

## NCRGEA Launches New Website



*The new NCRGEA website features a cleaner look and has many features that are designed to make it easier for users to find important information faster. This image is an early depiction.*

After months of planning, negotiating, and testing, North Carolina Retired Governmental Employees' Association launched its new website on Tuesday, October 25.

NCRGEA has always emphasized quality regarding membership service, benefits, representation and quality of life. That emphasis is now reflected in the association's new website.

"Our new website is a big improvement over our previous one," said Tim O'Connell, Executive Director of NCRGEA. "One of our main objectives in developing it was to make it user friendly so our members could easily find information about us, our benefits, and the activities they can participate in."

When NCRGEA partnered with AMBA as its new benefits provider, AMBA agreed to have the association's website redesigned. They contracted the digital marketing and advertising agency Vilocity Interactive to create the new website.

Vilocity has a history of transforming under-performing websites into responsive sites that meet the needs of the customers. They pride themselves in user friendly websites that are easy to navigate and get the customer to the information they want easily and quickly. The programs they use make updating the contents easy so out-of-date information is reduced.

The website redesign adds new features and revitalized some existing ones. One of several invaluable new tools that users will notice is the easier to navigate menu bar that is displayed across the top of the page. The old website's menu bar was a dropdown bar that had to be opened for members to access it and then open a page from it.

The new menu bar still displays membership, benefits, advocacy and district information but also

*Continued on Page 2*

includes links for information about NCRGEA news, events and resources.

The advocacy page is expanded and now includes a legislative news page, a page about the general assembly and one on updates coming from the legislature. There is also a page on how to be an advocate at the grassroots level so members of NCRGEA can take an active role in legislative matters they care about.

"The events page is a big feature that we're very proud of," O'Connell said. "Members will see a calendar with listings of meetings, district events, and community events taking place throughout NC. They can click on the district and NC events

and get a page showing more details about it. The district events will also be listed in their respective district pages."

The NCRGEA meetings are listed on the calendar so members have an idea of who the association is meeting with on their behalf.

The resources page features links to organizations NCRGEA works with in protecting member benefits and promoting a better quality of life for our retired civil servants in North Carolina.

"As we get feedback from our members on what they like and don't like about the website, we can work with Vilocity to fine tune it so we can give our members the service they expect."

## Did you know?

In 1950, President Harry Truman initiated the first National Conference on Aging.

In 1965, the Older Americans Act was signed into law and called for the creation of the States Units on Aging.

In 1977, North Carolina's Division of Aging was established in State law.

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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.

## Executive Director's Message

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*By Tim O'Connell*

Undoubtedly, the best part of being the executive director of the NCRGEA is the opportunity to meet with members. We are fortunate that virtual meetings are possible, but even more meaningful to me is the opportunity to meet with NCRGEA members in person to learn about them, the lives they lead, and the impact they made as public servants.

I recently spoke to approximately 75 North Carolina Cooperative Extension Service retirees. There is a wonderful history of Extension Agents working in every county across North Carolina, improving the productivity of farms and forests, enhancing nutrition in homes, and fostering community health and well-being. The reach of 4-H programs, under the guidance of the Extension Service, in building the work ethic and character of so many of our youth is more than remarkable. With these incremental improvements to farm and home life, local economies grew as more people in those communities applied the research and practices shared by the Cooperative Extension agents. There is something distinctly "North Carolina" in how this information was shared, often by meeting one-on-one in a crop field or sitting on the front porch. Even in today's high-tech world, the Cooperative Extension Service remains a "high-touch" relational organization established over the years by many of those currently retired from this valuable public service area. As a citizen of North Carolina for a half-century in both urban and rural communities, I tip my hat to the Cooperative Extension Service and say thank you.

