

LIVING POWER



MEET NCRGEA'S
LEGISLATOR
OF THE YEAR

FORGING
A PATH TO
WELLNESS IN
RETIREMENT

TRANSFORMATIONAL
HEALTH OR DEBT?
WHAT EXPERTS SAY ON
NEW LEGISLATION



BUILT FOR NC

We're here for *you*

The statewide credit union welcoming North Carolina local government employees and retirees.

Learn more at civicfcu.org.

Federally insured by NCUA



2024 NCRGEA SPRING CONFERENCE

Please Join Us

1 & 2 April 2024
McKimmon Center
Raleigh



[NCRGEA.COM](https://www.ncrgea.com)





CONTENTS

5	PAY DAYS SCHEDULE
6	EXECUTIVE DIRECTOR'S MESSAGE
7	UPCOMING EVENTS
8	PRESIDENT'S MESSAGE
10	BY THE NUMBERS LOCAL GOVERNMENT FACTS & FIGURES
11	TREASURER'S COLUMN PREVENTION IS THE BEST CURE
12	COVER STORY STRONG SECOND ACTS
17	TIPS FOR A HEALTHY LIFESTYLE
18	HEALTHCARE NEWS FROM HUMANA
20	PENSION DOLLARS LEGISLATION
23	DISTRICT COMMUNITY CONNECTIONS STAY ACTIVE WITH NCRGEA IN 2024
26	SIX NEW YEAR'S RESOLUTIONS TO MAKE 2024 YOUR HEALTHIEST YEAR YET



TIM O'CONNELL
EXECUTIVE DIRECTOR

JOSEPHINE D. LANIER
HUMAN RESOURCES AND
COMMUNITY OUTREACH
DIRECTOR

TOM MCCOLLUM
DIRECTOR OF
COMMUNICATION
AND ENGAGEMENT

DERYL DAVIS FULMER, PHD
COMMUNITY LIAISON

CHRISTINE WHITTEN
DIRECTOR OF BUSINESS
AND OPERATIONS

CAROL CLARK
MEMBERSHIP AND DATA
SPECIALIST

PATTI DUKES
DIGITAL CONTENT MANAGER

SARA LANGAN
ADMINISTRATIVE
COORDINATOR

CATHY SPRUILL
OFFICE ASSISTANT

MARGARET BURRELL
OFFICE ASSISTANT



CONTACT INFO

Phone:

(800) 356-1190
(919) 834-4652

Mailing Address:

NCRGEA
528 Wade Avenue
Raleigh, NC 27605

Website: NCRGEA.com

Social Media:

Facebook.com/NCRGEA4U

PAY DAYS

SCHEDULE



Retirement Benefit for the Month of:

January

February

March

April

May

June

July

August

September

October

November

December

Date Retirement Payment is Issued

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

January 25, 2024

February 23, 2024

March 25, 2024

April 25, 2024

May 24, 2024

June 25, 2024

July 25, 2024

August 23, 2024

September 25, 2024

October 25, 2024

November 25, 2024

December 23, 2024



CALL for ENTRIES

Scan to nominate someone today!

Do you know a retired government employee who demonstrated excellence in their field and who made significant contributions as a career public servant in North Carolina? Nominate them now for NCRGEA's Lifetime Public Service Award using the QR code below. Nominations close March 31.



Welcome to *Living Power* Magazine

Those who have served in the many facets of local and state government are significant in numbers. They are also significant in the positive impact they made and still make on North Carolina, their communities, and their families. This foundational narrative of public service retirees needs to be more broadly shared, and NCRGEA looks forward to doing that with more impact than ever with this new quarterly magazine format of *Living Power*.

As you read this issue and future issues, it is my hope that you are informed, inspired, and empowered. The members featured in our cover story living healthy and full lives in retirement provide hope and encouragement to those setting new health goals, whether big or small. We also seek to provide you with more insight into the legislature, and in that vein, we have an article recognizing our Legislator of the Year, Rep. Jeffrey Elmore. We also have an article sharing details about pension and health



This foundational narrative of public service retirees needs to be more broadly shared, and NCRGEA looks forward to doing that with more impact than ever.”

plan funding concerns as a result of the decision by the legislature that permits UNC Healthcare and ECU Health to no longer offer new employees state benefits plans. In the “Did You Know?” section, we focus on local government retirement system facts to strengthen our collective knowledge and voice in this important area of advocacy work.

