

Fall 2024, Vol. 1, Issue 4
NCRGEA.COM

OFFICIAL MAGAZINE OF NORTH CAROLINA
RETIRED GOVERNMENTAL EMPLOYEES' ASSOCIATION

LIVING POWER

RETIRED
NORTH CAROLINA
FIREFIGHTERS

PREVENT FALLS
THIS FALL

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ANNUAL
CONFERENCE





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* The Senior Living discount is only applicable to new residents of a Brookdale independent living, assisted living, or memory care community admitting under an executed residency agreement. Discount applies only to the monthly fee/basic service rate, excluding care costs and other fees and is calculated based on the initial monthly fee/basic service rate.
** The In-Home Services discount is only applicable to new clients of personal assistance services by a Brookdale agency under an executed service agreement.
*** A Short-Term Stay discount is only applicable to new residents of a Brookdale assisted living or memory care community admitting under an executed respite agreement. Discount applies to the daily rate.



SENIOR LIVING:

7.5% OFF
monthly fee/basic service rate*



IN-HOME SERVICES:

10% OFF
service rate**



SHORT-TERM STAY:

% DISCOUNTED RATES VARY
by community***

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PAY DAYS

SCHEDULE



Retirement Benefit for the Month of:

October

November

December

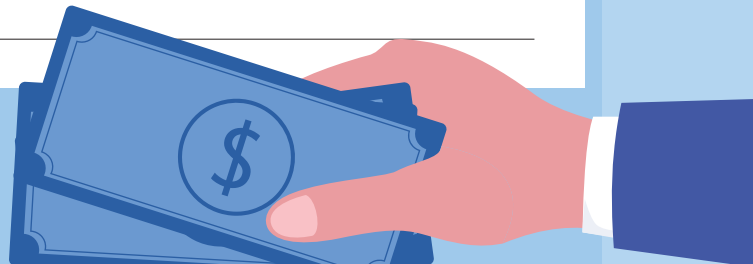
Date Retirement Payment is Issued

(Date payment is direct deposited or date a check is mailed.)

October 25, 2024

November 25, 2024

December 23, 2024



NCRGEA Members Dessert Recipe Book 2024

SUBMIT YOUR
RECIPE TODAY!



NCRGEA.com/submit-a-recipe





Helping Others

In firefighting, there is something called a “flashover,” in which gases released from burning materials suddenly and explosively ignite. At this point, the flames seem to take on a life of their own, quickly escalating with temperatures reaching 1,500 degrees or more at the ceiling level. What draws someone to a public service career like firefighting, where rushing into a potentially dangerous situation is the job? It takes skill, training, and, yes, the courage to face this situation. It also takes teamwork, mental and physical fitness, and a desire to help others. In this issue of *Living Power*, we are pleased to tell the stories of those drawn to the firefighting profession, and you will see that the calling runs deep, long, and wide across North Carolina.

In *Did You Know?* we share some facts about how pension plans provide retirement security to this nation in far-reaching, expansive, and effective ways. Pensions are foundational to retirement security and deliver this security in the most impactful and effective manner. We have three decades of data experience to prove it. A quote from early 2024 struck me hard, seeing that it came from Larry Fink, billionaire CEO of the investment firm BlackRock, who said, “Put simply, the shift from defined benefit (pensions) to defined contribution has been, for most people, a shift from financial certainty to financial uncertainty.”

To expand on Fink’s statement, I would add that pensions are a hallmark indicator of a well-run society. They are the bedrock of our retirement security and give hope to the next generation considering public service employment. This position is supported by the findings of a recent survey completed by the National Institute of Retirement Security, with three-quarters of respondents agreeing with the statement that “the disappearance of traditional pensions has made it harder for workers to achieve the American Dream.”

In the coming months, we look forward to sharing more information and data showing the vital role pensions play in building our public service workforce, providing retirement security, and supporting the economic well-being of every county in North Carolina.

As I write this article, we have just wrapped up our fall conference at Central Piedmont Community College in Charlotte. We had an incredible turnout of NCRGEA members and were fortunate to hear from our current state treasurer, Dale Folwell, and the two candidates running for the office of treasurer. All shared that their most significant concern was the funding status for the State Health Plan. External forces have undoubtedly brought us to this point. However, decades of legislative leadership choosing not to address this situation has created an unnecessary crisis for the State Health Plan. Our clear message is that retirees mustn’t bear the cost of the predicament, especially when there is more than sufficient funding with recent record surpluses. You can read more about this on page 11.

I close by saying it is an honor and privilege to represent the people who served and built this great state. I wish you the gift of health, happiness, and friendship as we head toward the holiday season.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim", written in a cursive style.

Tim O’Connell
NCRGEA Executive Director

UPCOMING EVENTS

NCRGEA is always looking for ways to stay connected with our members. Below are several upcoming events—both in person and virtual.

You can find reminders of these events at NCRGEA.com/ncrgea-events and Facebook.com/ncrgea4u. We also send emails and mailing invitations to members living near meeting locations as the dates get closer. *Please join us at an NCRGEA event!*

October 22

Community Advisory Board Meeting
District 5 (Virtual)
11 am

October 22

Community Advisory Board Meeting
District 6 (Virtual)
1:30 pm

October 31

Community Advisory Board Meeting
District 4 (Virtual)
1 pm

November 7

Community Advisory Board Meeting
District 1 (Virtual)
11 am

November 12

Community Advisory Board Meeting
District 9 (Virtual)
11 am

November 13

Lunch and Learn Webinar
Holiday Fitness
12:30–1:30 pm

November 15

Digital Discovery Series
Intro to Smart Phone Photography
11 am–noon

November 19

CAB Leader Meeting
(Virtual) 1–2 pm

November 20

Community Advisory Board Meeting
District 2 (Virtual)
11 am

November 21

Community Advisory Board Meeting
District 3 (Virtual)
1:30 pm

December 4

Lunch and Learn Webinar
Social Security in 2025
12:30–1:30 pm

December 10

Community Advisory Board Meeting
District 8 (Virtual)
1:30 pm

December 13

Digital Discovery Series
Topic TBD
11 am–noon

December 17

Community Advisory Board Meeting
District 7 (Virtual)
11 am

December 17

CAB Leader Meeting
(Virtual) 1–2 pm

December TBD

Community Advisory Board Meeting
District 4 (Virtual)
1 pm

January 15

Lunch and Learn Webinar
Medicare Fraud Patrol
12:30–1:30 pm

January 21

CAB Leader Meeting
(Virtual) 1–2 pm

January 28

Community Advisory Board Meeting
District 5 (Virtual)
11 am

January 28

Community Advisory Board Meeting
District 6 (Virtual)
1:30 pm

February 6

Community Advisory Board Meeting
District 1 (Virtual)
11 am

February 19

Community Advisory Board Meeting
District 2 (Virtual)
11 am

February 20

Community Advisory Board Meeting
District 3 (Virtual)
1:30 pm

March 18

Community Advisory Board Meeting
District 7 (Virtual)
11 am

March 25

Community Advisory Board Meeting
District 8 (Virtual)
1:30 pm



Choices and Expectations

Recently, while sitting on the porch waiting for the rain to stop so I could finish yard work, I started to reminisce about past choices and the expectations for those choices.