While writing this column, I received a call from

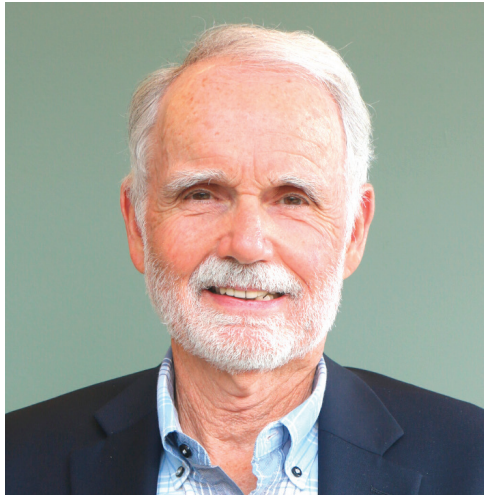
a local government retiree and NCRGEA member who worked in her county's utilities and water department. Raised by a father who had worked in public service, the values of being hardworking and loyal are what she brought to work each day for more than 30 years. Within society, the values that we recognize and celebrate, and quite literally we value, become our collective identity. As this person contemplates her future, which includes potentially relying on her family's support to keep from losing her townhome, she questions whether hard work and loyalty are still valued since, in her elder years, it seems less so with no significant cost-of-living adjustments in almost a decade and a half. NCRGEA Board President, Mike Taylor, makes a strong case in his column in this issue of *Living Power* about the importance of your vote, especially in local elections. Valuing retired public servants and, more broadly, the care, concern, and respect of our elder population needs to become a higher priority. Take time to inform yourself about the candidates you elect into office and vote for the ones that best reflect your values in the essential areas to you as a retired public servant.

The week before the election, your NCRGEA staff and board will host a series of state meetings bringing members together with partner organizations related to your pension, health plans, and general wellness. We will also be hosting a session on the advocacy process to grow NCRGEA's voice based on NCRGEA's core values of service, integrity, collaboration, and diversity. We are honored to have many of your elected officials in attendance. Over 300,000 retired public servants live in every county across North Carolina. Combined, we have immense capability to be heard by members of the General Assembly and key decision-makers. I thank you for taking the first yet significant step of being a member of the NCRGEA.

I wish you peace and health through the coming holiday season and look forward to serving you in 2023 in even more meaningful ways with programs, events, and communication that connect you as a retired public servant community member.



## President's Message



*By Mike Taylor*

The first Tuesday after the first Monday in November (the 8th this year) is our federal election day. If you are reading your Nov/Dec issue of *Living Power* before that date, you still have time to VOTE. Your NCRGEA encourages everyone to participate in the selection of our elected officials. It is one of our main responsibilities as citizens in a democracy.

We Americans elect a large number of leaders. Approximately 520,000 serve in offices from the school board, city, county, and state government to Congress and the White House. In 2020, over 155,000,000 of us went to the polls to cast a ballot out of approximately 240,000,000 who were of voting age and eligible to vote. But even that record turnout meant about one-third of us, over 86,000,000, stayed home and did not take part in the elections.

Why don't people vote? In surveys, non-voters have all sorts of reasons, but one of the most prevalent answers is "My vote does not count." In municipal elections, that tend to be small in size and scope, that certainly is not true. Unfortunately, only about one in four voters actually participate in local elections. I recall a colleague, who used that excuse one time when I inquired on election day, if he had voted. A neighbor of his, running for a town council seat, ended up losing the election by a single vote.

Every voter and every vote matters. If it is not too late, vote. If you missed your chance to participate this year, then just wait because when you have approximately 520,000 elected officials, election day comes quite often! <https://www.ncsbe.gov/>

[ncsbe.gov/](https://www.ncsbe.gov/)

Finally, for those of us who live along the NC coast, the thought of hurricanes is never far from our minds this time of year. I recall Hurricane Dorian, which literally swamped Ocracoke Island and other parts of the outer banks in 2019 and Hurricane Florence, which hit NC hard in 2018.

I live in Emerald Isle and know firsthand the impact of Florence. In the aftermath, our church became a collection point for folks who wanted to drop off supplies or make donations. I worked at our collection station during that effort and was amazed and heartened by the number of folks who dropped by the church and gave us money or who literally walked out of the grocery store, across a parking lot from the church, and gave us a bag of groceries. Most did not give us their name. They just wanted to help.