I encourage you to take the time to review the event calendar of upcoming programs on page 7. There are great offerings to engage you during these colder winter months. Many of these programs you can participate in from the comfort of your own home, such as webinars and virtual meetings. Others are being offered in venues across the state. There are a few I would like to highlight for you here: The February 7 Lunch-n-Learn session on NCRGEA’s advocacy goals and how you, as a member, can impact

potential outcomes is an important one to consider attending. On April 10, Humana, one of our premier sponsors, will conduct a Lunch-n-Learn webinar on “Battling the Aging Brain,” which was one of our most popular conference sessions this past year.

Finally, I want to encourage you to participate in our collaboration with Meals on Wheels of North Carolina to volunteer to deliver meals as part of their Champions Week, March 18–22. Last year, more than 200 NCRGEA members delivered more than 1,000 meals and good cheer to some very appreciative people as part of this effort. Registration information can be found on the NCRGEA website, so I hope you will join us in this act of service. Wishing you health, hope, and happiness in 2024!

Sincerely,

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

Tim O’Connell
NCRGEA Executive Director

UPCOMING EVENTS

Throughout the year, NCRGEA stays busy keeping our members informed on important topics. Organization representatives travel throughout the state, meeting members face to face with our Local Community Outreach meetings. These meetings give us the opportunity to not only tell you about what we are doing on your behalf, but to hear directly about issues that are important to you. We also hold monthly webinars on topics you've said you want to know more about.

Mark your calendars for these events slated for January–April. And watch your email, mail, our website, and Facebook page for more information about these and other upcoming events.

February

Lunch-N-Learn

Feb. 7

The General Assembly and
NCRGEA's Goals for 2024
12:30–1:30 p.m.
Webinar

Local Community Outreach Meeting

Feb. 12

Dunn Senior Center
12:30–2:30 p.m.
640 E. Johnson St.
Dunn, NC

Local Community Outreach Meeting

Feb. 19

Leon Mann Jr. Enrichment Center
9:30–11:30 a.m.
3820 Galantis Dr.
Morehead City, NC

Local Community Outreach Meeting

Feb. 22

Wilson County Senior Center
To Be Determined
1808 S Goldsboro St.
Wilson, NC

March

Lunch-N-Learn

March 6

The Letter
12:30–1:30 p.m.
Webinar

Local Community Outreach Meeting

March 7

Graham County Senior Center
10–11:30 a.m.
185 W. Fort Hill Rd.
Robbinsville, NC

Local Community Outreach Meeting

March 11

Lenoir County Council on Aging
1–3:00 p.m.
112 E. Blount St.
Kinston, NC

Local Community Outreach Meeting

March 12

Gaston County Senior Center
10 a.m.–Noon
1303 Dallas Cherryville Hwy.
Dallas, NC

Meals on Wheels

March 18–22

Various locations
Volunteer Opportunity

Local Community Outreach Meeting

March 19

Onslow Pines Park and Recreation
1–3:00 p.m.
1250 Onslow Pines Rd.
Jacksonville, NC

Local Community Outreach Meeting

March 21

Jo Story Senior Center
1–3:00 p.m.
701 Jackson St.
Roanoke Rapids, NC

April

NCRGEA Spring Conference

April 1–2

McKimmon Center
8:30 a.m.–2 p.m.
1101 Gorman St.
Raleigh, NC

Local Community Outreach Meeting

April 5

Watauga County Parks and Recreation
9–11:00 a.m.
231 Complex Dr.
Boone, NC

Local Community Outreach Meeting

April 9

Grace Martin Harwell Senior Center
1–3:00 p.m.
310 W. Main St.
Washington, NC

Local Community Outreach Meeting

April 9

Lynwood Crump Shiloh Community Center
9:30–11:30 a.m.
121 Shiloh Rd.
Asheville, NC

