

Local Government: Framing the Conversation Going Forward

North Carolina's strength, beauty, language, and allure come from its land as much as the people who reside in its 100 counties and 552 distinct municipalities. It's no wonder that our great state has held the distinction of having more dialects than any other state in the United States, driven by its diverse geography from the mountains to sea and the people who have inhabited it from the past to the present. From the lush 221 square miles of Clay County in the far western corner of our state to the expansive Dare County in the east with its 1,562 square miles — we have something special.

The governance of these distinct and unique areas of the state consisting of cities, towns, and villages is consequentially complex, due to the variety of needs dependent on population, geography, and economic factors. The General Assembly grants charter authority for each entity to operate as a governing body under the state statutes and constitution. Hyde County's three residents per square mile require fewer government services than Mecklenburg County's 2,055 residents per square mile, though each scenario brings its own challenges to the citizens, county managers, and commissioners. Services offered to residents — and even the benefits offered to local government employees — can vary fairly dramatically. A prime example of this difference in benefits is participation in the Local Government Employees Retirement System (LGERS), which is an optional benefit that may or may not be offered by county or municipality.

LGERS is administered by the Office of the Treasurer and relies on its Board of Trustees to act as the decision-making body regarding its policies and operations. The LGERS Board of Trustees is comprised of 13 members with some serving on the TSERS Board as well. Among the Trustees are

its two ex-officio members, the State Treasurer (who chairs the Board), and the Superintendent of Public Instruction. Two appointments are made by the General Assembly, and the Governor appoints eight members representing local government in these areas:

- A mayor or member of a governing body in a city or town
- A city manager
- A county manager
- A county commissioner
- A law enforcement employee
- A local government employee
- A retired government employee
- An active or retired member of the Rescue Squad Workers' Pension Fund

Prior to 2006, the General Assembly provided cost-of-living adjustments (COLA) to LGERS participants as part of its budget legislation process. Since 2006, it has delegated responsibility to the LGERS Trustees, but within the framework of these existing legislative restrictions:

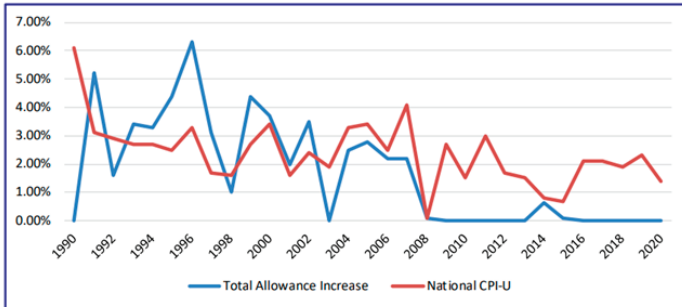
- Currently allows them to provide up to 4% as long it does not exceed the Consumer Price Index.
- Only allows a COLA to be paid based on record of investment gains and losses during the preceding three-year period.

As the chart on the next page shows, investment losses with the 2008 Great Recession set a course for the widest historical disparity between retirement disbursements and inflation.

What is not reflected on this chart, from 2021 to present, is an additional 16% increase in the CPI-U (inflation rate) . To put context to these roughly 30

Continued on Page 2

The graph below provides a 30-year history of allowance increases for LGERS and the national CPI-U.



months, is the reduction in buying power is nearly the same as what occurred in the decade between 2010-2020 (17.6 %). The current reality brings stagnated cost-of-living adjustments for retirees, with contributing factors being changes in the legislative administration of LGERS, rising costs to the counties and municipalities to level up the fund, and the actuarial lowering of return expectations for the fund.

I share this information with NCRGEA members, with the general public, and with any of our elected leaders so that, together, a dialogue can begin on finding opportunities to begin moving

forward — away from the current state of “no COLA” for government retirees. TSERS and LGERS participants have significant shared histories and outcomes in regard to COLA. But some unique components of LGERS compared to other pensions managed by the Office of the Treasurer will require broader partner collaborations to resolve these COLA challenges. Casting the vision for a prosperous North Carolina will require a vision for the significant portion of its citizens who work and retire from public service, or North Carolina will fall short of its full potential.

In closing, I leave you with quote by Albert Einstein that “no problem can be solved from the same level of consciousness that created it.” In context of this message on LGERS, the forces that brought us to this point are to be noted but cannot tether new and innovative ways to improve the lives of governmental retirees, maintain a talented and loyal public service workforce, and encourage the broader economic prosperity of North Carolina.