We always see this in the wake of national tragedies like Ian. Americans step-up when the need arises. While admittedly much divides us, Americans are a generous people. It reminds me of a line from Bill Murray's movie *Scrooged*. At the end of that comedy, Murray says of Christmas Eve, "For a couple of hours out of the whole year, we are the people we always hoped we would be." I think Murray's timeline is a little short of the scope of America's generosity, but he does make a point. As retired public servants, we spent our careers helping others, so we know about people in need. As we approach this holiday season of thanksgiving and hope, let's be thankful for what we have and also be generous to those in need.



*North Carolina State  
Board of Elections*

## Giving Back Without Getting Scammed



*By Attorney General Josh Stein*

As we approach the holidays, people are at their most generous. We spend time with loved ones, buy gifts for each other, and strengthen our communities through charitable donations. Unfortunately, scammers know this, and they come out of the woodwork to try to take advantage of people's generosity. Take precautions to make sure your donations go where you want and not to line some scammer's pocket.

Before you give, do your research on the charity or organization. It's a good idea to donate to charities that you are personally familiar with or that operate visibly in your community. If researching online, double check that the charity's URL is legitimate by looking for a lock icon and an "https:" in the address bar. Copycat websites and apps will resemble a business's brand name closely or have a URL that is similar to the real thing.

Don't respond to unsolicited emails, text messages, and social media posts asking you to give. Although the cause may sound worthy of your hard-earned money, taking the time to verify an organization's legitimacy is worth it.

Be careful of calls from charity fundraisers. Some telemarketers keep up to 90% of the money they collect for charities. Your money will go further if you give directly to the real charity, not to hired fundraisers. Also, scammers will often try to pressure you into donating. Remember that legitimate fundraisers will not push you to make a donation immediately.

If you are unsure whether a charity is the real deal, you can call my office's Consumer Protection Division at 1-877-5-NO-SCAM to check whether the charity has complaints against it, or you can call the North Carolina Secretary of State's office to check its license. You can also research a charity's ratings and history using resources including the Better Business Bureau's (BBB) Wise Giving Alliance, Charity Navigator, Charity Watch, or GuideStar.

Once you have chosen and verified a charity, it is best to pay by credit card for security and tax purposes. If you decide to pay by check, always make it out to the charity and not an individual.

For more information on common charity scams and how to avoid them, visit [ncdoj.gov/charity](http://ncdoj.gov/charity). And if you think you or someone you know has been the victim of a scam, file a complaint with my office's Consumer Protection Division at [www.ncdoj.gov/complaint](http://www.ncdoj.gov/complaint) or by phone at 1-877-5-NO-SCAM. The holiday season is a special time of year, and I hope this season brings joy to you and your loved ones.



*Better Business Bureau  
Wise Giving Alliance*



*Charity Navigator*



*Charity Watch*



*GuideStar*

## Great News, The Check Is in the Mail



*By State Treasurer  
Dale R. Folwell, CPA*

The budget enacted by the North Carolina General Assembly and signed by Gov. Roy Cooper earlier this year allowed for a one-time supplement to be paid to retirees of the Teachers' and State Employees' Retirement System (TSERS), Consolidated Judicial Retirement System (CJRS), and the Legislative Retirement System (LRS). In addition, the General Assembly passed a bill allowing the Local Governmental Employees' Retirement System (LGERS) Board of Trustees to consider a one-time supplemental payment for LGERS retirees provided there were sufficient funds from investment gains to pay for it.

The one-time supplemental payments will be distributed as a part of the monthly pension payments to eligible TSERS and LGERS retirees and benefit recipients in October. Regular payments will return to the levels they would have been without the supplemental payment in November.

There is often confusion about the way COLAs or one-time supplements are considered. While we are all public servants in the state of North Carolina, there are seven retirement systems with different rules, laws and guidelines.

As it relates to COLAs or one-time supplements, TSERS', CJRS' and LRS' payments are granted by the General Assembly. LGERS supplements are paid for by the local governmental employer. With the passage of Senate Bill 311, I was able to recommend a solution that is fiscally responsible, providing LGERS' retirees a one-time benefit without increasing rates for the cities and counties across the state.

Our job is to keep the retirement system solvent for this and the next generation of those who teach, protect and serve – and every decision made by me, staff and the Boards of Trustees is made with a member-first mentality.

