

2023 Legislative Goals Update

Representing our state's more than 357,000 state and local retirees, your NCRGEA board of directors, executive director, and government relations team create a series of legislative goals that best addresses the quality of life for North Carolina's government retirees. These goals are developed to align with the legislative biennium, a two-year session consisting of one long and one short session, beginning in each odd-number year.

When the COVID-19 pandemic hit our country, there was a dramatic shift in the quality of life for everyone, including our members and all in retirement. NCRGEA worked to address this with more holistic and expansive legislative goals focusing on healthcare, telehealth, and broadband.

Our focus to keep our state's pension system healthy and productive for you and generations of retirees remains steadfast. In this new age, job vacancies in all industries have increased substantially. This is especially true in government, where roughly 30 percent of public sector openings remain unfilled. Why does this matter to you? All public sector employees contribute to their respective pension systems. When vacancies are high, less employee and employer revenue is contributed to the pension systems.

Here's a status report of 2023-2024 biennium legislative goals:

1. Advocate for annual cost of living adjustments for all government retirees.

While the budget remains unfinished at press time, your NCRGEA government relations team has tirelessly pursued additional money for state



District 94 Representative Jeffrey Elmore, right, and NCRGEA's Executive Director, Tim O'Connell, discuss the importance of a defined benefits plan for retirees and its value in attracting and retaining our current public service workforce. Elmore serves as a member of the House's Pensions and Retirement Committee and also happens to be a public-school teacher. Meetings like these with legislators are just one of the ways NCRGEA advocates for state and local government retirees.

and local retirees. Local retirees can only receive a bonus or COLA with approval by the Local Government Retirement System Board of Trustees. Such a vote will likely occur in January 2024. On our website, you can learn more about the Local Government Trustees and statutes relating to Local Government COLA processes using the QR code below. For state government retirees and retired teachers, bonus or COLA money is expected in the final state budget. We will send a legislative update to all members by email when the biennium budget is approved.

2. Strengthen the state's defined benefit plan to attract and retain the best and brightest public servants.

Efforts to increase salaries for teachers and state government professionals are well underway, and such raises will be released when the state house

The biennium budget has not been approved. We will send a legislative update to all members by email when it is approved or you can find the information on our website, ncrgea.com.



- and senate agree on a tax package as well as salary pay for active employees.
3. **Ensure the State of North Carolina will continue to fulfill its constitutional requirement to fully fund North Carolina Retirement Systems and the State Health Plan.**
The State of North Carolina is bound by the North Carolina Constitution and case law to guarantee pensioners' benefits. The state will fully fund both the pension system and State Health Plan this biennium.
4. **Increase in-person and telehealth access, improving health outcomes for retirees.**
Healthcare for all North Carolinians has been a battleground in the General Assembly. The largest has been a shift in legislative opinion regarding Medicaid expansion. At the same time, significant legislation on how hospitals are approved and managed, along with bills focused on improving health outcomes for the elderly and children, have

- been debated.
5. **Expand first, middle, and last-mile broadband opportunities to provide increased, dependable, affordable access to broadband.**
Six broadband bills were introduced for the 2023 long session, many including expanded access in rural areas. An existing effort, the GREAT grant act, has included stepped-up funding since the pandemic.
6. **Expand the Bailey tax exemption for state and local retirees and pursue other tax exemption opportunities.**
Tax exemption bills for government retirees were filed in both the House and Senate. It appears future discussion of this type of legislation may roll into next year's short session.
- More details on the status of bills related to NCRGEA legislative's agenda can be found on NCRGEA's FastDemocracy bill tracker, that is available to you on our website.*



Page 1 June/July Living Power LGERS Board of Trustees Great Grant Bill Tracker

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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.

Editor: Tim O'Connell, Executive Director

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NCRGEA • 528 Wade Avenue • Raleigh, NC 27605
919.834.4652 • 1.800.356.1190 • www.ncrgea.com

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Building a North Carolina for the Future

By Tim O'Connell

Much of this legislative season has focused on a few key policy areas but none more than healthcare and education. As the debate on various bills related to these topics filled the lawmakers' calendars, North Carolina received the nation's topic ranking for its business climate by CNBC for the second year in a row. This pinnacle of recognition provides a vantage point to look back to understand how we earned this ranking and simultaneously look forward to how we must use it to shape our future — a future that includes a dramatic change in our population.

The NC Office of State Budget and Management data shows that over the next 15 years, the population of those over 65 will swell to 2.7 million. That is 1 million more than the current number in this age group. To give context to this number, imagine every single person living in Cumberland County, Mecklenburg County, and Wake County as 65 or older.

Returning to the state's top business ranking, there are many to thank for this status: our lawmakers over the decades, entrepreneurial innovators, small business owners, and you, as a retired government employee, who laid the foundation during your working career. The roads you built, the students you educated, the communities you protected, the workforce training programs you delivered, the parks and recreation programs you provided, the economic development you fostered, the healthcare services you administered, the building permits you issued, and on and on, making North Carolina an attractive option for businesses to thrive.

