific care needs. According to the senior care referral service A Place for Mom, the average

cost for home health care in North Carolina is \$23 an hour. And according to SeniorLiving.org, the average monthly cost for a semi-private nursing home room in North Carolina is \$7,483.

It's important to note that traditional Medicare does not cover any long-term care needs beyond the care received immediately following hospitalization for injury or illness. Some Medicare Advantage plans may offer supplemental coverage for long-term care, but you'll need to check with your provider.

Why is planning for long-term care important?

Planning can give you the ability to decide what type of care you want to receive should you find yourself needing long-term care. Based on the long-term care policy you purchase, you can receive care in your home with the assistance of a home health aide, care at an assisted living facility, and/or at a nursing home.

Another factor? The physical, emotional, and financial toll on family members who coordinate caregiving can have a significant impact on their well-being. Planning for your long-term care now will provide your family peace of mind later.

Is Downsizing the Right Choice for You?

The home where you've spent your adult life and raised your family is filled with cherished memories. But the potential benefits of downsizing, such as less expenses, less time maintaining your home, and a change of pace – are tempting considerations.

Still, there are also potential drawbacks to downsizing. Here are some essential factors to consider.

The Advantages

- **More Time and Money** – Moving to a smaller place could mean significantly less time and money spent maintaining it. You can free up a lot of time from yardwork to household chores by relocating to a smaller location. Plus, property taxes and utility bill costs could be slashed. Additionally, downsizing allows you to relocate to another place where property taxes could be cheaper.
- **Improved Accessibility** – As we age, it's important to consider adjusting our living situation. For example, if your current home has a lot of stairs, you might want to simplify and relocate to a single-level home. Likewise, many new constructions are designed to accommodate the needs of older residents: seated showers, wider doorways, and more.
- **Move Closer to Loved Ones** – Downsizing could be the perfect opportunity for you to move closer to loved ones.

The Disadvantages of Downsizing

- **Relocation Costs** – Relocating to a new home or state can save you money in the long run, but moving can be expensive. From professional movers to the cost of packing supplies, be prepared for potential sticker shock as you relocate.
- **Less Space and Privacy** – A smaller home will probably require getting rid of many items in your current home. Think of it as an opportunity to either make money by selling them or do a good thing for others by donating or giving them away.

Also, bear in mind, if you're relocating to a retirement community or apartment, you'll be much closer to your neighbors. But this can also be a great opportunity to make new social connections!

- **Leaving Your Community** – If you move away from your current community, it can be difficult to maintain long friendships and well-established bonds. Staying in touch with old friends is easy via social media and phone calls, but be sure to forge new relationships in your new community. You can meet new friends at association events, social media meet-ups, and at your gym or yoga studio.

Downsizing can be an excellent opportunity to move somewhere that better suits your lifestyle while trimming expenses and your cost of living.



AMBA Providing Free, Secure Benefit Reviews

Do you have the correct insurances and services to protect yourself and your family in retirement? Would you like to have a licensed insurance professional review your policies, help you understand what they provide, and identify additional coverages you may want to consider? This service is available now, free of charge, to all NCRGEA members.

Our benefits partner, AMBA, has assembled a team of insurance professionals to provide comprehensive benefit reviews to NCRGEA members in the comfort of their homes, via Zoom or by telephone. Led by AMBA Director of Virtual Enrollments Tony Prince, the team is committed to putting the needs and interests of NCRGEA members before their own. In short, NCRGEA/AMBA Benefit Specialists will only recommend or sell products that the members need or can afford.

"We partnered with AMBA to give members access to insurance professionals they could trust," NCRGEA Executive Director Tim O'Connell noted. "We worked with AMBA to identify ways for our members to verify the identity of AMBA benefit advisors when they call or email offering to provide this service."

A picture of AMBA Director Tony Prince and a listing of the specialists serving on his team is now included on the NCRGEA website (including web address). Their names and phone numbers are listed. If someone emails or calls you claiming to be an NCRGEA/AMBA Benefits Specialist, consult the listing on our website. You may be assured the contact is legitimate if the name and email address on our website match the information in the email you received or if the name and phone number listed on our website match the information from your caller ID.