I encourage you to visit our website, [myNCRetirement.com](http://myNCRetirement.com), and view Trending Topics. Here you will find important information about the October one-time supplements and other retirement matters.

Retirement is a big part of what we do at the Department of State Treasurer (DST), but did you know there are several other divisions and programs that work hard for you and others in North Carolina? DST includes the Office of State Treasurer, Retirement Systems Division, Financial Operations Division, Investment Management Division, State and Local Government Finance Division, Unclaimed Property Division (NC Cash), State Health Plan, Supplemental Retirement Plans and the NC ABLE Program. Each of these work together to make a difference for the citizens of North Carolina.

The role of the Treasurer has always had widespread influence and impact in our state. I am fortunate to have been able to accomplish many things, including reducing costs and fees, increasing transparency and making sure that this benefit is available for current and future public service employees. I stand on the shoulders of staff, Boards of Trustees and previous Treasurers who have conservatively managed the pension plan, making it one of the best funded in the world.



[myNCRetirement.com](http://myNCRetirement.com)



## Give Generously, but Wisely this Holiday Season



*By Secretary of State Elaine F. Marshall*

As we head into the season of giving it's a great time to remind everyone that a little research can go a long way in making sure that our charitable contributions do the most good possible for people in need this holiday season.

In my role regulating charitable solicitations in North Carolina, I know that this time of year brings out the best in people, but sadly it can also bring out scams seeking to exploit our generosity.

Whether you're seeing appeals from outright scam charities or well-intentioned people who may not be that well-equipped to help, it's always wise to do a little research rather than just clicking "Donate" on an unsolicited text, email or message on social media.

You can research charities registered with the Secretary of State's Charitable Solicitation Licensing Division at <https://www.sosnc.gov/divisions/charities>.

Keep an eye out for sound-alike names mimicking established charities. If you get an unsolicited call, text or email from someone claiming to represent a charity, research that charity yourself online instead of just clicking on links provided in unsolicited messages. Make your donations directly on the charity's official website rather than clicking on a link in a text or email.

The Secretary of State's Office produces the Charitable Solicitation Annual Report each year during the holidays, providing a meaningful snapshot of giving through professional fundraising campaigns under the state's charitable

solicitations statute. The report breaks down the percentage of donations that went to charities' programs for the year, and how much went to professional fundraisers and administrative overhead. It's a powerful resource to help the giving public make informed choices with their donations. We have reports going back more than 20 years available at [sosnc.gov](https://www.sosnc.gov).

If you have gotten a suspect solicitation—contact our Charitable Solicitation Licensing Division at 1-888-830-4989 or visit us online at [sosnc.gov](https://www.sosnc.gov) to report it. The more detail you can share the better. So take a screenshot of the message, or in the case of a suspicious phone solicitation try to write down all the details you remember about the call.

Also check out our Smart Donor Checklist, which has a handy list of questions to help you figure out who's naughty and who's nice when you get calls asking for your donation.

A charitable contribution is an investment – an investment in a cause you care about, in your community, and in the future. That's a powerful thing. So it's never rude to ask questions, including how your donation will be used and what percentage of your donation will go to the charity's programs.

By doing a little homework you can assure that your charitable contributions are being used wisely and that you aren't being taken in this season of giving.



*Secretary of State's  
Charitable Solicitation  
Licensing Division*

## Pension Dollars Keep Rural Communities Alive

*“Retired public employees spend their pension income in their towns on goods and services like housing, food, medicine and clothing, which serves as a stable source of economic activity in smaller communities,” Dan Doonan, NIRS executive director.*

Driving along the interstates throughout North Carolina you can see the growing skylines of the cities and construction of new business. It's not until you start driving down the smaller state-maintained highways that you start to come into the more than 450 towns within our state with populations fewer than 10,000. Towns that aren't nearly as prosperous as their neighbors on the interstates. These are the towns with the shrinking populations.