In his book *North Carolina Beyond the Connected Age: The Tarheel State in 2050*, economist Mike Walden provides a budgetarily



descriptive view of a potential “generational clash” between funding education for our youth and funding the healthcare needed to serve the increased demand for North Carolina’s over-65 population. Clearly, as successful as North Carolina is in business, it has the opportunity to lead the nation in successfully educating its younger people **and** successfully providing care for its older population. We are fortunate to live in a state where leading industries are healthcare, pharmaceutical research, education, and technology — giving our political leaders, government entities, and business communities a head start in bringing resources together to address this future, with much less chance of a “clash” if we so choose.

You now have an important role in advocating for this future with your elected leaders and potential supporting agencies. I encourage you all to familiarize yourself and get involved with the NC Division of Aging and Adult Services’ comprehensive initiative called *All Ages, All Stages NC: A Roadmap for Aging and Living Well*. Key areas of the plan include *Strengthening Communities for a Lifetime*, *Optimizing Healthcare*, *Supporting Older Adults and Their Families*, and *Affording Aging*. All of these areas are ones that NCRGEA directly or indirectly supports and lobbies for on your behalf at the legislature.

I invite you to visit the [NCDHHS.gov](https://ncdhhs.gov) > Aging and Adult Services > All Ages, All Stages NC to find more details, including how to easily fill out an online form to join a stakeholder workgroup.

You were an integral part of building North Carolina into what it is today. Now you have an opportunity to continue that building by contributing your wisdom and expertise as you advocate for North Carolina’s future.



[NCDHHS.gov](https://ncdhhs.gov) > Aging
and Adult Services >
All Ages, All Stages NC

Opportunities Abound

By Mike Taylor

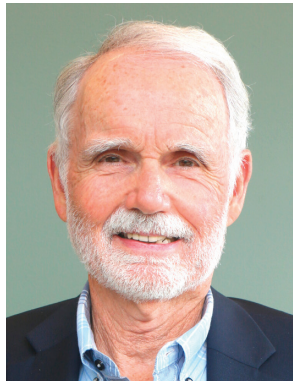
One line from our website says it all. "If you are a member, get involved here." Membership in NCRGEA offers each of you a variety of opportunities to do just that, get involved.

From a Zoom briefing in the comfort of your home to local district gatherings to regional conferences, your association is making it easy to get involved and engage.

One of the pleasures I take from serving as President of NCRGEA is to attend our regional conferences. Since last fall, I have attended conferences in Concord, Shelby, Winston Salem, Fayetteville, here in my home county of Carteret at Morehead City, and Hendersonville. And later this month, we have conferences scheduled for Statesville (September 13), Durham (September 19), and Greenville (September 26). This job is certainly offering me a crash course in NC geography.

You should have already received an invitation to attend one of the September conferences, and if one is close to you, I especially encourage you to do so. As our Executive Director Tim O'Connell says of these conferences, "The goal is to bring retirees together." The conferences offer a chance to find out the latest information about a multitude of issues that impact our lives as retired public servants. Topics for the conferences include health insurance, Social Security, updates from the NC State Treasurer's office, General Assembly happenings, and much more. Over a dozen of our sponsors and state agencies have tables to distribute information, talk with retirees about specific issues, and even offer freebies to take home.

At the spring conference in Hendersonville, Humana offered hand fans to attendees. I had to have one of those and told the gathering, in my opening welcome, after seeing the fans, I had a flashback to that rural church I attended



in my youth where similar fans provided our air conditioning. Of course, those fans were all provided by the local funeral home!

But NCRGEA provides so many more opportunities for you to get involved in your association. NCRGEA has nine regional districts that stretch from the mountains to the coast. Those nine districts come in all shapes and sizes. In the northeastern portion of our state, District 5 is made up of 25 counties, while District 8 includes just one county, Wake. Given the location of the state government, that should be easy to understand.

But no matter the geographic size of our districts or the number of retirees that live there, all NCRGEA members have the same opportunities through a Community Advisory Board (CAB) that is established in each district. These CABs, which meet at least twice a year, help connect NCRGEA with its membership at the local level. Join the CAB in your district. You can find out more information on a CAB near you by visiting the NCRGEA website.

Dr. Deryl Davis Fulmer, a retiree from the NC community college system, who also worked in higher education in Wisconsin, serves as our Community Liaison, connecting members with activities like our monthly *Lunch and Learn* webinars and other Zoom programs. These active engagement programs cover the spectrum of topics, from Aging Un-Lonely, steering clear of internet fraud, health insurance, and how to organize your documents for the inevitable (no explanation needed). We are quickly discovering that providing educational content programming is a value-added feature of your membership. Participation has been strong, with virtual attendance totaling over 1,400 since January 1. Dr. Fulmer adds, "It's exciting to know how many members we are reaching."

NCRGEA believes strongly in getting you, the membership, involved, and your participation is proving that if offered a good program, NCRGEA members will zoom in!

There are numerous opportunities for you to get involved in your association. Another line from our website sums it up best, "NCRGEA is for those who want to be more active and engaged in retirement."

The Department of State Treasurer Continues to Work FOR YOU

By Treasurer Dale R. Folwell, CPA

As keeper of the public purse, I have a duty and loyalty of care to preserve and protect benefits for retirees like you, as well as those who currently teach, protect, and otherwise serve. You have dedicated your working time to the citizens of North Carolina, and it is important to remember the Department of State Treasurer (DST) **continues to work FOR YOU** even after you retire. This includes delivering on-time monthly benefit payments to over 350,000 retirees and providing the best customer service, resources, and access to high-quality, low-cost benefit options.