The early decisions were easy and memorable, such as my Granddaddy asking which ice cream I wanted from the freezer box at a small country store. With few options, I likely picked an orange push-up with the expectation of eating it on the store porch while Granddaddy caught up on all the local gossip.

As life moved forward, choices became more complex. Parents had expectations, and decisions were made for me. Then came the teen years, and often my choices didn't meet my parents' expectations.

Choices made over the next few years included life decisions and expectations that often changed after the choice was made. Outside influences—teachers, parents, friends, and society—impacted choices and left me wondering if the expectations were mine or theirs.

How many choices have you made during your life and career that created an impact on you and someone else? What was the expectation of that choice? Yours and/or theirs?

Today as “seniors,” we are still making choices. Every day we choose what we want for lunch, how we will spend the day, whether we need gas or groceries, etc. For some of us, the expectation will be to remember the decisions we just made.

We will be making choices over the next few weeks that will have an impact on all of us. Open enrollment for Medicare/Medicaid begins October 15 and closes December 7. We will review and make choices about our coverage for 2025—original Medicare or an Advantage plan? Prescription drug coverage? Long-term health? Based on all the television ads, there are a lot of options and Seniors' Health Insurance Information Program (SHIIP) is a great resource to help us figure it out. They don't sell or endorse any company and just provide information to assist with the choice. Counselors are available in all 100 counties and representatives often attend NCRGEA Outreach meetings.

Another BIG event is the November 5 election. Presidential and state candidates will be selected and make decisions that will have an impact on our expectations. Be sure to vote!

Sincerely,

Mary Ann Hinshaw

Mary Ann Hinshaw
NCRGEA President

Legislative Update

SUMMARY AND NEWS

By Jessica Proctor

The North Carolina General Assembly returned to Raleigh on September 9 after a lengthy pause in the state's legislative short session. The legislature has a two-year biennium session, with most of the legislative business handled during the odd-year "long session," and remaining legislative business taken up during the state's even-year "short session."

While the pause was unique for a legislature that typically works straight through the summer and often into late fall, the session did act on numerous items, including teacher raises, childcare subsidies, and a constitutional amendment that will ask North Carolinians to approve more stringent voter laws.

At press time, what has not crossed the finish line is a state budget. The House passed its \$31.7 billion budget with an additional 2% bonus for state retirees in June. Meanwhile, the Senate did business as usual, passing its own \$31.4 billion budget, and excluding retirees from a bonus.

Several bills providing cost of living bonuses for state and local retirees were filed and remain in committee. House Bill 930 provided a 3% recurring cost of living adjustment for both local and state retirees. Two other House bills, with matching companion Senate bills, provided for a 2% cost of living bonus, House Bill 581 and Senate Bill 652, as well as House Bill 934 and Senate Bill 805.

While retiree advocates established several avenues to secure additional bonus or adjustment money, the budget breakdown left these efforts, as well as hundreds of other pieces of

legislation, in limbo. Of all legislation filed for the 2024 session, 30 bills became law. Eight of those bills were vetoed and three of those vetoes were overridden by the legislature.

Legislation on campaign finance, masking, and the increasing of private school voucher funding have been among the most debated topics in this session by the General Assembly.

Voters will see a constitutional amendment on the ballot this November. The State Constitution currently includes language prohibiting non-citizens from voting in North Carolina. The amendment would strike the language that "Every person born in the United States and every person who has been naturalized" and replace it with "Only a citizen of the United States who is 18 years of age and possessing the qualifications set out in this Article, shall be entitled to vote at any election by the people of the State, except as herein otherwise provided." Three other proposed amendments remain in discussion among legislators, but now are unlikely to appear on the November ballot.

Your NCRGEA Government Affairs team is already working for you for the 2025 long session. Stay tuned to our legislative updates via email, track relevant bills through our FastDemocracy at [NCRGEA.com](https://www.ncrgea.com), and please participate in calls to action and more ways to share our priorities with legislators and other elected officials.



State Health Plan Update

STATE HEALTH PLAN OPEN ENROLLMENT IS UNDER WAY!

The State Health Plan's (Plan) 2025 Open Enrollment period is under way and ends Oct. 25, 2024.

By now, you should have received your decision guide in the mail and have heard about the Plan's third-party administrator (TPA) transition from Blue Cross NC to Aetna effective Jan. 1, 2025. The TPA transition affects Plan members on the Base PPO Plan (70/30), Enhanced PPO Plan (80/20), and the High-Deductible Health Plan. It does not affect members on Humana Medicare Advantage Plans.

Non-Medicare Retirees

For 2025, the Plan will continue to offer two preferred provider organization (PPO) plans administered by Aetna. Your two options are the Enhanced PPO Plan (80/20) and the Base PPO Plan (70/30).

All members will be automatically enrolled in the Base PPO Plan (70/30), which for eligible members will remain premium-free for subscriber-only coverage. Members who wish to enroll in the Enhanced PPO Plan (80/20) or who wish to reduce their monthly premium in the Enhanced PPO Plan (80/20) by completing the tobacco attestation MUST TAKE ACTION during open enrollment.

During open enrollment, all members will need to RE-SELECT a primary care provider (PCP) to continue to enjoy lower copays when visiting that provider in 2025. Members will do this during the open enrollment online process in eBenefits, the Plan's enrollment system.