“National economic trends coupled with population declines have had a devastating impact on many small towns and rural areas across America. Often, the largest employer in these smaller towns is a public entity like a school system or municipality that employs teachers, nurses, firefighters, and public safety officials. These public employees spend their career serving their communities at a time when a growing number of young workers are leaving their hometowns for job opportunities in urban areas,” said Dan Doonan, National Institute on Retirement Security executive director.

These are the town that are more dependent on the incomes of its residents than on the tax revenues brought in from major corporations and big developments. These are the towns where the residents that worked there for the community are more likely to retire there. And these are the towns where their public pension benefits go beyond the

retirees and their families. Their benefit dollars also play a critical role in supporting the local economies.

Research by the NIRS revealed that, in absolute terms, the greatest number of public pension recipients and, therefore, public pension benefit dollars, reside in big cities. But because the economies in the cities are large and complex, the economic impact of pension benefit dollars is modest. However, in small towns and rural areas where the economies are more dependent on the income of its residents, the economic impact of pension benefit dollars goes farther.

The NIRS examined the economic impact of public pension benefit dollars at the county level in 2,922 counties across 43 states representing every region of the country. North Carolina was one of the seven states that was not included in the research.

The analysis of the data reveals that pension benefit dollars account for an average of 1.2% of gross domestic product (GDP) in those counties. NIRS believes this is because many rural areas have agriculture-dependent economies. Farms often are described as “asset rich, but cash poor.” This means that the value of the land, equipment, and goods produced is high, but the monthly cash income of the farmers is relatively low. Therefore, the pension benefit dollars in these counties represent a greater portion of personal income than GDP.

Likewise, the benefit dollars make up an average of 1.25% of the total personal income in the counties. Therefore, GDP and total personal income derived by pensions are why these communities experienced the greatest relative economic benefit from public pension benefit dollars.

“Eventually, public employees in rural and smaller communities retire and typically stay in their hometown. Retired public employees spend their pension income in their towns on goods and services like housing, food, medicine and clothing, which serves as a stable source of economic activity in smaller communities. Our analysis clearly indicates that pension spending provides a



*Empty storefronts like those found in Waxhaw can be found in most of North Carolina's smaller towns.*



substantial economic impact on struggling small towns and rural communities across the nation,” Doonan explained.

The NRIS analysis reveals two interesting effects taking place in rural counties concerning pension benefits. Pension benefit dollars provide metropolitan and rural counties similar levels of GDP, but rural areas have a greater percentage of personal income from pension dollars.

Additionally, the conversation about public pensions should not focus solely on the dollars contributed to the plans, it also must acknowledge substantial economic impact they have across the state, especially in the rural areas.



*Farms often are described as “asset rich, but cash poor,” which means the value of the land, equipment, and goods produced is high, but the monthly cash income of the farmers is relatively low.*

## Did you know?

In 2020, 1 in 6 North Carolinians was 65 or older and by 2028 it will be 1 in 5.

In 2020, an estimated 44,600 people aged 60 and older migrated from other states and abroad to North Carolina.

North Carolina ranks 9th nationally in total population and 8th in the number of people age 65 and older.



## Special Event: Internet Investing

Spotlighting the hazards of investing  
in the Metaverse, influencers, and  
cryptocurrencies.

In partnership with the NC Secretary of State office, **Misty Piekaar-McWilliams**, and **Ann Elmore\*** discuss the realities of Internet investing and provide strategies for sifting through the schemes to the real deals and bona fide professionals.

\*Ann Elmore is Agency Legal Consultant for the NC Secretary of State Securities Division's Investor Protection & Education Services.  
Misty Piekaar-McWilliams is Legal Services Developer for the Division of Aging and Adult Services at the NC Department of Health and Human Services



## November 15, 2022

10:00 a.m. on Zoom

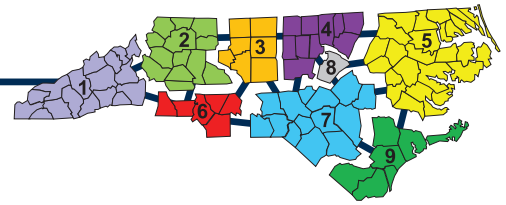


*Register Today!*

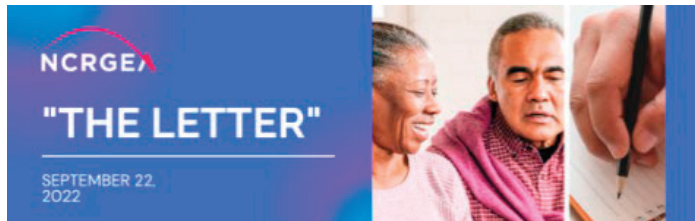
Use the link below or  
scan the QR Code

