

## Living Power Poised to Be Bigger and Better

Army General James Van Fleet once said, "I'm always willing to accept change, as long as it isn't change for the sake of change. If that change will result in a better way of doing things, then I'm all for it." NCRGEA feels confident he would have agreed with the changes coming to *Living Power*.

Starting in January, *Living Power* has a completely new look and feel with a different publishing schedule – in its new quarterly magazine format. While continuing to keep members informed on matters that are important to them, *Living Power* will have more in-depth articles, more photographs, and a more user-friendly layout.

"The new magazine will provide us with a great format for telling the story of the positive impact that those who have worked in local and state government continue to have on North Carolina and our economy," said Tim O'Connell, NCRGEA Executive Director. "It will allow us to better inform our members, recent retirees, and lawmakers on the ins and outs of pensions and healthcare plans."

He added, "In addition, the magazine will allow us to present information in a more visually appealing format and provide content that complements our digital communications."

In her role as Community Liaison at NCRGEA, Deryl Davis-Fulmer focuses on the many ways NCRGEA members are active in their local



*Starting this January, LivingPower will become a quarterly magazine.*

communities and in state-wide organizations. Regarding the new magazine, she is excited about the opportunity it provides to "shine a light on their accomplishments and maybe inspire others to get involved with their communities."

Current feature columns along with new content enabled by the expanded format include:

- NCRGEA Executive Director and Board of Directors President columns
- State Treasurer's column
- Contributions from various Council of State members

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- NCRGEA member profiles
- District Community Connections column
- Calendar of upcoming NCRGEA events
- Puzzles and games that will provide opportunities to engage and win prizes

To complement the new quarterly schedule of the magazine, other communications channels, including social media, email, and the NCRGEA website, will be used to provide late-breaking news and timely information to members. The magazine will be available in both print and digital formats, so look for the print version to arrive in the mail and sign up for the digital version if you have not already done so. The digital magazine can be accessed via email or on our website.

Look for these exciting changes to *Living Power* coming in January and be sure to read to stay informed about all the ways that NCRGEA is advocating for and informing you. Get ready for change – not for the sake of change, but for a better way of doing things!

***Note: State retirees received a one-time bonus of 4% with their October 25th payment. For more information on this, please read the Treasurer’s article on page 5.***



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

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**NCRGEA Team**

**Michael Taylor**, President, Emerald Isle (District 9)  
*For a list of Board Members, visit [bit.ly/ncrgealeadership](http://bit.ly/ncrgealeadership)*

**Tim O’Connell**, Executive Director  
*For the list of staff members, visit [bit.ly/ncrgeastaff](http://bit.ly/ncrgeastaff)*  
*For a list of District Directors, visit [bit.ly/ncrgealeadership](http://bit.ly/ncrgealeadership)*

***Living Power*** is published to provide current information for NCRGEA’s membership. Newsletters are printed bimonthly and mailed to all members of NCRGEA. Your comments are welcome.

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](http://www.ncrgea.com)

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

# Closing Out 2023 and Preparing for 2024

By Tim O'Connell

As this season of holiday celebrations begins, it provides me the opportunity to pause and say "thank you" to the people who have been instrumental to NCRGEA's success this past year. I begin with you as members. This past year, there have been thousands of you who have supported our growth and success. We never forget that we were started with just 12 retired government workers coming together to find a better way to have representation with the General Assembly. We are grateful for each and every one of the 60,000-plus members we have today. As we head into the last two months of the calendar year, we will have welcomed nearly 5,000 new members during the 12-month period. As pleased as we are to have these new members, we know that our long-time members and their word-of-mouth support have been fundamental to this growth.

Next, I want to thank all those who have become involved with our Community Advisory Boards. These groups are instrumental in building our engagement on the local level. In many ways, we are just getting started with all the possibilities these groups offer to better connect our government retiree communities with social, learning, and advocacy opportunities. If you are making any resolutions for the coming year, consider getting more involved with one of these groups in your District!