Sincerely,
Tim O’Connell, MPA
Executive Director

IN THIS ISSUE

Local Government: Framing the Conversation Going Forward.....	1
NCRGEA Conferences: See You in September	3
The More Things Change, the More They Stay the Same	4
Working in Retirement	5
Ask Before You Invest to Protect Your Retirement Nest Egg	6
Retiree Pay Dates.....	6
District Community Connections	7

Play It Safe: 3 Ways to Succeed in a Digital World	9
Social Security Administration Needs Your Help Stopping Scammers	10
NCRGEA: Living Comfortably in Retirement.....	11
Protect Yourself from Scams	12
Local Outreach Meetings.....	13
NC Extension: Growing Your Knowledge of the Digital World.....	14
Important Phone Numbers.....	16

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

For address changes, suggestions or comments, please contact:
NCRGEA • 528 Wade Avenue • Raleigh, NC 27605
919.834.4652 • 1.800.356.1190 • www.ncrgea.com

To receive **Living Power** newsletter electronically, please send an email to info@ncrgea.com and include your full name and the city where you live.

NCRGEA Conferences: See You in September

Plans are underway for the upcoming NCRGEA Fall Conferences, and we are excited to be heading your way in September at three locations across the state. On Wednesday, Sept. 13, we will be at the Statesville Civic Center; On Tuesday, Sept. 19, you can find us at the Durham Convention Center; and on Tuesday, Sept. 26, the final NCRGEA Fall Conference will be held at the Greenville Convention Center.

Back by popular demand will be some improvements to the schedule and changes in events and sponsor participation, which were introduced last spring at our conference in Hendersonville and scored highly in survey results. Get ready for plenty of local flair at each conference, including an outstanding lunch served by a local caterer focusing on regional, featured food from the area, and exciting door prizes from local merchants. Another local angle includes having a representative from the local NCSU Cooperative Extension office on hand to lead a presentation on a regional landscaping topic and answer attendees' questions. "We are making a point to highlight the cultural aspects of each community," said Tim O'Connell, NCRGEA Executive Director.

Each conference will have our partnering sponsors ready to discuss many aspects of retired life – from healthcare to social security to hobbies and activities. Sponsors will start the session with quick, two-minute introductions, which provides attendees with an overview, helping them decide how to engage throughout the day by to the information and assistance most important to them.

Stephanie Bias, a representative from the



North Carolina Department of Insurance's Seniors' Health Insurance Information Program (SHIIP) said, "The approach of the two-minute greeting by the sponsors made a big difference to attendees. It put a face with a name, agency, or business, so attendees could target their visits to the exhibit booths."

The schedule will allow time for attendees to visit the information tables, visit with each other, and make new friends.

"One of our goals is to bring retirees together," said O'Connell. "This allows them to share ideas and make connections. This time together also allows staff to get new ideas for future programs and events."

Look for invitations and additional information coming soon with details on registering for NCRGEA's Fall Conferences in Statesville, Durham, and Greenville.

Did you know?

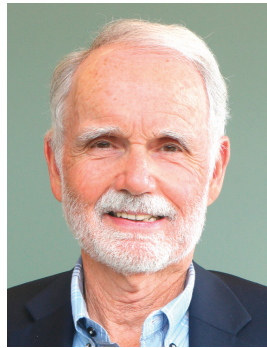
July 23 is "Parents' Day." It was established in 1994 when President Bill Clinton signed Congressional Resolution 36 U.S.C. § 135 – Parents' Day into law.

The aim of National Parents' Day is to promote responsible parenting and encourage positive reinforcement by parents for children. It goes the other way as well, as the day also celebrates the sacrifices of parents and the unparalleled bond of love between parents and their children.

The More Things Change, the More They Stay the Same

By Mike Taylor

In 1849, French writer Jean Baptiste Alphonse Karr wrote, "The more things change, the more they stay the same." He was not talking about your association at the time; after all, the North Carolina Retired Governmental Employees' Association (NCRGEA) was not founded for another 121 years in 1970.



But, if you look at our history through the past 53 years, that proverb holds true to both the reason your association was created in the first place and to what we have been doing over the last half-plus century.

Your association counts its history back to 1970 when a group of Wake County retired state and local government public servants met, but there is little in the way of records dating back 53 years ago.

Most of our records began in 1973.