I am pleased to announce that **State Health Plan premiums are frozen for the sixth year in a row**. Open Enrollment for the 2024 benefit year will be held Oct. 9-27, 2023. Non-Medicare retirees will continue to have the same health plan options as they do today. The Base PPO Plan (70/30) remains premium-free for eligible retirees. Members will need to **take action** during Open Enrollment if they would like to make any changes regarding their dependents or to enroll in the Enhanced PPO Plan (80/20). If no action is taken, the member will be moved to the 70/30 Plan.

Retirees who are Medicare-eligible and on the Humana Medicare Advantage Base Plan will continue to **enjoy premium-free benefits, pay only \$4 per month for a spouse or per dependent, all with ZERO cost to taxpayers.**

Those who are satisfied with the plan in which they are currently enrolled will **REMAIN** on that plan for 2024 and do not need to take action during Open Enrollment. This includes the Humana Medicare Advantage Base or Enhanced Plan (90/10) or the Base PPO Plan (70/30). **The good news continues as 87% of retirees over the age of 65 are taking advantage of these plans, saving \$47 million for taxpayers.**

If you would like to change plans or make changes to your dependents, you will need to take action during Open Enrollment!

I encourage you to participate in State Health Plan outreach events prior to and during Open Enrollment. These include in-person events, webinars, and a telephone town hall. For more information and to register, visit www.shpnc.org.

Fall is a busy time of year, and you may be inundated with messages from insurance carriers and organizations by mail or phone and on television. I want to share some helpful tips to make sure you don't do anything to **NEGATIVELY IMPACT** your State Health Plan coverage.

- Insurance agents or brokers may call you and encourage you to enroll in a Medicare Advantage Plan or a Medicare Supplement. They **ARE NOT** calling from your State Health Plan, and the plans they're selling are **DIFFERENT** from what the State Health Plan offers.
- **Please know that you cannot be enrolled in two different Medicare Advantage or Medicare Prescription Drug Plans at the same time.**
- Therefore, if you enroll in something other than the State Health Plan's Humana Group Medicare Advantage Plans (90/10), you will most likely **be bumped out of your current Humana Group Medicare Advantage Plan (90/10)** and enrolled into the 70/30 PPO Plan, which may cost more.
- Be wary of commercials featuring famous actors or athletes. Plans featured on television **ARE NOT** the same as your State Health Plan coverage. Calling to enroll in a plan that you saw on television may **NEGATIVELY** impact your State Health Plan coverage.

During Open Enrollment, the State Health Plan's Eligibility and Enrollment Support Center (855-859-9066) offers extended hours Monday-Friday, 8 a.m. to 10 p.m., and Saturdays, 8 a.m. to 5 p.m. **Be on the lookout for your Open Enrollment Decision Guide arriving by mail prior to Open Enrollment!**

Supplemental Insurance (Dental, Vision, and Identity Theft Protection)

DST consistently works towards cost-effective options for our retirees. Negotiations over the past four years have resulted in substantial premium savings and better coverage for supplemental insurance offered through Pierce Insurance. If you

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choose to participate, payments for coverage can be deducted directly from your monthly retirement benefit, direct billed, or by bank draft.

Open Enrollment for dental, vision, and identity theft protection takes place Sept. 15 - Oct. 31. If you are currently enrolled, no action is needed. For more information and to enroll in benefits that will be effective Jan. 1, 2024, visit <https://ncretiree.com> or call 855-627-3847.

Thank you for your service to the citizens of

North Carolina and for being a valuable member of the North Carolina Retirement Systems.



www.shpnc.org



<https://ncretiree.com>

Investing in NC's Economy by Investing in State Government

By Secretary of State Elaine F. Marshall

I frequently use this space to address the work that the Secretary of State's Office does to protect seniors from investment fraud, fake charity scams, and counterfeit prescription medicines. Another vital part of our mission is processing and filing new business creations. That work has facilitated incredible growth in new businesses across North Carolina over the past three years.



Our Department has been racing to keep pace with a 70% increase in new business creations—not to mention all the other filings our Department processes, which have also seen double-digit increases. That filing data is essential for a variety of buy, sell, lend, borrow, and investment decisions that businesses make around our state each day, and that help fuel North Carolina's top business rating and economic growth.

The work we do at the Secretary of State's Office is not only essential to new businesses as they open their doors — it can also help them keep their doors open. We know from some of our historical data that about 25% of businesses stop operating by year three, and half are closed by year seven.

Our Department launched a new initiative called **Rural RISE** (Resources for Innovators, Start-Ups and Entrepreneurs) **NC** over a year and a half ago, after surveying some of these new and

established businesses about what they wish they'd known when they first started planning to set up shop. The initiative is designed to help inform businesses of the county-specific low and no-cost resources that are available locally to help keep them open, thriving, creating jobs, and growing their local economies for many years to come. We have a searchable database on our site at www.sosnc.gov/rise that can help direct folks to local resources — including lenders, mentors, and business counselors.

Our small Department works hard to facilitate economic growth across our state, but we are on the brink of a crisis due to chronic understaffing, underfunding, and impending unfunded mandates that could make our mission to serve the business community in a timely fashion impossible in the near future.