The foundation of this organization is our NCRGEA board. It consists of 17 members who work tirelessly to improve the lives of local and state retirees. Their drive, passion, guidance, and support fuels everything we do. Despite their



geographic span from the Southern Appalachians to the Coastal Plains, they come together almost weekly for committee meetings and board meetings, either online or in-person person. I am beyond grateful to serve the members of this group, who are the embodiment of servant leadership.

Finally, I want to thank the staff of NCRGEA. Their commitment to you and the mission of our Association is inspiring. They are talented, knowledgeable, and hardworking. They come to work early and stay late. It is not infrequent for them to say they woke in the middle of the night thinking of a better way to deliver service to you, our members.

In 2024, we will be engaging in a number of major initiatives on your behalf. One of the first will be the January LGERS Board of Trustees meeting, where an important decision will be made regarding whether to provide COLA or bonuses for local government retirees. In December, we will host a webinar where members of our lobby team and I will share information about the variables the LGERS Board of Trustees will review in making their decision. Look for an invitation to that webinar in the weeks ahead.

As 2024 is an election year, we will also be interfacing with the candidates for the Office of Treasurer, as the holder of this office plays a critical role in the future of your pension and health benefits. We will be sure to keep you informed on each candidate's platform ahead of the election.

Again, I thank each of you for the role you have played in our success this past year. Do not hesitate to reach out with your concerns, suggestions, or ideas for making your NCRGEA even better in the future. As always, we are here to serve you – and together, we are stronger and more successful. I wish you health, happiness, and peace this holiday season.

Sincerely,  
Tim

## Did you know?

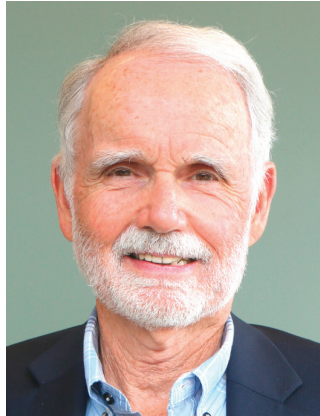
Durham was recently named #6 in best cities to retire to for great health care by Money Talks News.



# From 1984 to 2024

By Mike Taylor

1984. No, not the title of Englishman George Orwell's novel, we are talking about the year 1984 when Ronald Reagan was the White House occupant, gas was a mere \$1.13 a gallon, and *Terms of Endearment* won the Oscar for best picture. It was also the first year your association put out a publication, designed to keep the membership informed. That publication arrived strictly through the U.S. mail. That fact highlights another 1984 distinction: The internet was in its infancy, so almost all publications were paper and arrived in your mailbox — the one out in front of your house, not on the computer.



In 1984, NCRGEA was just 14 years old with about 11,000 members. With that number, the newly minted publication could have been copied on a mimeograph machine.

Volume 1, Number 1 of NCRGEA's official publication was simply entitled, *Newsletter*. Pretty straightforward. The first edition of *Newsletter* was only four pages and the top story was entitled "Group Sets 1984 Priorities." Top priority was a COLA. Sound familiar?

In November of 1990, *Newsletter* became *Living Power* with a 12-page edition that headlined the hiring of a new Executive Director, Leigh Hammond. Another item in that edition noted that the 30,000th member of NCRGEA was an 88-year-old retired school teacher who had waited 23 years after retiring to join!

This issue, the 39th volume edition of *Newsletter/Living Power* will also be the last in this format. The next issue, which will greet you shortly after the New Year, will have a different look, more in-depth content, a different feel; another example of how your NCRGEA is evolving! The next edition will come out quarterly and will be in a magazine format, both in the quality and quantity of articles, right down to the paper!

The new format for *Living Power* is just another example of your association continuing to seek ways to add value to your membership.

Maybe a brief recap of the past 18 months would be appropriate. To begin with, your association has a new Executive Director, Tim O'Connell. As Tim has taken the reigns, he has brought in new staff and helped us as an organization focus on providing more and better services to our 60,000 plus members. NCRGEA is more engaged in social media now, and our website has a professional look and offers viewers more information on services and opportunities to become engaged. In addition, NCRGEA has a new business partner in AMBA, which offers an array of competitive services to our membership.