We do know your association had a membership of about 1,850 members in 1972, a number that had more than doubled by 1974 to almost 3,900 retired public servants. Today, we count over 60,000 members.

Also, in 1973, if your retirement and social security totaled more than \$500 a month, your dues were five bucks a year. Of course, those founding members only funded an annual budget of roughly \$10,000. So, yes, dues are higher today, funding a budget of over \$2 million.

In October 1973, then NCRGEA President Craig L. Earnhardt wrote that the "declared purpose is to advance, promote and defend...the rights, interest, and welfare of retired employees." Today, our mission statement, rewritten in 2021, stays true to that original charge: "to advance, promote and defend the benefits, interests, and well-being of North Carolina's retired state and local public servants."

Something else that sounded very familiar from our historical file was a news release from

the US Department of Labor which noted very high inflation! That release from December 21, 1973, was not exactly "glad tidings of great joy" for the Christmas season. Our membership deals with the same issues today when prices are much higher than just a year ago.

Additionally, the 1973 version of your association, just like we are today, was also focused on cost-of-living adjustments (COLAs).

Keep in mind that state salaries were low and pensions even lower, so when you see there were 22% increases for retirees, bear in mind these were public servants who retired from 1942-1958! Those who retired from 1959-1962 received a 17% increase. There were other increases for those who retired through 1969. In 1973 there was also a 3.4% COLA. But again, keep those numbers in perspective when considering there were only about 205,000 members in the retirement system in 1973. Today, the State Treasurer administers several retirement systems, which include about 875,000 active and retired public servants.

Something else to consider in this historical review: in 1970, when your association was just beginning, North Carolina had a population of just over 5 million residents. The last census in 2020 shows that NC's population has more than doubled to about 10.6 million.

So, the Old North State is twice as large, and as retired public servants, we worked at various times during the last half-century when the population literally exploded. During that same stretch, as more and more residents required more and more services, the difficulty of our jobs increased as well. The facts are very clear; we are the public servants who guided this state through a half-century of unprecedented growth! Our job at your association is to remind the decision-makers of that fact every chance we get, just like that letter from 1973 spells out. Things have changed, especially the size and scope of state and local government, but so, too, have the resources available to state and local governments. Those decision-makers need to remember who got them here!



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

Working in Retirement

By Treasurer Dale R. Folwell, CPA

You worked hard to teach, protect, or otherwise serve the citizens of North Carolina and your years of service earned what may be the cornerstone of your retirement income – your monthly pension benefit. This benefit is comprised of your monthly contributions, employer contributions



and investment earnings. The North Carolina Retirement Systems (NCRS) is the ninth-largest public pension fund in the country, widely regarded as one of the best-funded in the nation. This is good news! As a retiree, you can feel secure in knowing what you earned will be delivered.

While you are in retirement, you may decide to return to work in some capacity to stay busy, expand experiences or supplement income. Working in retirement keeps you active, engaged and connected to the community, and we find many of our retirees want to return to work.

Over time, the North Carolina General Assembly has enacted, and amended, laws governing returning to work for all retirees of the North Carolina Retirement Systems. The laws do not restrict you from gaining employment with a private entity or another Retirement System in North Carolina. However, if you retired from a system such as Local Governmental Employees' Retirement System (LGERS) or the Teachers' and State Employees' Retirement System (TSERS), there are certain return-to-work laws that apply to taking a position in the same system. As a retiree, you are responsible for knowing and abiding by the return-to-work laws that apply to your specific situation.

First, let's define retirement. Retirement is the commencement of monthly retirement benefits along with a termination of employment. It is the complete separation from active service with no intent or agreement, express or implied, to return to service with an employer that participates in the system from which you retired. There must be a full stop in employment and a break from work for a specific amount of time. LGERS requires a one-month break while TSERS requires a six-month break. If you have a pre-arrangement to return to work in any capacity or take on full, part-time

or temporary employment during this time, your benefit will be suspended, and you may be required to re-apply for retirement.

After the required break, you may decide to work in a position that requires membership. In this case, your benefit would be suspended. If you return to work with the same system in a position that does not require membership, you may continue to receive your monthly retirement benefit. However, there is an annual allowance which is unique to each retiree.