I know all of you understand better than most the essential role that unsung and underfunded state and local government agencies and employees play in the economy and the daily life of our communities. Our government workers are our most important resource, and we are seeing the cost of not investing in efforts to recruit and retain staff play out in real-time as agencies across state and local government contend with high vacancy rates. I grew up on a farm, and I know for a fact that when the wagon is overloaded, no ox can move it.

To illustrate how much of a profit center the Secretary of State's Office is to state government, the fees from the registrations we process sent \$190.8 million into the state government's general fund in the 2022-23 fiscal year — a 13% increase —

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while our Department's entire budget is just under \$18 million.

I am proud of the work our Department does to facilitate economic growth and the incredible return on taxpayers' dollars that we give to state

government, and I want to ensure that the people we serve are also keenly aware of the need to reinvest in our top resource – our people – so that North Carolina can maintain its competitive edge as the #1 State to do Business.

Be Prepared This Hurricane Season

By Attorney General Josh Stein

North Carolina's summer storms and scorching temperatures over the past few weeks remind us that we are in the swing of the hurricane season. Hurricane season lasts until November; sadly, we've already seen tornadoes hit and damage our state. These disasters don't just bring stormy skies – they bring scammers, too. It's critical that you prepare to stay safe from severe weather and to protect yourself from scammers looking to exploit your crisis. Follow these tips and stay up to date on guidance from your local and state officials to ensure you're staying safe this summer.

Always plan ahead. Create an emergency plan with your family so you're not caught off guard when a hurricane hits. Be familiar with your town's emergency guidelines and know how you'll evacuate and where the shelters are located. Think carefully about how you'll care for anyone in your family who needs extra attention, like elderly or disabled family members, small children, and pets.

Keep essential documents and supplies handy. If you know severe weather is approaching, be sure to have everything you need packed and ready to go. If you need to evacuate, you don't want to waste time searching your home for what you need. Always prepare a disaster kit, and be sure all household members know where to find it. Include clothing, battery-operated flashlights, and enough food and water for each family member for several days. Make sure you pack important documents like driver's licenses, Social Security cards, insurance cards, bank documents, passports, and bills. Keep a list of emergency phone numbers –



including for our Consumer Protection Division, 1-877-5-NO-SCAM, so you can report scammers if needed.

Watch for price gouging and scams. Scammers and storm chasers exploit the danger and destruction that a hurricane brings. Don't give out personal information to unknown callers, even if they claim to represent government agencies. And if you want to help others by giving to charity, give to charitable organizations you know. Scammers often create fake organizations with compelling names and websites.

If the governor declares a state of emergency, North Carolina's price gouging law goes into effect. That means it is illegal for businesses or contractors to raise their prices unfairly, and our office enforces that law. So, it's critical that you report any suspected incidences of price gouging to us at www.ncdoj.gov/gouging.

Research contractors and businesses you may hire. When the storm passes, your home may have damage that requires a contractor to help with repairs. But don't hire just anyone. Look up online reviews, check the Better Business Bureau website, or call my office to see if the company is reputable. Always shop around for written estimates and read any contract carefully before signing. Make sure you are satisfied with the work before paying the entire bill.

To learn more about how you can be prepared this hurricane season, visit readync.gov. If each of us does our part to prepare, we can recover more quickly when disaster strikes.



www.ncdoj.gov/gouging

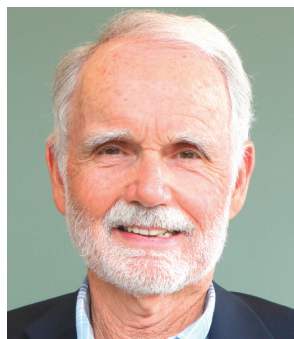


readync.gov

Meet Your NCRGEA Board of Directors

Each of NCRGEA's nine districts has at least one board member to represent and interact with members on a local level across the state. In many cases, there may be two board members for a given district, as well as two At-Large seats.

2022-2023 Association Officers



Dr. Michael Taylor
President
Emerald Isle/District 9
MikeTaylor@ncrgea.org



Robert (Bob) Shepherd
VP/Treasurer
Asheville District 1
BobShepherd@ncrgea.org



Vann Langston
Past President
Raleigh/District 8
VannLangston@ncrgea.org

2022-2023 Board of Directors



J. Thomas Lundy
Hickory/District 2
JThomasLundy@ncrgea.org



Bobby Burleson
King/District 3
BobbyBurleson@ncrgea.org



Nancy Leonard
Clemmons/District 3
NancyLeonard@ncrgea.org



Dr. Doris Carver
Roxboro/District 4
DorisCarver@ncrgea.org



Jerry Monette
New Bern/District 5
JerryMonette@ncrgea.org



Libby Snuggs McAteer
Gastonia/District 6
LibbySnuggsMcAteer@ncrgea.org



OVERWHELMED WITH INSURANCE OPTIONS?

Let your association clarify which are the best Dental and Vision Plans for you.