Medicare-Eligible Retirees

As a Medicare-eligible member, you continue to have three plan options to choose from for 2025:

- Humana Group Medicare Advantage (PPO) Base Plan (90/10)*
- Humana Group Medicare Advantage (PPO) Enhanced Plan (90/10)*
- The Base PPO Plan (70/30), administered by Aetna

**Humana Group Medicare Advantage Plans have a benefit value equivalent to a 90/10 plan.*

For the 2025 benefit year, members in the Humana Medicare Advantage Base and Enhanced plans will remain in that plan unless you would like to enroll in a different plan during open enrollment.

Medicare members enrolled in the Base PPO Plan (70/30) will be moved to the Humana Base Plan unless they enroll in the Base PPO Plan (70/30) during open enrollment.

You will need to take action during open enrollment if you want to be enrolled in a different plan option or if you need to make any changes regarding your dependents.

If you have non-Medicare primary dependents on your plan, they have different options: the Enhanced PPO Plan (80/20) and the Base PPO Plan (70/30). If they are currently enrolled in the Enhanced PPO Plan (80/20), they will be moved to the Base PPO Plan (70/30) for the 2025 benefit year. You will need to take action during open enrollment if your non-Medicare primary dependents want to be enrolled in the Enhanced PPO Plan (80/20) for the 2025 benefit year.

Member Outreach

As part of the Plan's 2025 open enrollment member outreach, the Plan, Humana, and Aetna are holding in-person events, webinars, and telephone town halls to review your options and answer questions. These events began in late August and will continue through late October.

Dates and times are posted on the Plan's website at SHPNC.org. We encourage you to stay engaged and social with your State Health Plan!

Here's how:

- Sign up for the Plan's monthly Member Focus e-newsletter for details regarding open enrollment by visiting SHPNC.org.
- Follow the State Health Plan on Facebook (Facebook.com/SHPNC) and Instagram (@nchealthplan).
- Make sure your address is correct in eBenefits, the Plan's enrollment system, and that your address is correct in ORBIT!

WHAT'S THE HEALTH OF THE STATE HEALTH PLAN

By Tim O'Connell

A 2024 *Forbes* article listed North Carolina as the most expensive state in America for healthcare. This isn't news to the North Carolina State Health Plan administrators, who operate within this reality combined with historical legislative underfunding. In the current budget, the legislature has elected to underfund the State Health Plan by \$240 million despite a \$987 million surplus. This underfunding issue isn't just a distant large number, but a pressing concern as it directly undermines the benefits available to active employees, retirees, and the future workforce.

To be clear, this is not the first time a legislature has not fully funded the State Health Plan. Over the decades, Republican and Democratic General Assembly leadership has only sporadically provided the necessary full funding. Treasurer Dale Folwell inherited a 2% funding level of the plan's liability, which at that time put North Carolina in competition as one of the nation's lower-funded plans per capita. Its closest competitors for this dubious distinction were states plagued by declining populations, stagnating economies, high debt ratios, and revenue shortfalls.

North Carolina has been fortunate not to have most of these issues since its founding, and if it did, only for relatively brief periods. The State Health Plan funding issue has been the holy discontent of each State Treasurer since Harlan Boyles before the turn of this millennium. Folwell has railed against the rising cost of healthcare, prescriptions, and, at times, the legislature for this predicament.

As a state with a certain amount of pride for one of the lowest debt ratios in the country while maintaining its AAA bond rating through the decades, it's difficult for most to find logic or reason for legislative leaders to choose to neglect this liability when resources have been available more often than not. A current example is not relieving the burden of expenses the State Health Plan incurred with COVID-19. At the time of publication, the state had received \$110 billion in federal pandemic relief funds. Having only spent 40% of these funds, \$65 billion remains that could be used to offset the costs the State Health Plan absorbed to combat the COVID-19 pandemic.

The legislature's indecision and financial stranglehold on funding for the health plan are to the detriment of the state's finances, public servants, retirees, and the health and wellbeing of a significant portion of its population. Here are just a few examples:

- State employees hired after January 2021 are no longer eligible for healthcare retirement benefits. When these career public servants reach retirement eligibility, they will be faced with committing a significant portion of their retirement income to healthcare costs. For a comparison point, at the time this decision to end the healthcare benefit was made by the North Carolina legislature, 89% of states still offered healthcare benefits to their retirees under age 65. (*US Bureau of Labor Statistics National Compensation Survey 2021*).
- In 2023, a bill was included in the State budget, removing UNC and ECU healthcare workers entirely from the State Health Plan and, subsequently, the pension plan. The most recent actuarial reports indicate this decision has created an additional \$1 billion liability to the State Health Plan. This amount will now have to be paid out by all other employers within the state.
- The 2025 increase in Medicare Advantage cost plans for some retirees and their dependents is just the most recent negative outcome. The appropriate State Health Plan funding level would mitigate this expense, so retirees on fixed incomes would not be forced to absorb it.
- With nearly 15% of the state's population (actives, retirees, and dependents) receiving benefits through the State Health Plan, the impact on the healthcare of North Carolinians is being weakened, when we have ample opportunity to strengthen it.

Proper funding from the state legislature is essential to ensure the long-term viability of the State Health Plan and to provide adequate healthcare coverage for the state's employees, retirees, and dependents. By addressing these issues and securing the necessary funding, North Carolina can work toward a more sustainable and equitable healthcare system for its public servants.

Want to learn more? The [SHPNC.org/documents/board-trustees/board-trustees-7252024-financial-update/download?attachment](https://shpnc.org/documents/board-trustees/board-trustees-7252024-financial-update/download?attachment) provides a deeper look into the finances and scenarios Health Plan Trustees are considering.



Honored TO SERVE YOU

By Dale R. Folwell, CPA
State Treasurer of North Carolina

When I raised my hand to be the 28th treasurer of North Carolina, I promised to preserve and protect the pension plans for current and future public service workers. I pledged to conservatively invest the North Carolina Retirement Systems' (NCRS) funds for the benefit of those who teach, protect, and serve—not Wall Street. Within the first six months of my administration, I cut \$300 million in excessive fees, putting that money back to work for state employees.

The NCRS is one of the best-funded pension plans in the country. The plans have increased \$37.9 billion or a 42.5% increase in market value from the time I took office in January 2017. That success was significantly higher than the eight-year gains of my two immediate predecessors. As of Sept. 13, the North Carolina Retirement Systems' market value was more than \$127 billion—the highest valuations in the history of the plan.