We are also much more engaged through lobbying efforts with the North Carolina General Assembly. Your NCRGEA Board, all of whom are volunteers, is currently working on a new advocacy plan, one that will be more politically focused but also non-partisan.

We know what is happening to our membership when it comes to the wrecking ball that is inflation and our pensions. Trust me, we read all the emails and take all the phone calls from members talking about that point. Members of the teachers and state retirees pension system (TSERS) fared OK in the current budget (4% one-time bonus this year is appreciated but inadequate given inflation). However, we also know that local government retirees (LGERS), who make up about one-third of our membership, will not receive a bonus and are being left behind because the pension system they are paid from has not lived up to its promise. In that very first Vol 1 #1 issue of *Newsletter*, in the story about NCRGEA top priorities, included this line, "Our association gives high priority to providing equal benefits for local government retirees." That was a priority then and remains a priority now. Until all our members, whether TSERS or LGERS, are sufficiently supported with a bonus or COLA to help cover the rising prices we all pay, then we will continue to seek avenues for advocacy that lift all our membership.

So, a new look *Living Power* is just another example of positive change for your NCRGEA! Do you remember the automobile commercial that included the line, "This is not your father's Oldsmobile"? Well, this is not your own NCRGEA from a few years ago either! As the largest retired public servant association in the country, NCRGEA is evolving to better serve you!

# Loyalty and Duty of Care to Our Members

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*By Treasurer Dale R. Folwell, CPA*

The Department of State Treasurer (DST) focuses on loyalty and duty-of-care for public servants like you who teach, protect or otherwise serve the citizens of North Carolina. This is what drives DST and the North Carolina Retirement Systems (NCRS) to fulfill their mission to protect and preserve the state's pension system and health care plans, while reducing fees and maximizing value.



Though we have had to navigate some uncharted waters over the last few years with stock market volatility and COVID, NCRS has been consistently in the check-delivery business. At our very core, we ensure benefits due to members are delivered as promised and on time, and that members and their families who are impacted by a life event are taken care of in a timely, efficient manner. I want to recognize our staff that works diligently with a member-first mentality to not only get business done but listen to what is needed to do good business.

Over the last year we launched a new phone system that allows easier access to information through an automated, self-service phone menu. Over 30% of members calling in now find what they need, on their own, through this system. Those that need to speak to a retirement counselor are holding on the line less than two minutes on average. Chat was recently implemented in ORBIT as an additional way to get the information you need. Users who participated in the soft launch of this service have given it a nearly perfect rating. We realize every member's situation is different, so our counselors are dedicated to taking the time you need to provide value and service.

Recent legislation has brought positive changes impacting NCRS. Members with a retirement date on or after Jan. 1, 2024, will see their first benefit payment made by direct deposit.

Traditionally, a retiree's first payment has been sent by paper check. New retirees will be able to lock in their retirement options earlier and NCRS will be able to operate more efficiently as we continue to see record numbers of retirements each month.

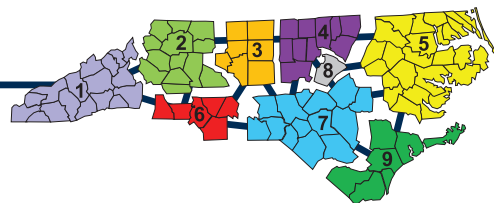
For the second time in as many years, the state will pay a one-time supplement for benefit recipients who retired on or before Oct. 1, 2023, are living as of Oct. 1, 2023, and are members of the Teachers' and State Employees' Retirement System, Consolidated Judicial Retirement System, and the Legislative Retirement System. This one-time supplement will be issued on or before Nov. 30 and is equal to 4% of the annual retirement allowance, where the annual retirement allowance is 12 times the monthly allowance payable for October 2023.

These funds did not come from the Plan itself and were appropriated by the General Assembly as a part of the budget passed on Oct. 3, 2023. This does not apply to benefit recipients of the Local Governmental Employees' Retirement System (LGERS), where a benefit increase may be granted by the LGERS Board of Trustees within certain statutory limitations.