Lunch-N-Learn

April 10

Battling the Aging Brain
12:30–2:00 p.m.
Webinar

Local Community Outreach Meeting

April 11

Bazemore Active Adult Center
1–3:00 p.m.
500 W. Jefferson St.
Monroe, NC

Local Community Outreach Meeting

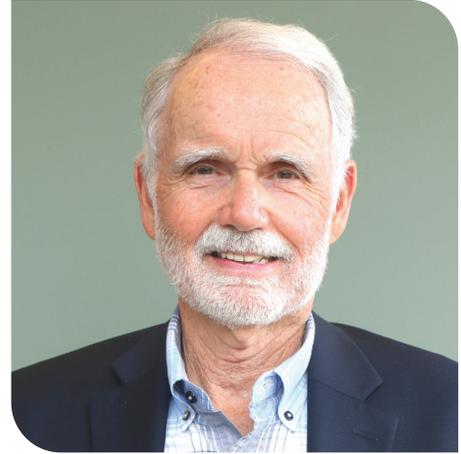
April 16

Rockingham Senior Center
1–3:00 p.m.
225 S. Lawrence St.
Rockingham, NC

Local Community Outreach Meeting

April 18

Randolph Senior Adults Center
1–3:00 p.m.
347 W. Salisbury St.
Asheboro, NC



Growth and Change in 2024

2024 is the Year of the Dragon in the Chinese zodiac. The Year of the Dragon predicts growth and change, and that seems appropriate for your North Carolina Retired Governmental Employees' Association, which is moving aggressively forward.

This new-look publication is one example—a complete change from the newsletter format we have used since 1984. This new magazine format, published quarterly, is much more informative with additional in-depth stories. We hope you like the format, content, and look of the new *Living Power*.

Something else will change in 2024. NCRGEA will launch a rebranding campaign that begins with a new name. With a name that includes six words, 52 letters, and an acronym including almost one-fourth of the alphabet, it's hard to put that moniker on a lapel pin smaller than the size of a billboard. NCRGEA is a mouthful! We haven't selected the new name yet, but be assured it will have fewer letters.



The more members we have, the louder our voices are in Raleigh. This is an election year, and we especially want them to hear us now.”

With our business and benefits partner AMBA, your organization is much more aggressive in recruiting new members and offering high-quality services. Over the past year, NCRGEA membership has increased by about 5%. If we can maintain this growth rate, 75,000 members is a real possibility in a year or so. There are more than 350,000 state and local government retirees, and we are actively recruiting a higher percentage of that number.

The more members we have, the louder our voices are in Raleigh. This is an election year, and we especially want them to hear us now. Let me be the first to urge you to get involved in the electoral process. We all hold an important office in this country: We are citizens, and the most important thing we can do is VOTE! Make your voices heard. Vote in both the primaries and the general elections this and every year.

We are also offering more services and programs to existing members. We want to give you a reason to be an active NCRGEA member, and we are doing that through the various programs offered online and in person at the district and state levels.

As we approach the first quarter of the 21st century, I wish you health and happiness in 2024.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Taylor".

Dr. Michael Taylor
NCRGEA President

REP. JEFFREY ELMORE:

NCRGEA'S FIRST LEGISLATOR OF THE YEAR



The executive board and staff of the North Carolina Retired Governmental Employees' Association (NCRGEA) is proud to award Wilkes County State House Representative Jeffrey Elmore as our 2023 Legislator of the Year. Elmore is the first legislative member of the year named by the association.

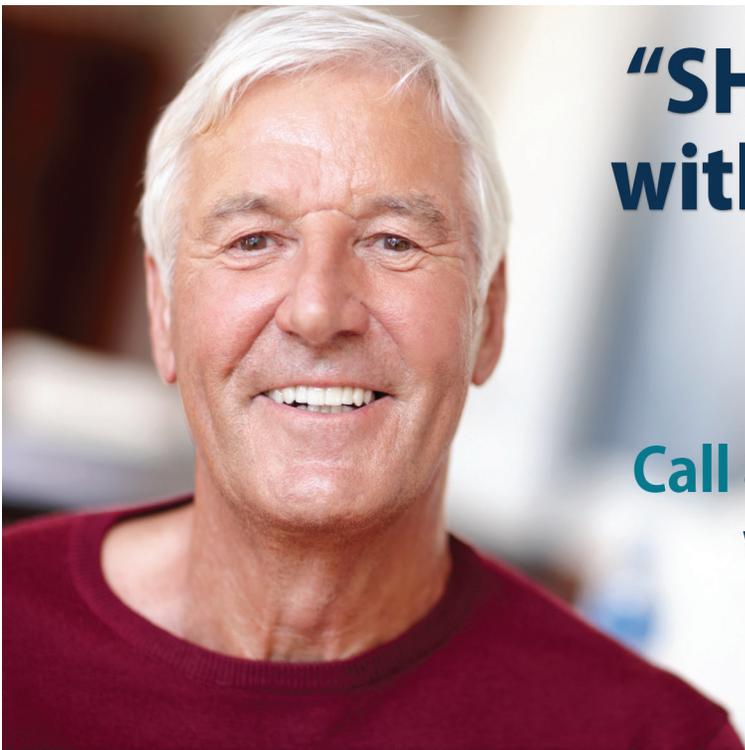
Elmore serves the 94th House District, representing Wilkes and Alleghany counties. In his 11th year in the North Carolina General Assembly, Elmore serves as a House appropriations chairperson and also serves on the House Pensions and Retirement Committee, among other appointments.