As a retiree who returns to service in the same system, you can earn whichever is greater:

- 50% of your gross pre-retirement salary (excluding termination payments) or
- \$39,660 (2023 amount)

We make it easy for you to check your earnable allowance each calendar year. Simply log in to your secure ORBIT account ([ORBIT.myNCRetirement.com](https://orbit.myNCRetirement.com)) and click View Earnable Allowance in the left navigation. If you have questions about an employment opportunity, earnings limitations and impacts on your retirement benefit, please contact NCRS at nc.retirement@nctreasurer.com.



Congratulations on your retirement and thank you for your service to the citizens of North Carolina.

Important links:



[myncretirement.com/
retirees/return-work-laws](https://myncretirement.com/retirees/return-work-laws)



orbit.myncretirement.com



myncretirement.com



nctreasurer.com

Ask Before You Invest to Protect Your Retirement Nest Egg

By Secretary of State Elaine F. Marshall

An essential part of financial planning for retirees is protecting your nest egg from fraud. As more investors worry about potential losses to their retirement funds related to economic disruption and global inflation, it's wise to beware of schemes touting quick, guaranteed returns. Fraudsters prey on our fears – including our fear of missing out – and use what's in the headlines to draw in victims.

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



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

That means North Carolina is also a destination state for scam artists.

From precious metals schemes perceived as being "safe" to hype about Artificial Intelligence (AI) investing, scam artists know how to tailor their pitches to what will lure investors and win their confidence.

So, please remember – if it sounds too good to be true, it probably is. And most importantly, "Check Before You Write One" means please always call our North Carolina Investor Hotline at (800) 688-4507 or email us at secdiv@sosnc.gov before investing.



Our Securities Division staff can tell you if the person offering you an investment opportunity is actually registered to sell securities in North Carolina, and – just as importantly – whether the investment offering itself is registered. If the answer to either of those questions is no, your best plan to protect your money is to steer clear of that investment – and call the NC Secretary of State's Investor Hotline to report it.

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

2023 Retiree Pay Dates

July 25

August 25

September 25

October 25

November 22

December 22



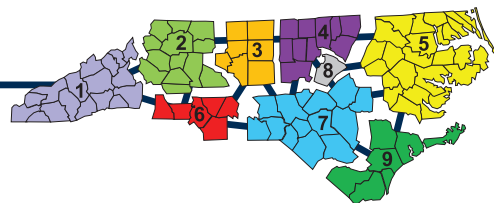
Did you know?

August 20 is "Senior Citizens Day." According to Merriam-Webster Dictionary, the term means, "an older adult and especially one who is 65 or older" and was first used in 1918.

For a list of discounts available to "Senior Citizens" at restaurants, grocery stores, travel and other locations in NC, scan this QR code.



District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

Dear Fellow Retirees,

Summer is here! It is good to get out and enjoy the sunshine and the warm weather. Say "Hello" to your neighbors. Let's combat loneliness and isolation and make sure we are aging gracefully, in good health and un-lonely!

In May I attended the NC Partnership to Address Adult Abuse Conference and learned about various types of abuse and how to avoid being a victim. Not only are there physical and mental abuses, but financial abuse is growing. With more sophisticated scammers on the horizon, we should be aware of caretaker, phone, text and email scams. Billions of dollars are lost each year because victims give access to their bank, IRS, and other financial accounts. The main advice is, if it does not feel right, please don't act. Stay alert and vigilant! No one is exempt!

I am excited to announce that Governor Roy Cooper's **Hometown Strong Initiative: Empowering Rural North Carolina with Government Retirees** is underway. A new proposal of this initiative is to hire government retirees as part-time employees to assist with grants and administrative work. This strategy aims to bridge the resource gap faced by rural communities while tapping into the invaluable expertise and experience of retired government personnel, a win-win solution. Thus, rural communities gain access to a talented pool of individuals who possess intricate knowledge of administrative processes and grant applications. This innovative approach sets a positive precedent for bridging the rural-urban divide and fostering inclusive progress throughout the state. For more information visit: hometownstrong.nc.gov. For your convenience, here is the link: tinyurl.com/ym3wjvhy.

**HOMETOWN
STRONG**
COMMUNITY FOCUSED PARTNERSHIPS

There are two new volunteer opportunities that I want to highlight. The **American Cancer Society's Road To Recovery** program provides transportation to and from treatment for people

with cancer who do not have a ride or are unable to drive themselves. Executive director Richard Averitte states that, "Driving patients to lifesaving treatment is one of the most meaningful volunteer experiences one can have with the American Cancer Society. Retirees are currently volunteering and we want to share these opportunities with retirees across the state." More information on being a driver can be found



Every cancer. Every life.

at Be a Road To Recovery Volunteer (cancer.org). If you are interested in volunteering or need services from this organization, please visit: www.cancer.org for more information.