But the headwinds for the pension system persist to this day. We've experienced a 30% increase in our monthly payroll since I took office. July 2024 expenditures alone were \$629 million to 368,000 beneficiaries who rely on this benefit to pay their bills. These massive expenditures are occurring while the system is operating at a deficit much like Social Security, meaning that there are currently fewer people paying into the state's pension plans than are eligible for benefits. But unlike the federal government, we don't have the ability to print money.

Adding additional stress to the system is the fact that many people will be drawing a pension payment longer than they got a paycheck. There are currently more than 9,500 retirees over the age of 90.

Despite these facts, many critics want us to send more of your money to Wall Street. Rolling the dice on high-risk investments is not a gamble we can afford when so many pensioners depend on their retirement checks arriving on time and in the full amount they earned through years of public service.

We have achieved all this success and made great strides in improving customer service, all while having the lowest cost per member with the highest value, according to CEM Benchmarking. We have introduced enhanced phone features, including call-back assist, and streamlined self-service options through the phone menu. We have also introduced a very popular chat option and have increased opportunities for education.

I am proud of the work that the staff of the Investment Management Division has done over the past eight years. The men and women who have helped craft our investment strategy are consummate professionals whose work has resulted in solid investment gains without having to gamble the pension of public service workers. It has been an honor to serve as your state treasurer.

Attendees Enjoy a Day of Education *at the* ***NCRGEA Fall Conference***



On September 10, NCRGEA members and partner organizations gathered at Central Piedmont Community College in Charlotte for the annual NCRGEA Fall Conference. The day-long event included interactive educational workshops, benefits updates, sessions with political candidates, and more.



The day kicked off with three workshops designed to entertain and inform. The North Carolina State Extension offered attendees insight on how to improve their yards during the “Local Landscaping Tips” workshop. Representatives from Brookdale Senior Living shared tips and techniques for keeping the mind sharp during their “Healthy Brain Lifestyle” session. And NCRGEA presented “The Letter,” one of our most popular webinars this past year.



Attendees also had the opportunity to hear from current State Treasurer Dale Folwell, as well as two candidates running for the office, Wesley Harris and Brad Briner. All three shared their most significant concern—the funding status of the State Health Plan. While external forces have led to worry about funding of the plan, the discussion also covered the role the legislature has played in creating this unnecessary crisis by refusing to address the situation.



With the conference just a few weeks from the beginning of healthcare open enrollment, NCRGEA members from local and state governments received expert advice to assist in their decision-making. Senior customer service specialist for the State Health Plan, Roberta Hamby, led the conversation on the transition to Aetna becoming the third-party administrator beginning on January 1, 2025. Updates on the Humana Medicare Advantage Plan were also shared. Local government retirees received information from Stephanie Bias of the Senior Health Insurance Information Program and from a representative of Humana. Both encouraged members to do their homework and use a resource like SHIIP to choose the best option for their individual healthcare needs.

Along with those sessions, attendees enjoyed updates and information from a number of other speakers. Dwayne Naylor, CEO of the Civic/Local Government Federal Credit Union, briefed members on its progress towards “independence” and the new benefits it offers members, including the opening of a Civic branch in Charlotte. Similarly, Leigh Brady, CEO of the North Carolina State Employees’ Credit Union, offered the latest news on the financial institution’s attractive rates on share term certificates, and provided details on its board of directors election process.



Information sessions on a number of other benefits gave attendees a better understanding of healthcare, Social Security, and more. A presentation on the North Carolina Senior Medicare Patrol program explained how the statewide initiative works to reduce Medicare fraud, errors, and abuse. The program is part of the North Carolina Department of Insurance's Seniors' Health Insurance Information Program (SHIIP). Conference attendees also received updates from Association Member Benefits Advisors (AMBA) and from Lisa Wallace, public affairs specialist for the Social Security Administration.

Members had the opportunity to learn more about these organizations and more at the sponsor/partner fair, held outside the convention meeting rooms. Representatives from a number of organizations and companies, including Humana, GeriatRx, AMBA, and the Social Security Administration, among others, offered additional information for attendees and answered questions at their booths.





Those in attendance also heard from NCRGEA leadership, including executive director Tim O’Connell, president Mary Ann Hinshaw, and past president Mike Taylor. They outlined the work NCRGEA has done over the past year to serve our members, and shared what’s to come for the remainder of 2024 and the start of 2025. The event gave members a chance to not only learn more about all the benefits of being a part of NCRGEA, but it also gave them the chance to network and enjoy one of the organization’s greatest assets—its people.

Fall Conference Resources Are Online

Didn’t get to attend the Fall Conference? You can now access key resources and information from this event online:

NC State Health Plan: [SHPNC.org](https://www.shpnc.org)

Medicare and Seniors’ Health Insurance Information Program (SHIIP): bit.ly/3TM3U1b



A Calling to Serve: NORTH CAROLINA FIREFIGHTERS

By Jennifer Bringle Handy



Photos by Johnny Davis Digital Solutions



Talk to enough firefighters and you'll likely hear them say the same thing. This work goes far beyond just a job—it's a passion for helping others, a calling to serve. That spirit drives firefighters to run into burning buildings, to heed the call when disaster strikes, to do whatever they can to help people facing the most difficult times of their lives.

That spirit keeps many in the firefighting community busy serving others long after they retire. We caught up with a few such retired firefighters across North Carolina—men and women who still answer the call to serve in their communities and across the state.

Jan Parker

Dynamic Duo

In 1978, Jan Parker was a stay-at-home mom to two young sons when her husband, Jim, delivered some news that would change her life. After returning home from his job as a Raleigh firefighter, he told Jan that the department had made the decision to start hiring women.

“So I said, ‘Jimmy, I think I’d like to do it,’” she remembers. “We live on a farm, and I’m a self-proclaimed tomboy, so it didn’t seem like an odd choice to me. I thought it would be cool.”

That summer, Jan and seven other women trained and became the first female firefighters on the Raleigh force. For 14 years, Jan served as an active firefighter until she began experiencing headaches that forced her to switch to light duty. From there, she found her niche serving as the department’s Life Safety Educator, conducting public fire prevention classes.

After retiring from the Raleigh Fire Department, Jan was recruited by the Office of the State Fire Marshall to work with smaller fire departments across the state on educational initiatives.

“I got to work with communities that really needed outreach and education about smoke alarms and newer ideas in firefighting and prevention,” Jan says.