Elmore worked tirelessly to secure bonus money for TSER retirees. In addition to his role in the legislature, Elmore also works as an educator in his 23rd year of teaching and has also served as president of the Professional Educators of North Carolina (PENC), a nonpartisan group of 7,000 teachers in North Carolina. Prior to serving in the state legislature,

Elmore was a planning board member, commissioner in North Wilkesboro, and he served as chairman of the town's board of adjustments.

A native of Wilkes County, Elmore has deep roots in the region. He resides in North Wilkesboro with his wife and two children, where he's also a member of First United Methodist Church.

"We are grateful to Rep. Elmore for his service and for championing North Carolina's public service retirees," said NCRGEA Executive Director Tim O'Connell.



"SHIIP helped me with my Medicare questions."

Call 855-408-1212 or visit www.ncshiip.com to find out how SHIIP can help you too.



NC DEPARTMENT OF
INSURANCE
MIKE CAUSEY, COMMISSIONER

SENIORS' HEALTH INSURANCE
INFORMATION PROGRAM

LOCAL GOVERNMENT
FACTS & FIGURES

ANNUAL BENEFIT

=
1.85%
X

Average Final Compensation

X
Years/Months of Creditable Service

135,706
ACTIVE EMPLOYEES
CONTRIBUTE TO LGERS

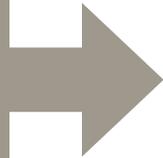
Number of Retirees Receiving Benefits:
82,466

43.73
AVERAGE AGE OF A
CURRENT LOCAL GOVERNMENT EMPLOYEE

Average LGERS Retiree Age:
69.8

85% of a Retiree's Benefits Are Derived from Own Contributions and Earnings

LGERS 2022 EXPECTED RETURN
6.5%



LGERS 2022 ACTUAL RETURN
-10.35%

AVERAGE RETIREMENT PAYMENT
\$20,590



The State Health Plan Wishes You
a Happy and Healthy New Year!

Prevention is the Best Cure

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

The only thing that beats a happy new year is a healthy new year! The State Health Plan offers many preventive care services and medications at no cost to members. Plan members can start their year off right by taking advantage of all the preventive care benefits available to them on all the options the State Health plan offers, including the Base PPO Plan (70/30), Enhanced PPO Plan (80/20), and Humana Medicare Advantage plans.

Preventive care is routine health care that includes screenings, checkups, and patient counseling to help prevent illnesses or disease. Preventive care is covered at 100% when it is provided by an in-network provider, when the claim is filed as a preventive visit, and when services are identified as preventive care under the Affordable Care Act. Examples include mammograms, preventative colonoscopies, and immunizations.

There may be exceptions, so it's important to know what qualifies as preventive care, as well as what questions to ask your provider to avoid extra costs. Good questions to ask include:

- “Will any additional tests, labs, or treatments I get during my appointment not be considered preventive care?”
- “Will talking about other topics that are not considered preventive care during my appointment lead to out-of-pocket costs?”

For members enrolled in Humana Medicare Advantage Plans, your coverage includes additional benefits, such as the SilverSneakers® fitness program—free of charge—and the Go365 wellness and rewards program, which offers personalized activities, tracking, support, and rewards to keep your health top of mind. To learn more about SilverSneakers and other preventive benefits, visit Humana's website at Your.Humana.com/ncshp.

These great benefits mentioned above are all part of the Humana Base Medicare Advantage Plan, which is offered to plan members for a \$0 premium with Medicare-eligible spousal coverage for just \$4 a month, all at no cost to taxpayers.

For more information, members are encouraged to visit the State Health Plan's website at SHPNC.org.



2025 Aetna Transition

The State Health Plan will transition to a new third-party administrator, Aetna, effective January 1, 2025. **THIS WILL NOT IMPACT HUMANA MEDICARE ADVANTAGE MEMBERS.** It will only affect members on the Base PPO Plan (70/30) and Enhanced PPO Plan (80/20).

Members will hear more about this change later in 2024. To ensure you receive announcements and information about this change, please:

- Make sure you have the correct address, email address, and phone number in ORBIT (for retirees) and eBenefits, the plan's enrollment system, which you access on the plan's website at SHPNC.org.
- Sign up for the plan's monthly e-newsletter, Member Focus, which can be accessed on the plan's website at SHPNC.org.
- Follow the State Health Plan on Facebook! Visit Facebook.com/SHPNC.