[bit.ly/ncrgeainvesting](https://bit.ly/ncrgeainvesting)

# District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison



Since July, the NCRGEA Community Advisory Boards have sponsored several informative presentations. "The Letter," presented by district 6 director, Jerry Pinkard and hosted by Suzanne Merrill, District 8 Board, was offered to members of District 8 on September 22, 2022, with 90 members in attendance.



On September 1, 2022, we offered, the "Basics of Medicare," for District 3 members, presented by Jon Green from AMBA, our new benefits partner and hosted by Ben Neal and Bobby Burleson, district 3 directors. Approximately 75 members attended and a total of 223 members have taken advantage of these sessions so far.



On October 8, 2022, NCRGEA invited members to join the re-opening of the NC Museum of Art in Raleigh. NCRGEA recognized public servants with a sticker that said "I'm a proud public servant" and introduced our new \$500 travel giveaway, along with other information. Several members volunteered to help that day: Suzanne Merrill (Board), Delores Parker, Gary Ackley, Laura Kaputt, Phyllis Fulton and Lillie Costin. Tim O'Connell and Deryl Davis Fulmer were also there. We hope to offer such opportunities in the future.



## Mom's Meals



### Feature Agency: Meals for Moms

Mom's Meals is the nation's leading provider of fully prepared, refrigerated, home-delivered meals. It provides nutrition solutions to the vulnerable populations and works every day to fulfill their mission to improve life through better nutrition at home.

They have the ability to deliver to any U.S. address and there is not a zip code they cannot reach.

Mom's Meals takes a customized approach and allows clients to choose every meal for every order and emphasizes the power of choice. All meals are medically tailored and can be customized based on the unique preferences of each client.

Find out more at [www.momsmeals.com](http://www.momsmeals.com).





### Trivia

Our September \$50 gift card Trivia game winner is Deborah LaRue, Greensboro, NC, District 3.

Deborah is married to Dan, has two sons, Nicholas and Jarod, a daughter-in-law, Robin, and granddaughters Baily and Clara.

Debbie retired from the City of Greensboro in August 2013 where she worked in Human Resources. She stated she likes being a member of NCRGEA because of the information she gets, the discounts and the lobbying efforts for maintaining retiree benefits.

Debbie told us that the best thing about retirement is "being flexible to go places and visit

family and friends."

She remains active and engaged by bowling and has done so since the 9th grade. She is also involved with her church and the state Christian Women's Connection.

During COVID, she took time to read more and to get closer to her family. Debbie said that she appreciates that she had the opportunity to win in the Trivia game.

Congratulations Debbie LaRue!

So what was the question Deborah got right?

**Questions:** Where is the Accessibility Icon located on the NCRGEA website? Name 5 of the enhancements you can make with this feature?

**Answers:** The Accessibility Icon is located on the lower right corner of the website.

Enhancements include: screen reader, bigger text, cursor, text spacing, text align, etc.

And finally, remember that our collective voices and our growth are important! Just a reminder to check out the Active and Engaged member feature on Facebook and see your fellow members in action.

Please contact me at [deryl@ncrgea.com](mailto:deryl@ncrgea.com) to see how you can also become active and engaged!

Please join your Community Advisory Board! We need you!

Be safe and enjoy your families and others each day and especially during the holiday season!

Will see you in 2023!





## Vaccines: Where You Get Them Determines How Much You Pay

Your Group Medicare plan provides coverage for vaccines, but that coverage depends on the specific vaccine and where you get it.

Knowing how your coverage works may save you from paying for vaccines out of pocket.