By that time, Jim—who served as a Raleigh firefighter for nearly three decades—had retired. Jan followed him into official retirement in 2018, after she left her injury prevention specialist role with the State Fire Marshall.

While they could have settled into a quiet life on their farm, the Parkers still wanted to serve others.



Jim Parker

“We started teaching Steps to Safety for senior citizens who live alone,” Jan says. “They want to be safe in their homes from fire and falls, which are two things that impact seniors.”

The couple has been active in the North Carolina Firefighters Association, with Jim previously serving as the organization’s president for more than 10 years.

“I would talk to young firefighters, and I really enjoyed mentoring and helping them,” he says.

Jan and Jim also have worked with burn survivors through the North Carolina Jaycee Burn Center at UNC Health Care, volunteering to transfer juvenile burn survivors to the annual Camp Celebrate for many years.

“We’d do a fire truck parade, picking up the kids and letting them ride on trucks through the camp,” Jim says.

Jan and Jim believe their shared love of helping others has sustained them through the years individually and as a couple. That calling to serve continues to drive them even in retirement.

“I count my blessings every day that we had this in common,” Jan says. And Jim agrees, “We do things for love, and do things because they’re the right thing to do. It’s just the way life should be.”

JEFF CASH

COLBY HEFFNER

Jeff Cash



A Family Affair

As a child, Jeff Cash lived next door to his uncle, who served as a volunteer firefighter in Cherryville. Cash would hear the fire whistle blow and thrill to watch his uncle jump in the car to answer the call. One day when Cash was about 13, his uncle stopped before getting into his vehicle.

“He looked at his vehicle, looked over at me and motioned for me to come on,” Cash says. “I didn’t even tell my mom—I just left. We went to a house fire nearby, and he told me to stay in the car, but of course I went straight to the firetruck to watch.”

That fateful day solidified a dream for the young boy to be a firefighter someday like his uncle. After graduating high school, Cash joined the Rock Hill, SC fire department in 1979. From there, he went on to work at the Shelby Fire Department before returning home to Cherryville, where he served as fire chief from 1986 until his retirement in 2018.

During his career, Cash became involved in the firefighting community both at the state and national levels, twice serving as president of the North Carolina State Firefighters’ Association, and even testifying before Congress shortly after the September 11 attacks on the topic of firefighter communication. Those experiences have carried over into his life after retirement. He currently serves as a volunteer firefighter in Cherryville and stays busy with other charitable pursuits.

“I have taught or spoke in 34 states because of those involvements,” Cash says. “When a firefighter responds to a call, we’ve got a lot of elements against us, so I wanted to dedicate the rest of my life to taking care of firefighters.”

Cash has been active with the National Volunteer Fire Council, where he helped develop training protocols for volunteer firefighters. He also teaches firefighter cancer awareness programs for Volunteer Fire Insurance Services of North Carolina.

“We’re being exposed to more and more carcinogens from fires and our foam and other things,” Cash says. “So I’m really engaged in helping firefighters avoid cancer, and for those who get it, we’ve got resources and peer support.”

But Cash’s proudest legacy comes in the form of his two sons—Chad, a volunteer firefighter in his spare time, and Quentin, a battalion chief with the City of Shelby Fire Department. Cash and his son Quentin were the first father and son to serve as president of the North Carolina State Firefighters Association.

“With my uncle Wayne, me, and my sons, we have three generations of our family in the fire service, not to mention my wife Cynthia, who served as president of the fire department’s ladies’ auxiliary for 25 years,” he says. “And we’re working on the fourth generation, with some great-nephews who are of age to become a junior firefighter.”

Seeing younger generations of his family heed the same call he felt gives Cash a sense of pride that goes beyond just having someone follow in your footsteps. That’s because he knows his sons and nephews feel the same sense of duty and connection to their neighbors.

“I’m very community- and service-oriented,” he says. “I believe in helping people and giving back, and that’s what the Lord wants us to do.”



Todd McMurry

Volunteer Vanguard

Todd McMurry always knew he wanted to be a firefighter. Growing up in Polkville, McMurry had many family members and friends who served as volunteer firefighters, and after graduating high school, he joined their ranks.

“I loved being a part of the community, and at that time the volunteer fire department did a lot,” he says. “They parked cars at funerals and things like that—it was a deeper involvement in the community than just firefighting.”

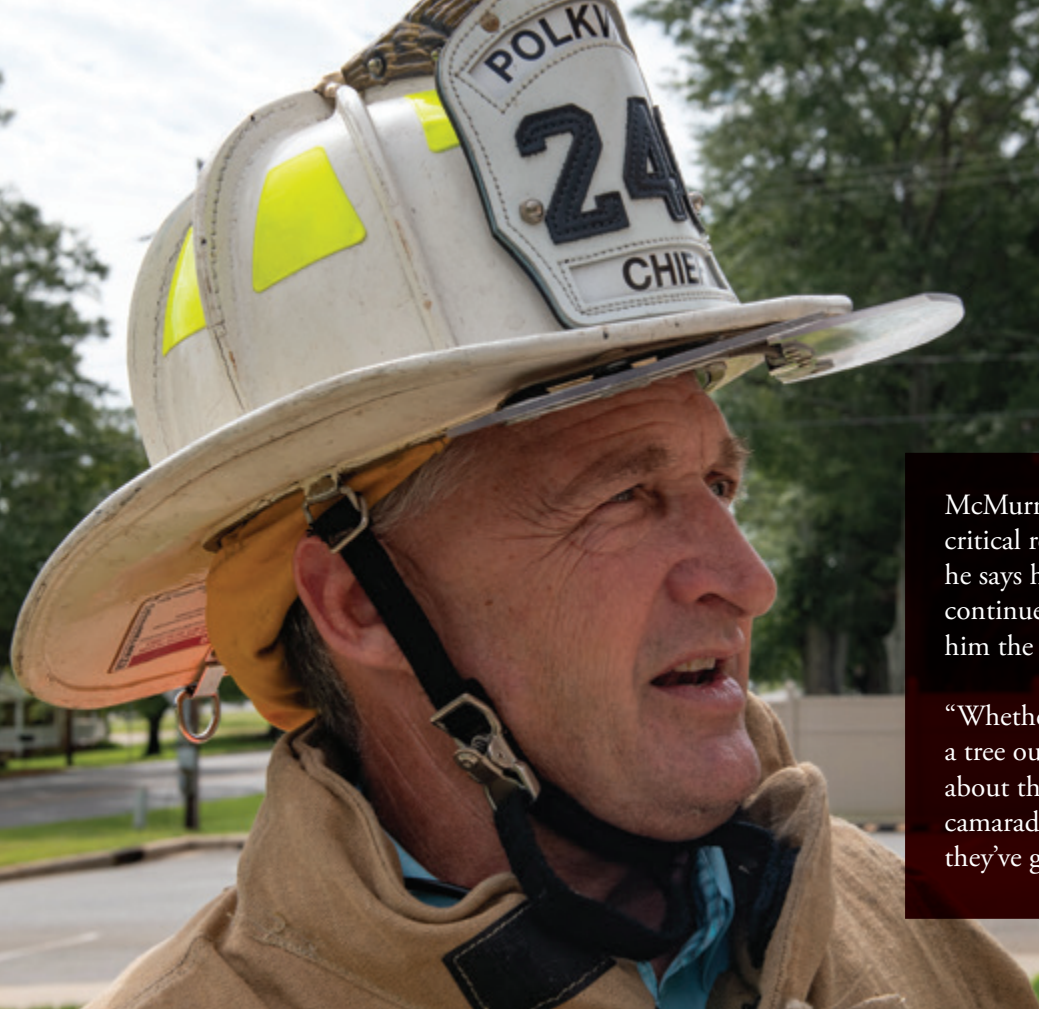
McMurry eventually became a full-time firefighter for the City of Shelby, rising to the rank of assistant chief before retiring in 2020. But that ending marked the beginning of his second act as a firefighter—the full-circle experience of serving as chief of the volunteer unit in Polkville he initially joined in 1985.