Choosing a dental or vision plan can be frustrating. You almost have to learn a different language to decipher all the terms used. North Carolina retirees have choices when it comes to dental and vision insurance. When you were employed, you were provided plans, but in retirement, you have the opportunity to select the best plan for your needs. The NCRGEA endorses dental and vision plans with different levels of coverage. This guide will help you compare plans, so you can **make the best choice for you and your family.**

**Best of all, you can enroll anytime on this plan.
There is NO limited open enrollment period.**



The NCRGEA Dental Plan offers:

- Preventive services like cleanings, X-rays and exams (Type 1) are 100% covered!
- Covers exams, cleanings, fillings, crowns and more. The Platinum Plan even includes implants.
- Ability to visit any dentist.
- In-Network providers have agreed to charge you 20%-50% less than their regular rates.
- Access to one of the largest dental networks in the nation, with over 550,000 access points in the United States and over 15,000 just in North Carolina!



Fill out the short worksheet below to see how your current plan stacks up against the NCRGEA Dental plans.

	Gold Plan (Essential Coverage)	Platinum Plan (Most Comprehensive)	Notes On Your Current Plan
Type 1 Services	100%	100%	
Type 2 Services	50%	60%	
Type 3 Services	50%	50%	
Annual Maximum*	\$1,000	\$2,000	
Deductible	\$25 per person per visit**	\$0 per person per visit	
Implants	Not Included	Included	
Enrollment Period	Anytime	Anytime	

*Preventative procedures do not reduce this maximum

**Waived for Preventative Services

Service Explanations:

- 1.** Type 1 Services include oral exams and cleanings, Topical Fluoride Application, Bitewing X-Rays, and Full Mouth X-Rays. This is a partial list of Type 1 covered services. Please see the policy for additional services covered.
- 2.** Type 2 Services include amalgam and resin fillings, periodontal services. This is a partial list of Type 2 covered services. Please see the policy for additional services covered.
- 3.** Type 3 Services include bridges and dentures, tissue conditioning, denture relining, rebasing, and adjusting, and crowns. This is a partial list of Type 3 covered services. Please see the policy for additional services covered. NOTE: Implants are covered under the PLATINUM PLAN ONLY.

How much do the Dental Plans cost?

	Gold Plan (Monthly Rates)	Platinum Plan (Monthly Rates)	Notes On Your Current Plan
Member Only	\$36.12	\$47.76	
Member + Associate ¹	\$72.24	\$95.52	
Member + Spouse	\$85.56	\$107.48	
Member + Family ²	\$119.96	\$133.68	
Member + Children ³	\$70.56	\$74.40	

¹The spouse of a state or local government retiree.

²Children may be covered until their 26th birthday unless disabled.

³Children may be covered until their 26th birthday unless disabled.
Rates valid through 12/31/23.

Eye Care you can count on!

Routine eye exams are not just for correcting eyesight but also the first line of defense for detecting a variety of eye diseases that could potentially rob you of your vision if left untreated.

The NCRGEA Vision Plan offers:

- One of the broadest and most diverse networks nationwide, with thousands of eye care professionals.
- Superior offers the nation's largest network of independent doctors. Choose your provider from over 92,000 access points and more than 5,000 retail locations.
- Reduced co-pays for exams and materials.
- \$130 allowance towards frames (every 24 months), or \$120 towards the purchase of contact lenses (every 12 months).
- Discounts on popular lens options such as anti-reflective coating, progressive lenses, polycarbonate lenses, photochromics (i.e. Transitions), and more.
- 10% - 50% discount on LASIK surgery.



	Superior Vision Plan Monthly Rates
Member Only	\$6.99
Member + Family	\$15.88
Member + Associate	\$13.98

Remember, Your Membership Includes:

- FREE hearing tests and discounts
- \$10,000 AD&D policy
- Identity Theft Protection and Legal Services Discounts
- AMBA Discounts: Savings on Travel, Shopping, Dining, and more!

Plus, access to exclusive insurance plans endorsed by NCRGEA:

- Accident Insurance
- Medicare Solutions
- Long or Short Term Care
- Emergency Medical Transportation
- Term & Whole Life
- Hearing
- Dental and Vision Coverage
- Cancer/Heart/Stroke

Sign up for a **FREE** benefits review at
amba-review.com/ncrgea



New to our Dental & Vision Plans? Here's how to enroll:



ONLINE:

You can enroll securely online by going to ambadentalvision.com/ncrgea.



PHONE:

Call 833-605-0727 & an AMBA benefits representative will assist you in enrolling over the phone.

New members & new retirees who retired in the past year will receive an enrollment packet by mail. NCRGEA members with the current Dental and/or Vision coverage will receive a letter & change forms. **Remember, NO ACTION IS REQUIRED if you are currently enrolled in these plans & do not wish to make any changes.**



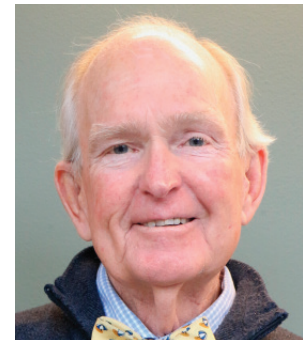
At NCRGEA, we are always looking for ways to provide members even more value. Watch for new enhancements that will be added to your dental plan in January!