At your provider's office the Medicare Part B portion of your plan pays for the following vaccines at your provider's office and at the pharmacy:

- Influenza (flu) vaccine—once per season
- Pneumococcal vaccines
- Hepatitis B vaccines for persons at increased risk of hepatitis
- Vaccines directly related to the treatment of an injury or direct exposure to a disease or condition, such as rabies and tetanus.

At a network pharmacy the Medicare Part D portion of your plan covers all commercially available vaccines—except for those covered by Part B—as long as the vaccine is reasonable and necessary to prevent illness.

### Important information for your pharmacist

Let your pharmacist know to use BIN 015581 and PCN 03200000 when filling your prescription

for items covered under Part D.

Get vaccines like the ones listed below at a network pharmacy. If you get them at your doctor's office, you'll pay the full cost of the vaccine out of pocket.

Here are some common vaccines that you should get at your pharmacy, not from your doctor.

- Shingles
- Tdap (If you need a tetanus shot due to injury, Medicare Part B will cover that from your doctor.)
- Hepatitis A

Because vaccines are covered differently at the provider's office and the pharmacy, you may want to call first to understand how your insurance covers a specific vaccine.

Call the Customer Care number on the back of your Humana member ID card or sign in to MyHumana.com.



### Did you know?

In its 2016-2020 survey, the American Community Survey found:

CHARACTERISTICS	NC	US
Living alone	27%	26%
Veterans	18%	17%
Have a disability	35%	34%
Have less than a high school education	15%	15%
Have a high school/GED or alternative education level	30%	32%
Work	17%	18%
Income below poverty level	9%	9%

## Managing Debt in Retirement

As of 2022, nearly half of all Americans expect to retire with debt. If you're dealing with debt in retirement, having a clear understanding of your loans and a strong management plan means debt doesn't have to derail your retirement goals. Here are some things to know about managing your debt so you can take control and be confident in your financial future.

### Understand your debt

First, not all debt is created equal. Over the years you may have accumulated both "good debt" and "bad debt."

"Good debt" generally refers to the money borrowed as an investment in yourself and your future, while "bad debt" is the money owed on depreciating assets, often at a high interest rate.

### Prioritize your payments

Once you've identified which of your debts are good and which are bad, it's important to prioritize your payments. Paying off loans with higher interest rates first means you will pay less over time. If you have the means, make more than the minimum payment on these high-interest loans.

You can also consider refinancing your loans for terms that better fit your retirement income and lifestyle. When you refinance, you may be able to get a lower rate and a more manageable payment schedule.

### Make the most of your income

Once you've made a plan for managing your debt, smart financial choices can help keep you on track.

### Downsize your dream home

If home prices are rising, you'd be wise to downsize rather than splurge on your dream retirement home. Plus, a smaller home could lower your utility bills and upkeep expenses in addition to lowered property taxes and mortgage payment.

### Find supplemental income

If your retirement income doesn't cover your debt payments and still afford you a comfortable lifestyle, you may want to consider finding a supplemental source of income. Marketing and monetizing your skills and expertise can be a fulfilling way to spend your time and bring in some extra cash.

### Be consistent

This one might sound obvious, but being consistent with your payments is the most important thing you can do to manage your debt. If you're feeling overwhelmed, it may be wise to seek a financial planner to help you build a personalized management strategy.

Visit [lgfcu.org](http://lgfcu.org) for more good ways to manage your money.



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!)

## Did you know?

North Carolina has more people aged 60 and older than under 18 years old.

In 2020, 85 counties in the state had more people aged 60 and older than under 18. By 2040, this number is expected to increase to 90 counties.

## Insurance Update

Great news! There were no premium increases or changes to the dental plans with the Standard Dental coverage that uses the Ameritas network of providers.

We also still have Superior vision as our eye care provider, and even though there was no change to the cost of the vision care coverage, we have gotten a reduction in the co-payment. The co-payment cost has been reduced from \$20 to \$10. This is for the exam and the materials (up to the noted limits).

Since we did not have any changes, NCRGEA did not have an open enrollment this year. If you are satisfied with your current dental and vision coverage, no action is required and your policies will continue just as they are now. If you want to make any changes, such as add, drop, enroll or cancel, you may do so at any time.