Secondly, volunteers are needed in Wake County! The **Center for Volunteer Caregiving** supports older adults who live independently in Wake County with volunteer services such as transportation to medical appointments and grocery stores, friendly visits for seniors who are isolated, light home chores, grocery shopping for those who can't leave their home, and respite visits for family caregivers who need a break from taking care of a loved one 24/7. The Center is seeing a tremendous demand for its volunteer services and is looking for volunteers all over Wake County. Volunteers are asked to commit to at least one year of service with a minimum of 3 hours per month. To sign up, visit the Volunteer page at www.volunteercaregiving.org. Last year, its volunteers provided more than 10,000 hours of services to older adults.



Please remember that Meals on Wheels (MOW) still needs you. Please continue your volunteer efforts with them and/or sign up to volunteer as a driver or for another service needed all across

District Community Connections *cont'd*

North Carolina. If you have trouble with any of these volunteer opportunities, please do not hesitate to reach out to me at deryl@ncrgea.com.

If you are interested in joining your district's Community Advisory Board (CAB), please let me know. If you are a new retiree, please consider joining NCRGEA and become active with us!

And finally, please submit your stories to share on Facebook about your journey as a NC retiree. Please go to our Facebook page and learn about your fellow retirees as well as other important information at (20+) NC Retired Governmental

Employees Association | Facebook . While you are on Facebook, please "like" our page! Stay tuned for upcoming activities, including our new Lunch and Learns. Visit our website at www.ncrgea.com for more information.

Happy Summer Everyone!

Deryl
deryl@ncrgea.com
www.ncrgea.com



holiday desserts

**Submit Entries for the
NCRGEA Dessert Recipe
Book
by September 30, 2023!**

Dessert categories are:

- cookies
- pies
- cakes
- miscellaneous



Get yours in TODAY!
NCRGEA.com/submit-a-recipe

Play It Safe: 3 Ways to Succeed in a Digital World

Advice is everywhere when it comes to protecting your identity, bank accounts, health information, and other online data. All that information can be overwhelming, so here are three key but easy points to keep in mind.

Long and strong

Passwords are old news! Instead, secure your online accounts with “long and strong” passphrases of 15 characters or more.

A passphrase is a series of three to four words strung together with characters and symbols, complex enough to be secure. For example, “door desk computer phone” could become “dOord3sk!computer?phone.”

Also, protect your passphrases with two-factor authentication (2FA) whenever available. The account you are trying to log into will send a one-time code to your mobile phone or email to confirm it’s really you trying to log in to an account.

Be a miser

Once you create your accounts and passphrases, keep them to yourself.

Sign into your accounts each time rather than checking the “save password” box. And always log off after your sessions, even if you’re on a personal device.

Don’t send your passphrases via email. Provide

them over the phone, or allow web browsers to save them.

For your computer or laptop, use the most up-to-date operating system and set it to check for and install manufacturer updates automatically. Installing antivirus, malware protection, and ad-blocking software is also wise.

Read the fine print

While privacy policies won’t make the bestseller list, they’re important. Before consenting to any policy, please read through it to make sure you understand the types of personal information collected, the security status of that data, and how the policyholder might share it with third parties.

If the website or app allows, choose the settings that fit your comfort level for sharing. The same goes for cookies, those small files of information that sites store on your device meant to improve your user experience.

In our digital world, it’s essential to know how to protect your information and avoid identity theft and account fraud. At Civic, North Carolina’s digital-first Credit Union, we promote online safety for all. For more helpful security tips, visit civicfcu.org/security.

A photograph of a man and four children playing on a wooden seesaw in a grassy park. The man is sitting on one end, and the children are on the other. The background shows trees and a clear sky.

**NEVER GO DOWN
WITH THE STOCK
MARKET AGAIN**

GET STEADY INCOME, WITH NO DOWNSIDE RISK, WITH A FIXED INDEX ANNUITY.

If you never want to get jolted by sudden changes in the stock market, then a Fixed Index Annuity may be for you. With this annuity, your income is locked in, with a guaranteed interest rate. Plus there are multiple payout options.