Jerry Pinkard
Mint Hill/District 6
JerryPinkard@ncrgea.com



Mary Kay James
Goldsboro/District 7
MaryKayJames@ncrgea.com



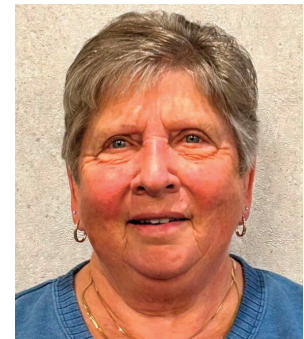
Frank Lewis
Lillington/District 7
FrankLewis@ncrgea.com



Suzanne P. Merrill
Raleigh/District 8
SuzanneMerrill@ncrgea.com



Tom Simmons
Southport/District 9
TomSimmons@ncrgea.com



Mary Ann Hinshaw
Morehead City/District 9
MaryAnnHinshaw@ncrgea.com



Dr. Melissa Bartlett
Carolina Beach/At-Large
MelissaBartlett@ncrgea.com



Dee Freeman
Raleigh/At-Large
DeeFreeman@ncrgea.com

To find out more about your NCRGEA Board of Directors, please go to www.ncrgea.com/about/meet-the-board



Did you know?

Grandparents' Day or National Grandparents' Day is a secular holiday celebrated in various countries; it is celebrated to show the bond between grandparents and grandchildren. It occurs on various days of the year, either as one holiday or sometimes as a separate Grandmother's Day and Grandfather's Day.

In the U.S. it is an official national holiday, signed by President Carter in 1978 and celebrated on the first Sunday after Labor Day.



Safe and Reliable: Protect and Grow Your Retirement Savings

You spent years investing for your retirement, and now here you are. So how do you protect and grow those savings to make sure they cover your needs going forward?

You could keep your money in a standard savings account, but so far in 2023, the average yield on such accounts is only 0.40%, according to Forbes and U.S. News & World Report.

For better returns, consider certificates of deposit as a low-risk addition to your investment options. Also known as CDs, or share term certificates at credit unions, they can help you avoid the ups and downs of the stock market while earning higher yields than a standard savings account.

Lock it in

Considered by experts as one of the safest investments available, CDs pay higher rates because the amount you deposit is locked in for the term you choose. Typically, terms vary from six months to five years, and you're guaranteed the same earnings rate throughout.

Like your other deposit accounts, certificates of deposit are insured up to \$250,000 by the Federal Deposit Insurance Corporation (FDIC) or share term certificates by the National Credit Union Administration (NCUA).

Build a ladder

To maximize your earnings, you can "ladder" your certificates of deposit. That means opening multiple CDs with staggering terms. Be sure to shop around for the most competitive rates!

Then, as each CD matures, reinvest that money into a new CD with the longest term available. Alternately, if you need access to that cash, you can choose to have the money deposited into another savings account.

If you withdraw your money in a CD before the maturity date, you will incur penalties, so make sure you have cash on hand for any immediate needs. And always make financial decisions with your goals and overall strategy in mind.

Growth and reliability are must-haves when it comes to money management. For more money tips, visit civicro.org.





holiday desserts

Submit Entries for the
NCRGEA Dessert Recipe
Book
by October 25, 2023!

Dessert categories are:

- cookies
- pies
- cakes
- miscellaneous





Get yours in TODAY!

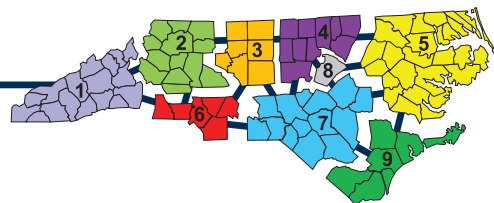
NCRGEA.com/submit-a-recipe

2023 Retiree Pay Dates

September 25
October 25
November 22
December 22



District Community Connections

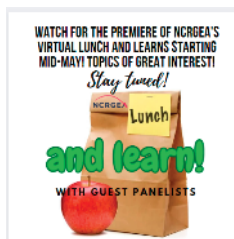


Deryl Davis Fulmer, PhD | Community Liaison

Dear Fellow Retirees,

Can you believe it? Fall is already here! The year has flown by; before we know it, it will be Christmas. Please make sure you send us your holiday recipes, desserts, or drinks that you have enjoyed over the years and want to share. We will publish our first NCRGEA Digital Holiday Recipe Book on November 3rd, just in time to enjoy it during the holidays. Be a part of this exciting and new activity and show off your culinary skills! Here's the link: www.ncrgea.com/submit-a-recipe.

In June, we launched our first Virtual Lunch and Learn webinars, developed to share important topics that will help you to navigate retirement, understand aging concerns, and have information at your fingertips to improve your quality of life. It was held via Zoom on Wednesday, June 28th, from 12:30-1:30 pm. It was entitled: Aging Un-Lonely: Staying Connected for your Health. Over 330 members registered, and over 90 attended. Dr. Megan Smith, UNC-Charlotte; Dr. Cheryl Greenberg, AARP/The Age Coach; and Ms. Rebecca Freeman, NC Division of Aging and Adult Services (DAAS/DHHS) gave the audience useful tools to help with isolation and loneliness. They encouraged participants to reach out to them if they had questions and/or needed resources. It was a great event and start to our Lunch and Learn series.



On July 18th, AMBA representative, Jon Greene, talked about the benefits of AMBA and the Passport that is part of the NCRGEA membership packet. Members really enjoyed learning about these benefits and immediately began to access them.