Whether you are planning for or in retirement, there has been a seismic shift in this life phase. People are living longer, and this requires a revised budget strategy for income, expenses, and health care costs. The fact is you have a solid foundation in retirement with your monthly pension benefit and this should serve as your motivation. The NC Pension is widely regarded as one of the most secure and best-funded pensions in the United States. Additional savings in the NC 401(k) and NC 457 Plans, coupled with Social Security Income and outside assets, will also help in meeting a gap in retirement income. Each of you has navigated a change towards retirement and I encourage you to talk with someone younger than you to share your lessons learned.

The ancient Greek philosopher Heraclitus wrote that "no man ever steps in the same river twice, for it's not the same river and he's not the same man." As we move to a new year, I wish each of you success in health and purpose and thank you for your service to the citizens of North Carolina.

# District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

Fellow Retirees,

We are coming to a fast close in 2023, winter is approaching, and we are all looking forward to a more positive and peaceful 2024.

How about a pre-winter jump-start on how to keep moving and embrace retirement more actively and engaged? We should all strive to be happier, reduce stress, and become healthier, as Dan Harris says in 10% Happier. Now that temps are getting lower and the sun is setting sooner, here's some enticement to get outside! Many of you are already there; for the others, please consider joining in on the fun!



Make sure you check out the first NCRGEA Digital Holiday Recipe Book, which will go live on November 10! For all of you who contributed your recipes and stories, thank you so much. If you did not have a chance to include yours, please prepare for next year! Feel free to let us know what you think of this book and provide any suggestions for the 2024 edition. It was indeed great fun to read all the delicious recipes and the stories behind them. What a great way to launch the holiday season! So be on the lookout and check your email and our website to enjoy this recipe book, along with the holiday music throughout the book, too!



Since June 2023, we have been offering virtual Lunch & Learn webinars, which occur on Wednesdays from 12:30 to 1:30 p.m. each month. On November 8, the State Employees' Credit Union (SECU) will present information on Estate Planning. In December, a representative from the

Social Security office will give us an update on what to expect from Social Security in 2024. Please watch for the Lunch & Learn logo and sign up. You can watch most of our presentations



on our YouTube channel at [tinyurl.com/3mtt59ey](https://tinyurl.com/3mtt59ey). If you have feedback or an idea for a webinar, please let us know. And be sure to invite your friends to join us, as membership is not a requirement to participate.

On Saturday, October 7, several staff and family



members joined the Walk to End Alzheimer's in Raleigh. It was an amazing walk to raise funds for the research and services needed to address this growing need.

Throughout the year, we have featured several agencies and opportunities for volunteering. For those interested in part-time employment, we've also included the Hometown Strong initiative through the Governor's office. If interested, please take advantage of these opportunities to stay active and engaged.

**HOMETOWN STRONG**  
COMMUNITY FOCUSED PARTNERSHIPS

By 2031, the 65+ population in NC will be larger than our 18 and under citizens. NCRGEA recognizes that efforts to reimagine and reimage aging are paramount for our future. We have the greatest opportunity to pull our voices together for all things important for aging gracefully and happily. By making you aware of the services and activities



Every cancer. Every life.



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## District Community Connections *cont'd*

available to you, we hope that we can contribute a small part to healthy aging and “joy in retirement.” One of the best ways to do so during this season of giving is to volunteer. I know many of you are already involved, and we thank you for your service and continued community engagement.

As always, if you have questions, please do not

hesitate to reach out to me at [deryl@ncrgea.com](mailto:deryl@ncrgea.com). Wishing you happiness, peace, and joy during this holiday season ... and a wonderful New Year!

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

## Meetings Designed to Meet Your Needs

NCRGEA's Local Outreach was back on the road in September and October, and we held seven meetings throughout the state to provide information about open enrollment. As you all know, this is a very busy and sometimes confusing time with questions about medical, dental, and vision plans. Our goal was to provide members with helpful resources they may need to navigate the process.

Our meetings included representatives from Seniors' Health Insurance Information Program (SHIIP), Humana, and our partner, AMBA. We value these relationships and the help they provide to the retirees in our state. All who attended said they learned something beneficial and enjoyed the meetings.