“That’s where I got my start, and I always wanted to be chief there,” he says. “I wanted to see the department improve and grow.”

Along with his volunteer chief role, McMurry also serves on the board of directors of the North Carolina State Firefighters Association, representing his area as the western director for the organization.

“I still wanted to help and represent the rural fire departments in North Carolina,” he says.





McMurry believes that rural firefighters play a critical role in the communities they serve, and he says he's grateful to have the opportunity to continue to give back to the area that helped make him the man he is today.

“Whether it’s helping someone who’s fallen, cutting a tree out of the road or a house fire, ultimately, it’s about the people we help,” he says. “And it’s also the camaraderie among the other firefighters, because they’ve got big hearts, and that’s really the draw.”



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PREVENT
FALLS
THIS
FALL

With the seasonal changes autumn brings—reduced daylight, more time spent indoors, and home maintenance needs—making your home safer from the risk of accidents and falls is more important than ever. Fall prevention is a crucial way to protect your health. A fall can limit your ability to remain independent, especially for older adults. But you can reduce the risk of falls with these proven tips.

HOW TO PREVENT FALLS IN YOUR HOME:

Lighting

Make sure all rooms—especially stairs—are well-lit. Put nightlights and light switches near your bed. Keep a flashlight by your bed in case of power outages.

Stairs

Install handrails on both sides of all stairs inside and outside your home.

Floors and Rugs

Fix uneven floors and repair loose floorboards and carpeting. You can also put non-slip strips on tile and wooden floors. Be careful to avoid walking on slippery, recently washed floors.

Keep floors clutter-free, removing cords, papers, shoes, books, boxes, newspapers, and electrical cables. And if you have small rugs, consider removing them or make them safer and more stable with double-sided tape, tacks, or slip-resistant backing.

Bathroom

Install grab bars to help you climb into the tub or stand in the shower. They will steady you while you reach for the hand-held shower or shampoo, and can keep you from slipping on wet tile. Grab bars also can help with sitting on and standing from the toilet.

Use non-slip mats in the bathtub or shower or use a bath seat to sit on while showering.

By following these simple steps, you can easily make your home safer and reduce your fall risk. Along with these tips, make sure to have emergency numbers written in large print in each room of your home and be sure to take care of your vision. Remember: Everything you do to prevent a fall is an investment in your health and wellbeing!

—AMBA, NCRGEA's Insurance partner

Sources:

[Mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/fall-prevention/art-20047358](https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/fall-prevention/art-20047358)

*[CDC.gov/falls/data-research/facts-stats/index.html](https://www.cdc.gov/falls/data-research/facts-stats/index.html)



Deryl Davis Fulmer, PHD

District Connections

By Deryl Davis Fulmer, PhD
NCRGEA Community Liaison

Spring and summer were very active for members and staff at NCRGEA. We have more members than ever participating and others who are helping plan activities for members to enjoy. Below are some of the activities we have offered and some that are coming soon.

District 6 Community Advisory Board (CAB) sponsored its first in-person event at the Hendrick Museum in Concord on Aug. 21. Twenty-five members and guests joined the opportunity for a guided tour of the exotic car collection owned by Papa Joe Hendrick and shopping at the museum store. CAB member Pamela DuBois planned and hosted the event, along with CAB chair A. Leon Miller. Thank you, Leon and Pam, for making this opportunity available to members.

District 9 CAB planned a wonderful event at the New Hanover Arboretum in Wilmington for September 19. Unfortunately, it was cancelled due to inclement weather and will be rescheduled for Spring 2025. Members will enjoy a guided tour of the gardens. Thank you to CAB Chair Sallie Price for making the arrangements—another example of our members at work for members!

District 7 CAB pulled together a fun and informative event in the Wayne County Library, entitled “Resource Connections.” The lineup included topics regarding senior safety (medical and protection), estate planning, and the economic impact of the Mt. Olive pickle company. Members enjoyed a fun-filled, educational day, along with lunch, including free Mt. Olive pickles. Thank you, CAB chair Dr. Earl Moore, and board member Mary Kay James, for your time and effort putting together such an enjoyable day of learning, fun, and fellowship.

The **Forsyth Lunch Cruisers** continue to meet on a monthly basis at restaurants in Forsyth County. Meals are on your own. Please contact Robin Kelly at reklc1@yahoo.com for more information.

Watch your email for your district’s plans. If you’re interested in joining your CAB and getting involved in the action, please reach out to me via email at deryl@ncrgea.com or call 919-980-6681.