On August 16th, our third Lunch and Learn was about Aetna's upcoming role as the third-party administrator for the state's Health Care Plan. More than 370 members signed up for this informative session, and they asked a lot of questions.

Our members are requesting more of these educational presentations, so the Lunch and Learns are currently scheduled as a monthly event on Wednesdays from 12:30 – 1:30 pm. Please watch

for the logo and be sure to register to attend. NCRGEA sends information and registration instructions to your email, so it is important that we have your email address. We encourage you to invite friends (members and non-members) to join these events. If you need to provide or update your email address, please send that information to info@ncrgea.com or call our office at 919-834-4652.



In early July, I had the opportunity to attend the CenterWell Primary Care service launch for Medicare patients who live in Durham and surrounding areas. CenterWell is the largest of such services in the US and has locations in other parts of NC as well. Tiffany Roberts, the new market president, stated, "We are truly delighted to bring CenterWell Senior Primary Care to the Raleigh Durham community. Seniors live at the heart of CenterWell's mission, to deliver personalized care that isn't rushed, with a dedicated care team that is accessible and focuses on the unique physical, emotional, and social wellness needs of seniors." For more information about CenterWell Senior Primary Care or to schedule a tour, visit seniorfocusednc.com.



We've heard from many of you, and you are interested in securing part-time employment. The Governor's **Hometown Strong Initiative: Empowering Rural North Carolina** (featured in the July/August edition) may be what you are seeking. Please visit their website: hometownstrong.nc.gov, for more information. Be sure to check it out.



If you are interested in volunteering, please remember the American Cancer Society's Road to Recovery program and Meals on Wheels

Continued on Page 12



Every cancer. Every life.



programs in your area. These organizations are always in need of volunteers across the state! If you are in Wake County, please consider volunteering for the Center for Volunteer Caregiving. Your help is needed!

If you have questions, please do not hesitate to reach out to me at deryl@ncrgea.com.

Please let me know if you want to join your district's Community Advisory Board (CAB). And finally, if you are a new retiree, please consider joining NCRGEA and become active with us!

Happy Fall, everyone!

Deryl
deryl@ncrgea.com
www.ncrgea.com

Which Dental Plan Is Best for Me?

It's open enrollment period for dental insurance coverage for North Carolina retirees who want to enroll in the plan offered through the state. NCRGEA also endorses dental and vision plans through our partner, AMBA, which members can enroll in anytime.

It can be overwhelming to choose the best plan for your needs. You almost need to learn a different language to decipher all the terms used by the insurance industry. The guide in this publication provides the details on the dental and vision plans offered through NCRGEA so you can make the best choice. If you have questions about the plans, feel free to call AMBA at 1-833-784-2184. Knowledgeable representatives are available to help you 8 AM – 6 PM Central.

What's more, NCRGEA is planning some exciting enhancements to its dental plan that will make it even more competitive in the coming months. Watch your email and check the NCRGEA website for details.

NCRGEA members also receive many extra cost-saving benefits as part of their membership, some of which you may not be aware of.

Did you know your membership includes a \$10,000 AD&D policy?

Members are also entitled to FREE annual hearing tests and discounts on hearing products.

As a member, you have access to supplemental plans for long or short-term care, emergency medical transportation, term and whole-life insurance, cancer/heart/stroke policies, and more.

AMBA provides free consultations to help you determine which plans suit your needs. You can request a Benefit Review at www.amba-review.com/ncrgea or call AMBA at 1-833-784-2184.

Take advantage of exclusive savings with AMBA Discounts

As an NCRGEA member, you're automatically enrolled in AMBA Discounts – absolutely FREE! Enjoy big savings on travel, shopping, dining, tech, and more!

Enroll in dental and vision insurance online:
www.ambadentalvision.com/ncrgea.



NCRGEA and its partner AMBA are planning some exciting enhancements to its dental plan that will make it even more competitive in the coming months. Watch your email and check the NCRGEA website for details.



[AMBA Benefit Review](#)

[AMBA Dental Vision](#)

Hitting the Road with NCRGEA

Hello North Carolina local government and state retirees! North Carolina Retired Governmental Employees' Association's in-person Local Outreach Meetings took a short break in July and August, but we're coming back in September stronger than ever.

NCRGEA is back on the road with seven in-person meetings in September and October. We are fortunate to have our good friends from the NC Department of Insurance's Senior Health Information Insurance Program to advise on your open enrollment processes and our representatives from AMBA to offer information on supplemental dental and vision programs. These meetings will be great opportunity get your questions answered by subject matter experts. Mark your calendars, and use the QR code marked "Meetings" to register.

Charlotte—September 21 at 10 AM
St. John's Baptist Church, Broach Hall
300 Hawthorne Lane

Cary—September 27 at 9:30 AM
Herb Young Community Center
101 Wilkinson Ave

Winston-Salem—October 5 at 12:30 PM
Humana Neighborhood Center
Hanes Commons Shopping Center
1045 Hanes Mall Blvd.

Winston-Salem—October 5 at 2:30 PM
Humana Neighborhood Center
Hanes Commons Shopping Center
1045 Hanes Mall Blvd.

Raleigh—October 10 at 10 AM
Humana Neighborhood Center
4430 Fayetteville Rd.