Please plan to attend future events, and be on the lookout for all the ways we communicate upcoming meetings:

- Meeting announcements in *Living Power*
- Postcard registration invitations
- Online ([www.ncrgea.com](http://www.ncrgea.com)) and phone (919-834-4652) registration options
- Email reminders for those who register

Our next meetings will be held in the spring of 2024 at a location near you. Check out the January edition of *Living Power* for dates, times, and locations, or go to our website for meeting details and how to register. We would love to increase engagement, so if you have any ideas on how to make registration easier or improve attendance numbers, please reach out to Josephine at [josephine@ncrgea.com](mailto:josephine@ncrgea.com) or 919-834-4652. You can also reach out if you have a group of state or local retirees and would like us to plan a meeting in your area. We'd be happy to arrange one!

*AMBA's Director of Virtual Enrollments, Tony Prince, talks to NCRGEA members at its September 27 Open Enrollment meeting in Cary about changes to its dental and vision plans. NCRGEA holds meetings like this throughout the state in order to keep its members informed on topics important to them and to hear directly from members.*



## Healing Begins with the Food We Eat

After spending time in the hospital, eating balanced, nutritious meals may make a difference in your recovery and your overall health. The Humana Well Dine® program provides 28 meals after an inpatient stay in a hospital or nursing facility. That's why Humana has teamed up with Mom's Meals® to deliver nutritious, tasty meals right to your home when you need them most—at no additional cost to you.

Mom's Meals, a leading provider of home-delivered meals nationwide, offers a variety of nutritional and condition-specific meals delivered to the homes of Humana's eligible members as part of their Medicare Advantage Individual, Group, and Medicare Supplement plans throughout the North Carolina. Humana is providing the meals to eligible members as part of their benefit plan and at no additional cost.

Studies consistently show that medically tailored meals support patient recovery after hospitalization and reduce instances of readmission, as well as help patients manage chronic conditions, avoid hospitalizations, and preserve health and independence. Programs implemented through Mom's Meals have seen up to 80% reduction in inpatient stays 30 days after discharge, and over a 40% reduction in visits to the Emergency Department 30 days post-discharge.

Humana eligible members can receive 28 fully prepared meals made with high-quality ingredients,



*Humana's Well Dine® program provides 28 nutritious, tasty meals right to your home after an inpatient stay in a hospital or nursing facility—at no additional cost to you.*

packed in coolers with gel bags and delivered directly to their home. The menus are designed by dietitians, offering something for everyone, including diabetic-friendly, gluten-free, heart-friendly options, as many others. The tasty meals that are ready to heat and eat and last for 14 days in the refrigerator.

"We know nutritious food has a strong impact on overall health," said Mike Anderson, the president of Mom's Meals. "We look forward to helping Humana's members recover after a hospital stay, avoid readmission, and manage chronic conditions – all in the comfort of their own homes."

To find out more about your Humana Well Dine meal benefit, call the number on the back of your Humana member ID card.

# Humana®

### Did you know?

Judaculla Rock located in Jackson County, is a significant archaeological site that consists of a large soapstone boulder with a series of carvings and petroglyphs on its surface. Human activity at the site can be traced back to 2000 BC, when the Boulder was used to make bowls, as evidenced by deep depressions in the lower portions of the rock. Some time later, additional etchings were made into the rock, with a total of over 1,400 glyphs being carved into the soft stone.

The site is the most significant collection of Pre-Columbian petroglyphs in the region, with the site being considered sacred by the indigenous Cherokee people. Judaculla Rock appears to be a physical representation of the entire landscape the Cherokees inhabited. It not only embodies a distinctive characteristic of petroglyph boulders in the region but, with further study, it is likely to yield additional information about the history and prehistory of the area.



# Auto Loan Discount Program for State Employees and Retirees

As a cooperative founded for and by State employees, State Employees' Credit Union (SECU) continually looks for ways to provide financial assistance that makes sense for our members who have and continue to serve our State. We recognize the challenges and rewards that come with being a public servant. In an era of high-interest rates, we know the impact on government employees and their families.