Learn more: **1-866-610-4558**

amba-review.com/NCRGEA



This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice. Please consult with a professional specializing in these areas. These products are not insured by the FDIC or any government agency, and are not deposits of or guaranteed by a financial institution.

Social Security Administration Needs Your Help Stopping Scammers

The Social Security Administration and its Office of the Inspector General (OIG) continued to raise public awareness about Social Security imposter scams during the fourth annual “Slam the Scam” Day on March 9. Social Security scams – where fraudsters pressure victims into making cash or gift card payments to fix alleged Social Security number problems or to avoid arrest – are an ongoing government imposter fraud scheme.

For several years, Social Security impersonation scams have been one of the most common government imposter scams reported to the Federal Trade Commission. Social Security has made concerted efforts to address this issue, through extensive outreach and investigative initiatives. These efforts have made a significant impact, reducing money reported lost to Social Security scams by 30 percent from 2021 to 2022.

“I am proud of the work we have done to combat Social Security imposter scams and raise public awareness,” said Kilolo Kijakazi, Acting Commissioner of Social Security. “We will continue to use every tool at our disposal to protect the public and their critical benefits. We urge Americans to remain vigilant, do not give out personal information or money, and report any scam attempts.”

Scammers use sophisticated tactics to trick potential victims into disclosing personal and financial information. Typically, they use these P’s – Pretend, Prize or Problem, Pressure, and Payment.

For example, scammers pretend they are from Social Security in phone calls or emails and claim there is a problem with the person’s Social Security number. The scammer’s caller ID may be spoofed to look like a legitimate government number. Scammers may also send fake documents to pressure people into complying with demands for information or money. Other common tactics include citing “badge numbers” and using fraudulent Social Security letterhead to target individuals for payment or personal information.

Social Security will never tell you that your Social Security number is suspended; contact you to demand an immediate payment; threaten you with arrest; ask for your credit or debit card numbers over the phone; request gift cards or cash;

or promise a Social Security benefit approval or increase in exchange for information or money.

Social Security employees do contact the public by telephone for business purposes. Ordinarily, the agency calls people who have recently applied for a Social Security benefit, are already receiving payments and require an update to their record, or have requested a phone call from the agency. If there is a problem with a person’s Social Security number or record, Social Security will typically mail a letter.

“Working with our law enforcement and private sector partners to inform consumers about scammers and their deceptive practices remains a priority for my office. Slamming the scam begins with consumers quickly taking a step to hang up the phone, or delete suspicious texts and emails, without responding to the scammers,” said Gail S. Ennis, Inspector General for the Social Security Administration. “That remains the easiest and most effective method to avoid falling prey to these vicious scams.”

To report a scam attempt, go to oig.ssa.gov or use the QR code below.



*Office of the Inspector General,
Social Security Administration*



NCRGEA: Living Comfortably in Retirement

Retirement is a new life phase that can be both exciting and intimidating. One of the most significant challenges that retirees face is ensuring they have enough resources to live comfortably in their golden years. However, there are many ways that seniors can achieve financial security and enjoy a comfortable retirement. Here are some creative ideas on how seniors can retire and maintain their standard of living.

1. **Do The Math:** How much money do you need yearly to retire and live comfortably? Sit down and determine the amount needed with family, a financial planner, or an accountant. Once you have determined the sum needed, plan to receive this amount as income. This income can come from pensions, 401(k)s, IRAs, and other sources such as annuities, investments, or inheritances.
2. **Minimize Debt:** When you retire, it is essential to have minimal, or even no, debt. While still working, you should endeavor to pay off your mortgage, car loans, and credit cards. It is also important to avoid accumulating debt in retirement as it can drain your retirement savings and reduce your income.
3. **Reduce Living Expenses:** Consider where you can reduce your living expenses. This can include moving into a smaller home, purchasing a less expensive car, or removing unnecessary expenditures. Seniors who live within their means are less likely to run out of money in retirement.
4. **Consider Part-Time Employment:** Many seniors choose to work part-time in retirement to earn a little extra spending money. While this not only supplements your retirement income, it can help keep you active and engaged and provide a sense of purpose. You might already have a hobby or interest that could be turned into part-time work.
5. **Take Advantage of Senior Discounts:** Everyone loves saving money, so take advantage of senior discounts. Many businesses offer discounts to customers who are 55 and older. These discounts can be significant, ranging from 10%

to 50% off regular prices. In addition, active NCRGEA members can access Passport, an online savings portal that can save you money on everything from electronics to travel.