Virtual Lunch and Learns are held monthly on a Wednesday from 12:30 – 1:30 pm. Through the virtual Lunch and Learn webinar series, NCRGEA is able to bring pertinent information into your homes. We have several scheduled for the next few months, and we’re excited to bring you the following topics:

1. Oct. 16: “Elder Fraud,” David Kirkman, retired special deputy, NC Attorney General’s office and author of Elder Fraud Wars.
2. Nov. 13: “Holiday Fitness,” Andrea Henry, Brookdale Senior Living
3. Dec. 4: “Social Security in 2025,” Lisa Wallace, Social Security Administration
4. January 15, 2025: “Scam Jam: Medicare Fraud Patrol,” Stephanie Bias, NC Department of Insurance

Visit our website to register, and you can view previous webinars on the NCRGEA YouTube channel. We offer these webinars based on member suggestions, so if you have a topic of interest, please email me at deryl@ncrgea.com.

Happy 107th Birthday to Sallie Mae Campbell

NCRGEA member Sallie Mae Campbell turns 107 this year. Born on November 11, 1917, she spent her career in education and retired from the Jackson County Schools in 1980. Sallie is a proud graduate of Western Carolina University and has lived in Sylva, NC most of her life. She is a longtime member of NCRGEA, having first joined in October 1997. Her advice for living a long life: “Just aim for good, clean living!” Happy 107th birthday, Sallie!



Sallie Mae Campbell

In Remembrance: Leigh Hammond

We share with deep sadness and respect that former NCRGEA Executive Director Leigh Hammond passed on July 26, 2024. Leigh lived a life of service to North Carolina and to its government retirees. He was known for creating great rapport with all, including the legislature, and was a valued counselor to many of the state's highest elected officials.

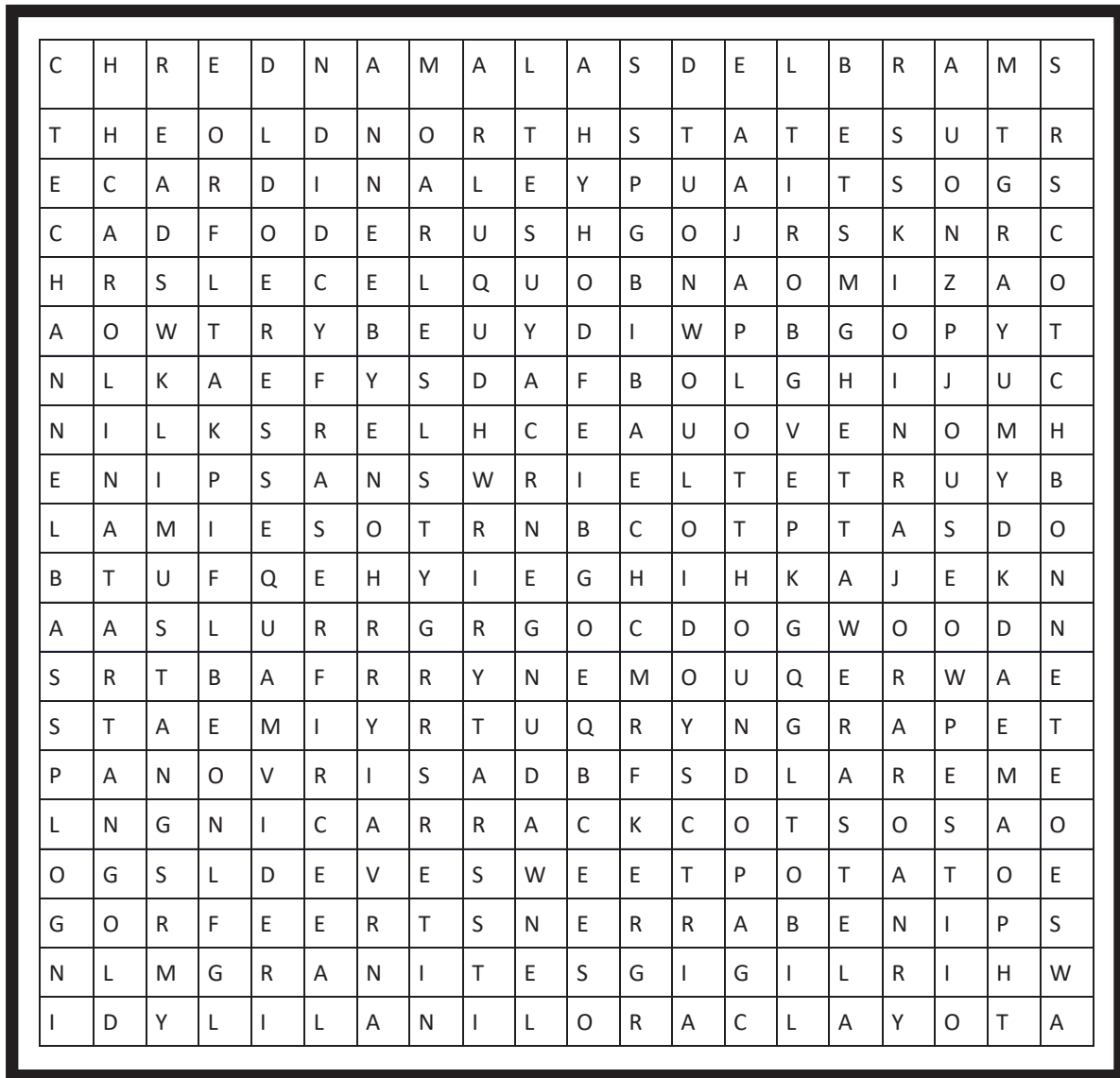
Coming Soon:

1. Digital Discover Friday Series: Intro to Smartphone Photography, Nov. 15, 11 am – noon. Register by visiting Events.AARP.org/rgMKa2.
2. The Walk to End Alzheimer's is underway through November. Visit ALZ.org and click on “Find a Team.” Type in “NCRGEA” to donate and/or walk.
3. This is the last call for recipes for the digital Holiday Recipe Book. Please share your holiday dessert recipes, including reduced-sugar and gluten-free options. The deadline to submit recipes is Oct. 25, 5 pm. Visit NCRGEA.com/holiday-desserts-2024 to submit your favorite holiday dessert and/or drink recipe. Please send me your favorite holiday song and we will provide a link for your listening pleasure. This book will be available in mid-November, and you can download and print the recipes, as well as listen to holiday music as you bake!
4. Stay tuned for information about joining March for Meals (Meals on Wheels) during March 2025.