Our newest auto loan discount program exhibits SECU's continued appreciation of the dedication and hard work State employees provide for the people of North Carolina.

This new offering provides a 0.50% interest rate discount on new and used auto loans for qualifying North Carolina State employees and retirees.

"When we introduce a new product or make changes to an existing product, we listen to the feedback of our members to ensure we are meeting their lending needs," says Stacie Walker, SECU's Chief Lending Officer. "Members' demand for loan products remains strong, and to support our core membership, we are offering loan products at more competitive rates for our active and retired state employees."

If you are in the market for a vehicle, contact your local branch or our Member Services Support at (888) 732-8562 for more information about this new discount. Not yet an SECU member? Join today to access this discount and our many other products and services.

To be eligible for this discount, members



*Are you eligible for a 0.5% interest rate auto loan discount?*

must be a current full-time or retired employee of the State of North Carolina (including public school employees) and members' state payroll or retirement benefits from a plan administered by the North Carolina Retirement Systems division of the Department of State Treasurer must be on direct deposit with SECU. Members must be at least 18 years of age or otherwise eligible for lending services to apply. Lending is limited to residents of North Carolina, South Carolina, Georgia, Tennessee, and Virginia. Additional terms and conditions apply.



## Did you know?

Veterans Day is a federal holiday in the United States observed annually on November 11, for honoring military veterans of the United States Armed Forces.

It was originally called Armistice Day because it marked the one-year anniversary of the temporary cessation of hostilities between the Allied nations and Germany during World War I. That armistice went into effect at the 11th hour of the 11th day of the 11th month of 1918. In 1938, through an act of Congress, November 11th was made a legal holiday.

Armistice Day was renamed Veterans Day in 1954.

## A Lot to Smile About

Enjoying good times is what retirement is all about. NCRGEA knows your golden years should be all about showing off those pearly whites. That's why we've worked hard with our partner AMBA to provide new features on our acclaimed Dental Plans for NCRGEA members like you and your family.

That's right, our great Dental Plans just got even better! For starters, whether you choose the Choice or Freedom Plan, you access comprehensive benefits at our group rates. Plus, you can enroll in either of these plans at any time. There is NO limited open enrollment period. Not only that, but these plans feature NO WAITING PERIOD on covered services. You can get access right away!

We made sure our improved Dental Plans were designed around you and your unique needs and wants. For instance, not only do our plans provide coverage for services like implants and dentures, but they also feature access to rollover unused maximum dollars.

### Compare Our Plans

Both of our plans let you see any dentist you want, with bigger savings with In-Network providers. You can keep your dentist or save up to 50% with one of our 550,000 practitioners nationwide (and 15,000 in North Carolina!)

Plus, our Dental Plans give you the freedom to choose! Select the plan that's right for you: The Choice Plan provides coverage on basic services with an increased annual maximum of \$1,200, while the premium Freedom Plan gives you more coverage with an annual maximum of \$2,000. Both plans offer increased co-insurance over time so long as you see your dentist at least once a year for a covered service.

Our covered services include fillings, scaling, root canals, periodontal surgery, bridges, dentures, crowns, and exclusively for Freedom Plan enrollees' implants, along with twice-annual dental cleanings and checkups. Please see the policy for complete information regarding covered services.

	Choice Plan	Freedom Plan
Type 1 Services	100%	100%
Type 2 Services*	50% / 60% / 70%	60% / 70% / 80%
Type 3 Services	50%	50%
Annual Maximum	\$1,200	\$2,000
Deductible	\$25 per person per visit	\$25 per person per visit
Dental Rewards	Included	Included
Enrollment Period	Anytime	Anytime

\* Your Type 2 Services coverage increases each year!

How much do the Dental Plans cost?

	Choice Plan (monthly rates)	Freedom Plan (monthly rates)
Member Only	\$40.09	\$53.01
Member + Associate <sup>1</sup>	\$80.19	\$106.03
Member + Spouse	\$96.08	\$119.30
Member + Family <sup>2</sup>	\$133.16	\$148.38
Member + Children <sup>3</sup>	\$78.32	\$82.58

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**Reward Yourself with Dental Rewards**

And with Dental Rewards, Dental Plan participants can carry over unused dollars into the next year. NCRGEA members can accumulate

rewards up to the maximum carryover that can be used for covered dental procedures. See the below chart for how Max Builder works.