Finally, contact AMBA, the North Carolina Retired Governmental Employee's Association's (NCRGEA) benefits partner, to request a FREE benefits review. A benefits review can help determine if you have any gaps in essential coverages you should have as a retiree, such as Dental, Vision, Life Insurance, Long-Term Care, Emergency Medical Transportation, the Passport Discount Plan, and others.

AMBA has assembled an excellent team of insurance professionals, led by Tony Prince, dedicated to putting the needs and interests of NCRGEA members before their own.

Members can schedule a free benefits review by calling 1-800-933-2717 or completing a short form online at AMBA-Review.com/NCRGEA. You can also scan the QR code below. If you are not yet a member of NCRGEA, please call 1-844-385-4359 to join today.



Protect Yourself from Scams

Each year, many people fall victim to scams. Learning about steps you can take to help keep yourself safe is important.

Facts about scams

The word “scam” is slang for fraud. Fraud occurs when attempts are made to mislead someone with the promise of goods, services, or financial benefits that do not really exist, were never planned to be provided, or were misrepresented.

Scams are often considered “the crime of the 21st century.” People who commit fraud or scams may be well-educated and highly organized. In some cases, they’re close friends and family members.

Scams are stressful. The effects of scams are far-reaching. Not only do victims often have to deal with substantial financial stress, but they may also experience severe stress, anxiety, difficulty sleeping, and depression.

Each year, crooks use clever schemes to swindle millions of people. One way to protect yourself is to be aware of scammers’ tactics.

During open enrollment and throughout the year, watch out for Medicare scammers.

Scammers claiming to be from Medicare and

Medicaid services call seniors requesting personal information to issue a new Medicare ID card.

Never respond to a phone request to confirm your identity. Medicare will not call, email, or visit you for personal information.

What you need to know: Medicare numbers should be protected as you would a credit card, debit card, or bank account information because Medicare fraud is common.

When in doubt, call Medicare directly at 800-MEDICARE (800-633-4227).

For more information on this, please go to, www.ncoa.org/age-well-planner/resource/protection-from-medicare-scams



Humana®



Enjoy a fun, healthy experience in your Carolina community

Your local Humana Neighborhood Center® offers many services and resources to help you stay connected to your health, connect with friends and so much more. From Raleigh to Winston-Salem to Charlotte to Asheville and Greensboro, we're proud to serve North Carolina.



Visit us in person or online. Discover what's happening at HumanaNeighborhoodCenter.com.

Humana® A more human way to healthcare™

Y0040_NCHLKCGEN_C



Local Outreach Meetings

Hello North Carolina retirees! North Carolina Retired Governmental Employees' Association's in-person Local Outreach Meetings have had wonderful turnouts, and the number of attendees is steadily growing as word gets out about the value of these meetings.

Josephine Lanier, Human Resources Community Outreach Coordinator and Insurance Director, conducted meetings in May in Barco/Currituck, Elizabeth City, Rocky Mount, High Point, Greensboro, and Burlington. Seventy-nine NCRGEA members and guests attended.

Faytie Johnston attended the Elizabeth City outreach meeting and said how much she really enjoys the newsletter, reads it cover-to-cover, and finds the information and articles very timely and informative.

Lanier agrees and says this is one of the ways NCRGEA keeps its members up-to-date with what's going on in the General Assembly and around the state.

Karl Sanders, a retiree and NCRGEA board member, attended the Rocky Mount meeting.

"These Local Outreach Meetings put NCRGEA in the rural local towns as well as the bigger cities," said Sanders. "This is a great way to reach out

to our smaller local communities and show them we care about their membership and are here to support their retirement needs."

Frank Raynor Jr. enjoyed the Burlington

Continued on Page 14



Jeanie Schepisi, Field Operations Manager, Seniors' Health Insurance Information Program (SHIIP), standing, right, speaks to NCRGEA members and guests during a Local Outreach meeting in Greensboro. Schepisi explained how SHIIP assists state and local government retirees manage Medicare decisions and answered attendees' questions.



Josephine Lanier, standing, right, NCRGEA's Human Resources Community Outreach Coordinator and Insurance Director, talks with Association members and their guests at a Local Outreach meeting in Wilmington. Lanier coordinates small group meetings throughout the state in an attempt to better serve members.

meeting. He told Lanier that he hopes NCRGEA does this again next year.