Watch our Facebook and website for important announcements and activities. We also send emails about activities specific to you. Members say they are having fun and staying active—making NC retirement one of the best!

Until next time, Deryl

FALL 2024 WORD SEARCH



All Things North Carolina

Throughout the years, North Carolina has designated various things as, “The State...,” to highlight our state’s rich history and natural resources. Below are examples of these designations.

Find the bold italicized words in the sentences below the puzzle.

- The threads and hues of the ***Carolina Tartan*** are a unique blend of red, azure, black, yellow, green, and white, and was designated the state tartan in 1991.
- In 1941, the NC General Assembly designated the ***Dogwood*** as the state flower.
- Bred by the Plott family beginning in the mid-1700s, the ***Plott Hound*** is known for its sensitive nose, passion for the chase, strength and agility, loyalty, and utter fearlessness when trapping large game. In 1989, it became the official state dog.
- The ***Cardinal*** often mates for life, making it a symbol not only of the Old North State, but also of loyalty, constancy, and devotion. In 1943, it beat the dove in a vote of 5,000 to 3,500 to become our state’s bird.
- In 1973, the NC General Assembly recognized the importance of the ***Honeybee*** to our agriculture industry by designating it as our state insect.
- About one billion pounds of ***Milk*** is made in NC each year, so it’s fitting that in 1987 milk was named the state beverage. Iredell County leads the charge in dairy production.

- ❑ NC grows nearly half of the country's supply of *Sweet Potatoes*. It was selected as our state vegetable in 1995.
- ❑ Legend has it that *Stock Car Racing* was born in the Piedmont region as a series of weekend contests among whiskey drivers on makeshift dirt tracks for friendly wagers and bragging rights. It was designated as the state sport in 2011.
- ❑ In 1969 the *Gray Squirrel* was designated NC's state mammal. It's found throughout the state from our eastern swamps to our western hardwood forests. The import of this mammal has largely displaced its red cousins in England and Wales.
- ❑ The Scuppernong *Grape* was designated in 2001 as the state fruit and was written about by explorers in the 1500s.
- ❑ *Gold* was first discovered in NC and the United States in 1799 when a 12-year-old found a 17 lb. rock of the precious metal. In 2011, the General Assembly designated it as the state's mineral.
- ❑ North America's only significant deposits of *Emeralds* are found in NC. The 64-carat "Carolina Emperor" is the largest cut jewel of this precious stone that was found on the continent. It was designated as NC's state precious stone in 1973.
- ❑ North Carolina's state freshwater fish, the Southern Appalachia *Brook Trout* was designated in 2005. It can only be found in the pure, high-elevation streams of Southern Appalachia.
- ❑ Also known as red drum, the *Channel Bass* loves small tidal creeks, flooded marshes, crashing surf, rough-water shoals, and deep tidal rivers. It was designated as the state's saltwater fish in 1971.
- ❑ The *Shad Boat* was first built from native white cedar and is prized for its light weight and ability to resist rot. The small watercraft features a rounded hull and is powered by three sails—a main sail, a jib, and a topsail. In 1987, it was proclaimed the official state historical boat of NC.
- ❑ In 1963, NC adopted the *Pine* as its state tree. Thirteen species of pine grow in the state and contrary to popular belief, no one species is the state tree.
- ❑ North Carolina ranks second in the nation in number of *Fraser Fir* trees harvested. North Carolina produces more than 26% of Christmas trees in the US. This species was designated the state Christmas tree in 2005.
- ❑ Unlike choosing between two state universities as the best, NC has two state berries, the *Blueberry* and the *Strawberry*. They both gained the distinction of state berries in 2001.
- ❑ A park in Wilson has dozens of *Whirligigs*, the official state folk art, on display. This title was bestowed in 2013. Some call this folk art a union between a weather vane and a ferris wheel.
- ❑ Colonial Spanish *Mustangs*, wild horses found on our coast, are descended from horses brought by European explorers 500 years ago. These equines received the title of state horse in 2010.
- ❑ In 2013, *Clay* was designated as NC's official art medium.
- ❑ North Carolina is the only state with an official toast, *The Old North State*. It has been our state toast since 1957. It's also the title of our state song, which was designated in 1927.
- ❑ In Mount Airy, the world's largest open-faced quarry of our state rock, *Granite*, has been in operation for more than 130 years. When the General Assembly named it our state rock in 1979, they exalted it as "a symbol of strength and steadfastness, qualities characteristic of North Carolinians."
- ❑ In 2013, North Carolina designated the *Pine Barrens Tree Frog*, a bright green but seldom-seen species, as the official state frog. It mainly lives in the pine forests of the Coastal Plain and the Sandhills and is considered one of the most beautiful frogs in the Southeast.
- ❑ North Carolina's state salamander, the *Marbled Salamander*, gets its name from the white or gray bands across its back and sides. It received the title in 2013.
- ❑ The *Scotch Bonnet* was designated the state shell in 1965. The shape of the shell is also said to resemble the traditional Scottish wool bonnet called a Tam o'Shanter.
- ❑ North Carolina's state folk dance, *Clogging*, was designated in 2005. The dance originated in the Southern Appalachian Mountains, where folk dance traditions brought over by the area's European settlers melded with those of African and Native Americans.
- ❑ In 2013 when the General Assembly was selecting North Carolina's state marsupial, it was easy since the *Virginia Opossum* is the only marsupial found in the state.
- ❑ The *Eastern Tiger* swallowtail butterfly is a buttery yellow butterfly with black stripes. It was designated as the state butterfly in 2012 and can be found in all 100 counties.
- ❑ Our state wildflower, the *Carolina Lily*, typically blooms from July and August. The flower—which has beautiful yellowish to reddish-orange and brown-spotted blooms—received this designation in 2003.
- ❑ Our state motto, *Esse Quam Videri*, was chosen in 1893 and appears on the state seal. It's Latin for, "To be rather than to seem."
- ❑ *Blue* and *Red* were selected in 1945 as North Carolina's official colors.

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US Public Pension Handbook: A Comprehensive Guide for Trustees and Investment Staff; (2019)

WHAT IS AN ACTUARY?

An actuary specializes in assessing and managing financial risks in various industries, with a primary focus on insurance and pension plans. They use their expertise in mathematics, statistics, and financial theory to analyze data and calculate the likelihood of future events, such as accidents, illnesses, or deaths, and their potential financial impact on businesses or individuals.

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