**Dental Rewards®**

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. Members and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member does not submit a dental claim during a benefits year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

**Choice Plan:**

<b>Benefit Threshold</b>	\$500	Dental benefits received for the year cannot exceed this amount.
<b>Annual Carryover Amount</b>	\$250	Dental Rewards amount is added to the following year's maximum.
<b>Maximum Carryover</b>	\$1,000	Maximum possible accumulation for Dental Rewards

**Freedom Plan:**

<b>Benefit Threshold</b>	\$750	Dental benefits received for the year cannot exceed this amount.
<b>Annual Carryover Amount</b>	\$400	Dental Rewards amount is added to the following year's maximum.
<b>Maximum Carryover</b>	\$1,200	Maximum possible accumulation for Dental Rewards

Remember, if you're currently enrolled in one of our Dental Plans and do not wish to make any changes, NO ACTION IS REQUIRED. You can relax, knowing you can keep enjoying your benefits.

Ready to enroll? You can enroll securely online by going to [ambadentalvision.com/ncrgea](https://ambadentalvision.com/ncrgea), or you can call us at **833-605-0727**, and an AMBA benefits representative will assist you over the phone.





# Tax Credits to Help Reduce Your Tax Bill

You may be familiar with a few personal itemized deductions to help reduce your tax bill, but maybe you're not as familiar with "tax credits." Here are four categories of tax credits that may help you find more than pennies under your couch cushions.

## Refundable vs. nonrefundable credits

Taxpayers whose tax bill is less than the amount of a refundable credit can get the difference back in their refund. However, once your liability is zero, you won't get any leftover amount back as a refund for nonrefundable tax credits. In other words, the taxpayer gets a refund only up to the amount owed.

## Earned Income Tax Credit

A refundable tax credit for moderate- and low-income taxpayers with or without qualifying



*Tax credits to help increase your tax refund*

children is the Earned Income Tax Credit. Special rules apply to military members, clergy members, and those with disabilities. Visit the IRS' EITC Assistant webpage to learn whether you're eligible.

## Energy efficient property credit

Earn more green when you go green! This allows for a credit equal to the applicable percent of the cost of qualified property such as solar electric property, solar water heaters, geothermal heat pumps, small wind turbines, and fuel cell property. Various limitations and applicable percentages are found on the IRS' Energy Incentives for Individuals webpage.

## Electric vehicle tax credits

Do you have the drive for this tax credit? You may qualify for a credit of up to \$7,500 under Internal Revenue Code Section 30D if you buy a new, qualified plug-in EV or fuel cell electric vehicle (FCV). The credit is available to individuals and their businesses. To qualify, you must buy the vehicle for your own use and use it primarily in the U.S. Income restrictions apply, so check with your tax or financial professional for details.

Don't leave money on the table! No matter your stage in life, there are ways to affect your tax bill. For more money tips, visit the You+ Money Blog at [civicfcu.org](http://civicfcu.org).



*EITC Assistance*



*IRS Energy Incentives*



*Civicfcu*

## Member Conferences Update

This past September, NCRGEA traveled across the state and held conferences in three districts: Statesville, Durham, and Greenville.

"It's really wonderful being able to bring our program partners and sponsors together with our members," said NCRGEA Executive Director Tim O'Connell. "Everyone who attends really feels like they gain valuable information that is important to them."

More than 600 members and guests attended the three conferences. From the post-conference surveys, 99% of attendees said they would come to another conference if given the opportunity.