*Tony Prince, AMBA,
Director of Virtual
Enrollments*

Members may also call the NCRGEA office at (800) 356-1190 to verify the identity of NCRGEA/AMBA Benefit Specialists. Members can schedule a free benefits review by calling AMBA at 800-933-2717 or filling out a short form online at AMBA-Review.com/NCRGEA.

Local Outreach

Good news! The North Carolina Retired Governmental Employees' Association is coming to a town near you!

Even though NCRGEA is the biggest non-profit retirement association of its kind in the nation, with over 65,000 members, it wants to keep in touch with its members and public service retirees across North Carolina.

The Association's Insurance Director/ Human Resources Outreach Coordinator, Josephine Lanier, kicked off the Association's Community Engagement Meetings program in February. She is traveling the state and holding meetings with retired public servants and NCRGEA members. Lanier is talking with members and their guests about issues that are important to them and the Association.

In February, she held the first two meetings, one in Hickory and the other in Morganton. Lanier discussed what the General Assembly is grappling with and how our team of lobbyists is engaging

them on behalf of our members. Additionally, she told attendees about updates to benefits offered thru NCRGEA and its partner AMBA. She informed members and others about what NCRGEA is fighting for on their behalf with respect to taxes, broadband, and, most importantly, COLAs.

Lanier, a retired benefits counselor with the Treasurer's office, uses her years of experience there and with NCRGEA to help members and bring their issues back to the Raleigh office to be faced by the Association's staff.

"These meetings aren't designed to be a one-way flow of information," said Lanier. "We want everyone who attends to tell us what their needs are and what they want the Association to do on their behalf."

Both of the meetings were well received. Attendees stated they left better informed on

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Local Outreach *cont'd*

issues such as the Bailey Act and clarification on offers from AMBA.

Four more meetings are planned.

- March 14, 10-11 am - Harrison Center for Active Aging, 611 West Noble St, Selma, NC 27576
- March 17th-10-11 am - West New Bern Recreation Center, 1225 Pinetree Dr, New Bern, NC 28562
- April 14th, 10-11 am - Macon County Parks and Recreation Center, 1288 Georgia Road, Franklin, NC 28734
- April 26th, 2-3 pm - New Hanover County Senior Resource Center, 2222 S. College Rd, Wilmington, NC

If you would like to attend, please RSVP to Josephine@ncrgea.com or call our office @ 919-834-4652.

We would love for you to join us and bring a friend who is a retired public servant.

Refreshments are provided, and a \$25 gift card is given away at each meeting.



Josephine Lanier, left, NCRGEA's Insurance Director/ Human Resources Outreach Coordinator, meets with two Community Engagement Meeting attendees in Morganton. These meetings are designed to keep members up to date with issues affecting them and for NCRGEA to gain feedback from members.

Four Tips to Occupy Your Time After Retirement

Are you finally done with that 9 to 5 and have more time on your hands than you know what to do with? Here are some suggestions to keep you active mentally and socially.

Play Games

Whether it is a board game, card game, or puzzle, these types of activities are great for your brain health and help fight off dementia and Alzheimer's.

Volunteer

Volunteering helps to reduce depression, increase life satisfaction, and gives people purpose.

If you're an animal lover but can't have a pet where you live, you could volunteer at your local animal shelter. Animals need interaction as well so your time could be mutually beneficial.

Other examples of volunteer opportunities include museums, parks, and zoos.

To find more volunteer activities, visit <https://www.nc.gov/working/volunteer-opportunities> to discover opportunities that are available in NC.

Socializing

Socialization helps to reduce depression and keeps your brain sharp. The possibilities are

endless. You can have themed social gatherings, such as a Mardi Gras themed get-together, or you can also have gatherings based on your hobbies. You can host a book club, garden club, or murder mystery dinner just to name a few.

Learn something new

The saying you can't teach an old dog new tricks isn't true. In life we are constantly presented with situations where we may need a little more knowledge. If you have been having an especially hard time figuring out how to use a smartphone, check with your provider. They often host classes to assist you with your device.

Always wanted to learn how to play a musical instrument but never had enough time? There's no time like the present. Some local music stores offer classes as well as local community colleges.

These activities may help you live longer, happier, and healthier lives. So, get out there and start living it.

Humana.



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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	919-814-4590
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