Please keep in mind all the wonderful benefits that are included (free) with your NCRGEA membership:

- Superior Vision Discount Card (acts as a coupon with providers who will accept it)
- Start Hearing Inc Discount Hearing Program (referring you to hearing providers in your area and discounted materials)
- NCRGEA's \$10,000 Accidental Death and Dismemberment Policy (cause of death must state accidental on the death certificate and be reported within 365 days of accident or death)

We are always looking for more benefit options for our members, and that's why we partnered with AMBA. You may have already received a mailing, email or phone call from them regarding supplemental benefits. AMBA can provide you with many different supplemental benefits, such as:

- Home Health Care Insurance
- Long Term Care Insurance
- Medicare Solutions
- Cancer, Heart & Stroke Accident and Disability Insurances
- Hospital Stay Coverage
- Medical Air Services Association (MASA)
- Final Expense Whole Life & Guaranteed Acceptance Life Insurance

If you have any questions, want to enroll in or need help with your benefits, please contact our call center with AMBA for:

- Dental or Vision 833-733-1605

- Changes to existing Standard Dental and Superior Vision plans 833-784-2183
- Information on new supplemental benefits 833-784-2184

Please refer to our website [ncrgea.com](http://ncrgea.com) for more details on the Standard Dental, Superior Vision and supplemental benefits.



*Medical Air Services Association, MASA, covers emergency ground ambulance transportation for members to and from medical facilities, no matter where the member is in the world, by covering the out-of-pocket costs that are not covered by insurance. An air medivac helicopter that can cost \$20,000 or more is the type of out-of-pocket MASA covers. MASA will coordinate medical transportation, plus get the member back home free of charge.*



## Lake Case Takes a Giant Step Forward to Settlement in Favor of Plaintiffs

The United States Supreme Court has denied the Petition filed by the State of North Carolina seeking review of the North Carolina Supreme Court decision affirming a partial judgment in favor of retired State employees seeking promised health care benefits.

This past March, the NC Supreme Court ruled that a vested State retiree is contractually entitled to the same retiree health care benefits that were in place at the time they vested. The NC Supreme Court ruling sends the case back to the North Carolina Superior Court for a determination of whether the State's actions in reducing benefits was a material breach of the contract and, if so, a determination of damages.

"It is time for this case to be resolved," Tim O'Connell, NCRGEA Executive Director, said. "Our retirees have been waiting over ten years to receive the benefits the State promised them when

they became employed. I urge the State to stop delaying and do the right thing for these retirees who relied on the State's promises."

The case was filed in Gaston Superior Court in 2012 after the North Carolina General Assembly reduced the benefits retirees would receive in the non premium contributory plan. The Superior Court granted partial summary judgment for the retirees and reserved ruling on the amount of damages.

"This case has been up and down in the trial court and appellate courts for almost 11 years," stated Chris Whelchel of the Gastonia law firm Gray, Layton, Kersh, Solomon, Furr and Smith, one of counsel for the retirees. "We are prepared to move on with this case to make sure these retirees receive what the courts have said they deserve. Many of the 220,000 retirees affected by this case have died waiting for justice to be served."





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Raleigh, NC 27605

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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**



**Find Us on Facebook**

### IMPORTANT PHONE NUMBERS

NCRGEA.....	1-800-356-1190
In Raleigh Area .....	919-834-4652
The Standard Dental .....	1-800-547-9515
Superior Vision .....	1-800-507-3800
NC Retirement Systems .....	1-877-627-3287
Seniors' Health Insurance Information Program ...	1-855-408-1212
In Raleigh Area .....	919-807-6900
NC State Health Plan .....	919-814-4400
Blue Cross/Blue Shield .....	1-888-234-2416
Amplifon Hearing Health Program.....	1-877-806-7054
Humana .....	1-888-700-2263
Social Security Administration.....	1-800-772-1213
State Employees' Credit Union.....	1-888-732-8562
Local Government Federal Credit Union.....	1-800-344-4846
NC Total Retirement Plans 401K/457 Plans .....	1-866-627-5267
Britt Travel Group .....	919-889-4900