NCRGEA's partners at these events included:

- NC State Health Plan
- Retirement Systems of NC

- Department of Insurance (Senior Health Insurance Information Program)
- NC Senior Medicare Patrol (NCSMP)
- Alzheimer's Association
- Aetna
- AMBA
- AARP
- Empower
- State Employees' Credit Union
- Local Government Federal Credit Union/CIVIC
- Blue Cross and Blue Shield of NC
- Humana
- NC Extension Services
- CenterWell

*Continued on Page 14*



*North Carolina State Treasurer Dale R. Folwell spoke to more than 200 attendees at the NCRGEA conference in Durham. The treasurer stressed the strength of NC's retirement pension funds and ways his department is saving the state money.*





*Civic Federal Credit Union representative Jamerson Pearson, left, assists four attendees to NCRGEA's conference at the Durham Convention Center. Fifteen different organizations were at the conference to assist and answer NCRGEA members' questions.*

At these conferences, we are continuing the new tradition of offering pre-event workshops — with the focus being life enrichment. The NC Extension provided excellent workshops on gardening, and Humana, one of our Premium Sponsors, provided a very popular session on the aging brain and things that can be done to maintain brain health.

A key component of all these conferences is the breakout sessions, one held for state retirees and another for local retirees, which provide information specific to their retirement healthcare needs. North Carolina Treasurer Dale Folwell spoke at each of these conferences.

Over roughly the past 12 months we have held nine conferences from as far west as Hendersonville to as far east as Morehead City. This spring we return to Raleigh for the first time in nearly four years and invite you to join us on either April 1 or April 2 at the McKimmon Center on NC State's Campus. Mark your calendar, and look for

more information in the next issue of *Living Power*, including details on registering. We hope to see you there!

## 2023 Retiree Pay Dates

**November 22    December 22**





## Looking Out for NC's Governmental Retirees



House Rep. Diane Wheatley (R–Cumberland) is a relatively new face at the North Carolina General Assembly, yet she is no stranger to public service. A registered nurse by profession, Wheatley began her public service in 1994, successfully running for the Cumberland County Board of Education.

Off and running, she quickly became the school board's chairwoman the same year she was first elected. During her years on the school board, she oversaw a \$98 million school bond, providing revenue to build 10 new schools. She would serve on the school board until running and winning a county commissioner seat in 2004.

Wheatley began her legislative career in 2020, representing Fayetteville and Cumberland County. Now in her second term, she serves on seven committees and is chairwoman of the Pensions and Retirement Committee.

We recently caught up with Rep. Wheatley, asking about her first term as chairwoman. Wheatley says her work advocating for retirees in committees and chamber is rewarding.

"I really enjoyed the challenge of chairing

a committee," Wheatley said. "It broadened my understanding of legislative functions, and I believe it has made me a more effective legislator."

Having extensive local government experience, Wheatley is quick to discuss the importance of public sector retirees and their contributions to our communities.

"The pool of talent provided to a community by retirees is invaluable," Wheatley said. "We need their involvement in all aspects of community life. Their knowledge and experience bring a needed perspective to any endeavor."

Retirees now have the personal time to make contributions that those holding down a full-time job and raising a family can't. The reason I can give my full attention to being a legislator is because I'm retired myself."

She views her role as chairwoman as one that brings together the human side of public policy with the difficult role of shepherding the North Carolina Retirement Systems, one of the strongest and best-funded systems in the county.

"The primary thing is to adhere to the principle that the pension fund is solely for the benefit of retirees," she said. "It's our fiduciary responsibility to assure maximum returns from the fund. The administrators of the fund do that, and it is also appropriate for the legislature to monitor their stewardship as needed."

### Did you know?

Wilbur and Orville Wright spent four years of research and development to create the first successful powered airplane, the 1903 Wright Flyer. It first flew at Kitty Hawk, North Carolina, on December 17, 1903.

In order to decide who would fly first, the brother tossed a coin. Wilbur won the coin toss, but lost his chance to be the first to fly when he oversteered with the elevator after leaving the launching rail. The flyer climbed too steeply, stalled, and dove into the sand. After repairs were made, Orville became the first person to fly a powered, controlled heavier-than-air aircraft.

In 1959, President Eisenhower declared the anniversary of the Wright Flyer's maiden flight to be a codified holiday. It's a commemorative day on government calendars, but is not technically a government holiday. Congress approved it in 1963.



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### Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees. You can sign up to receive NCRGEA Legislative Updates by email!

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

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### 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
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