One of the main things Lanier loves about the Local Outreach Meetings is the interaction between the attendees. When she reminded everyone at the meeting that the NCRGEA membership is free after the age of 90, a gentleman raised his hand and said he would be 91 this year and already enjoys his free membership. The whole room clapped for him.

One of the highlights of the May meetings was having Jeanie Schepisi from North Carolina's Department of Insurance attend all of them. Schepisi talked about SHIIP and how it helps retirees navigate the health insurance maze. She emphasized SHIIP helps Medicare beneficiaries

better understand their Medicare coverage options and benefits, and that SHIIP does not try to sell the retirees any plans. For more information on SHIIP, call 855-408-1212, or visit their website at Medicare and Seniors' Health Insurance Information Program (SHIIP) | NC DOI.



The Local Outreach Meetings program will take a break during the summer months since many retirees travel and cannot attend. If you would like to see a meeting in your area, please send an email to Josephine@ncrgea.com or call NCRGEA's office at 919-834-4652.

NC Extension: Growing Your Knowledge of the Digital World

The North Cooperative Extension has received a \$1.33 million grant that will allow it to greatly expand its digital skills training programs, including for older North Carolinians. The grant comes from the Office of Digital Equity and Literacy, as part of the Division of Broadband and Digital Equity within the Department of Information Technology. The award was earmarked to hire digital skills agents in participating counties and train existing agents to host digital skills educational opportunities in their communities.

"It's right in our wheelhouse to be doing this," Kenny Sherin, Broadband Access and Education Coordinator and County Extension Director said. "North Carolina Extension has always been there to help society adjust to new changes. It's part of our DNA. Just as Extension helped farms modernize at the turn of the century, here we are again facing a new technological shift."

Broadband access is an important issue for older adults. According to a study conducted by the Older Adults Technology Services from AARP (OATS), 22 million U.S. seniors lack broadband internet access at home. With some parts of North Carolina having as much as 25% of the population over sixty-five years of age with no access to the internet, there is a great opportunity to make an impact on many lives. While the rates

of broadband adoption among the oldest users are low, the frequency of use among those who do have high-speed access is relatively close to the usage levels of younger users. Looking at adults ages 65 and older who have high-speed internet connections at home, 72% say they use the internet on a typical day.

Ensuring digital inclusion for older adults means overcoming five key barriers: access, installation, knowledge, design, and trust. Providing high-speed, low-cost internet and devices, along with installation and support, is foundational for addressing connectedness. Telehealth can help families and elderly patients in the following ways:

- Reduce the burden and cost of certain travel expenses.
- Reduce the number of unnecessary hospital visits.
- Reduce the stress put on at-home caregivers.
- Improve overall patient satisfaction

This initiative is an amazing example of the good work those in public service do to make North Carolina stronger and more desirable, just as you have done as retirees of state or local government in the years prior. If you want to learn more about this program being delivered through NC Extension, visit the website at <http://go.ncsu.edu/readext?939831> or call (919) 515-2813.



1 Montrena W. Hadley, center, is this year's recipient of NCRGEA's 2023 Public Service Award. She has more than 30 years of local government experience in various departments, the last 19 as Planning Director/Officer for the City of Mebane. She was elected to the Mebane City Council in 2021. Mike Taylor, NCRGEA's Board President, left, and Tim O'Connell, the Association's Executive Director, right, presented Hadley with the award on May 24 during the Association's Public Service Week celebration.



2 Executive Director Tim O'Connell connects with Rep. Frank Sossaman, representing Vance and Granville Counties under District 32.

3 Two members of NCRGEA's lobbyist team, Jessica Kozma Proctor, left, and Jackson Cozort, right, speak with Representative James Roberson, District 39, Wake County, during the Association's Public Service Week celebration. Roberson has worked closely with NCRGEA since being elected 2021.

4 Tim O'Connell, NCRGEA's Executive Director, second from left, stands with NC House Mecklenburg County representatives Carolyn Logan, District 101, far left, Becky Carney, District 102, and Mary Belk, District 88 during the Association's Public Service Week celebration.

5 Linda Suggs, Chair of the Government Relation Committee, shares NCRGEA's legislative agenda with Sen. Gale Adcock of District 16.



NON-PROFIT ORG
US POSTAGE
PAID
RALEIGH, NC
PERMIT #2223

528 Wade Avenue
Raleigh, NC 27605

ELECTRONIC SERVICE REQUESTED

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