Raleigh—October 10 at 1:30 PM
Human Neighborhood Center
4430 Fayetteville Rd.

Raleigh – October 11 at 1:30 PM
Five Point Senior Center
2000 Noble Rd.



Fall Conference season is upon us, and we are excited to be heading to Statesville, Durham, and Greenville with a host of speakers, programs, food and special guests. You may register online using the "Fall Conferences" QR code at the bottom of this article or by calling the NCRGEA offices at 1-800-356-1190.

Statesville – September 13
Statesville Civic Center
300 South Center Street

Durham - September 19
Durham Convention Center
301 West Morgan St.

Greenville – September 26
Greenville Convention Center
303 SW Greenville Blvd.



Meetings



Fall Conferences

FAS Forward with Us!

Did you know that State Employees' Credit Union (SECU) has local advisors who are fully devoted to helping members with comprehensive financial planning services? From insurance and investments to managing retirement risks to estate planning and trust services, members have access to the services they need to help achieve and maintain their financial goals. Dedicated specialists can help members plan their financial future at any SECU branch location.

The advisors, titled Financial Advisory Services (FAS) specialists, are salaried employees who are committed to acting in our members' best interests. This unique business model allows us to focus on our mission—providing personalized services to help members meet their financial needs and objectives—while remaining committed to the long-established SECU philosophy of People Helping People® and member-focused service.

Everyone can benefit from discussing financial needs and goals with a professional. Our Financial Advisory Services specialists can help members get started by working together to identify financial objectives and prioritize the next steps. They can help implement strategies designed to meet short and long-term goals. Additionally, they can objectively review an existing plan to confirm strengths and areas for improvement or important consideration. Finally, our advisors can help members monitor and adapt their plans over time to increase the likelihood of being prepared for both expected and unexpected life events.

SECU is invested in our members' success and

well-being! Our goal is for our members to leave a meeting with our advisors, knowing they have an advocate and coach who will be by their side on their financial journey. Contact your local branch and ask to speak to a FAS specialist today! Not yet an SECU member? Join today to access these and our many other financial services.

Life insurance is offered through SECU Life Insurance Company, a wholly-owned subsidiary of State Employees' Credit Union. Investment advisory services are offered through Credit Union Investment Services. Securities are offered through SECU Brokerage Services: member FINRA, SIPC. Trust Services are offered through Members Trust Company, a federal thrift regulated by the Office of the Comptroller of the Currency. Securities, Trust, and Insurance products are not Credit Union deposits, are not obligations of or guaranteed by the Credit Union or Members Trust Company, and are not insured by the NCUA or any federal government agency. Securities and Trust products involve investment risks, including possible loss of principal invested. Insurance products are subject to underwriting. Investment, Trust, and Insurance representatives are Credit Union employees who may accept deposits. Investment and Insurance representatives are licensed in North Carolina only.



SECU Membership



2024 State Health Plan Open Enrollment Medicare Outreach Events

Open Enrollment is October 9th-27th.

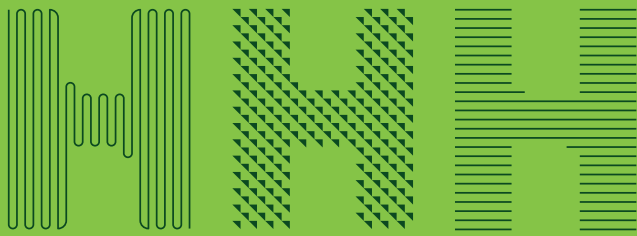
Learn more about your 2024 health plan options to help you make the best choice for 2024!

Plan to attend one of the State Health Plan's Medicare Outreach events. Learn more by visiting the State Health Plan's website at www.shpnc.org or by using this QR code.



www.shpnc.org

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Human care is different. Just like you.

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to healthcare™

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**ARE YOU
GETTING
EVERYTHING
YOU DESERVE?**

NCRGEA
— NORTH CAROLINA —
RETIRED GOVERNMENTAL
EMPLOYEES' ASSOCIATION

AMBA

TAKE ADVANTAGE OF ALL YOUR MEMBERSHIP PERKS AND BENEFITS

Fill The Gaps In Your Insurance Coverage

Coverage You are eligible for exclusive insurance plans that are endorsed by NCRGEA:

- Dental and Vision coverage
- Hearing Insurance
- Accident Insurance
- Medicare Solutions
- Long or Short-Term Care
- Emergency medical transportation
- Term and Whole Life
- Cancer/Heart/Stroke

Membership Includes:
FREE hearing tests and discounts
\$10,000 AD&D policy

Enjoy savings on travel, shopping, dining, tech and more with **AMBA DISCOUNTS!**

Get in touch for information about these programs or to arrange for a **FREE** Benefits Review!

Call: **1-833-784-2184**

Visit: **www.amba-review.com/ncrgea**



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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



Twitter



LinkedIn



YouTube

IMPORTANT PHONE NUMBERS

NCRGEA.....	1-800-356-1190
In Raleigh Area	919-834-4652
AMBA: Dental/Vision Enrollments	1-833-733-1605
The Standard Dental (Claims)	1-800-547-9515
Superior Vision (Claims)	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
Start Hearing Program.....	1-888-791-0106
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