STRONG SECOND ACTS



While some think of retirement as a time to slow down and take it easy, others see it as an opportunity. The freedom of a more open schedule allows them to pursue hobbies and take on challenges they didn't have time for while working.

For many retirees, those new pursuits coincide with living a healthy retirement lifestyle. Whether it's a new exercise routine, trying a different activity, or embarking on a bucket-list physical challenge, these activities allow retirees to continue living a healthy, vital life.

We caught up with four retired North Carolina government employees who have found adventure and fulfillment in their post-career lives, while staying healthy at the same time.

Looking Ahead: George Preiss
on the Appalachian Trail.

On the Trail

George Preiss hasn't always been the outdoorsy type. When he began his career as a middle school language arts teacher, he befriended a colleague who kept inviting him to go camping, but he always declined. Finally, Preiss decided to accept the invitation and to his surprise, ended up loving the experience.

“Driving home from that first trip, we crossed the sign indicating the Appalachian Trail, and I was like, ‘What is the Appalachian Trail?’ I’d never heard of it,” Preiss says. “My friend explained that it was a 2,000-plus mile continuous trail through the Appalachian Mountains. And I told him, ‘We’ve got to do that.’”

Over the years, Preiss began to see hiking the Appalachian Trail as a goal for retirement. And when he wrapped up his teaching career in December 2022, he set his sights on finally making the hike a reality. Though he maintained an active lifestyle of walking and biking around his home in Wilmington, NC, Preiss says he didn't do much hiking prior to tackling the trail.

“I showed up cold turkey, and I’d say a quarter to a third of the people I met on trail had a similar story,” he says. “This was their first hike. So it’s not that uncommon for people to get this idea in their head and do it.”

Preiss did other prep work, though, purchasing all the equipment he'd need on the trail and planning his trek to maximize the best possible weather conditions. On March 11, he set out from the southern entrance of the trail, in Springer Mountain, Georgia. From there he spent the next 201 days—minus some breaks to nurse injuries—traversing the Appalachian Trail through Georgia, North Carolina, Tennessee, Virginia, West Virginia, Maryland, Pennsylvania, New Jersey, New York, Connecticut, Massachusetts, Vermont, New Hampshire, and Maine.

Preiss says that one of the biggest misconceptions about hiking the Appalachian Trail is the belief that you'll be alone in the forest the entire time. While he certainly enjoyed plenty of peaceful solitude hiking and camping through the wilderness, the journey also included stops in trail towns along the way where hikers can rest and replenish supplies.

After completing his trek in September, Preiss says he has gained a greater appreciation not only for hiking, but also his ability to face a challenge.

“I realized pretty early on that I’m a very determined person, and when I commit to something, I’m going to finish it,” he says. “But I’ll never do a six-month hike again with that magnitude. I did learn to love hiking, and I’ll love to go out for a week at a time and go see some new places in the United States—it’s going to be really fun.”





Diving In

When Cynthia Ferebee retired after a more than 30-year career as a teacher and assistant principal, she knew she wanted to stay active.

“When I retired, I told myself I was not going to sit home and do nothing,” she recalls. Living in Durham, Ferebee says she found the Durham Center for Senior Life, where she encountered no shortage of pursuits from playing cards with friends to taking yoga classes. The latter led her to discover a new passion.

“I fell in love with yoga,” she says. “And after doing yoga a couple of years, I decided to get certified to teach and trained at Duke Integrative Medicine. I’ve been teaching a beginning yoga class at the Durham Center for Senior Life since 2010.”

But yoga isn’t Ferebee’s only athletic activity. Prior to retirement, she ran and competed in 5K races, and once she wrapped up her career, she added biking and swimming to the mix. Cycling and swimming led Ferebee to compete in local, state, and national Senior Games. Akin to the Olympics, the Senior Games hosts athletic competitions for those age 50 and older.

“When I heard about the Senior Games, I knew I wanted to participate,” she says. “I even went to the national event in Birmingham in 2017 and came in 7th place in cycling.”

Ferebee says participating in athletics and other activities not only improves her physical health, but it also feeds her mentally and emotionally, too.

“I have a support network with my Scrabble buddies, my meditation buddies, my biking buddies, and my swimming buddies,” she says. “I have people I can talk to and have fun with, and that helps keep my mind sharp because I have an outlet.”



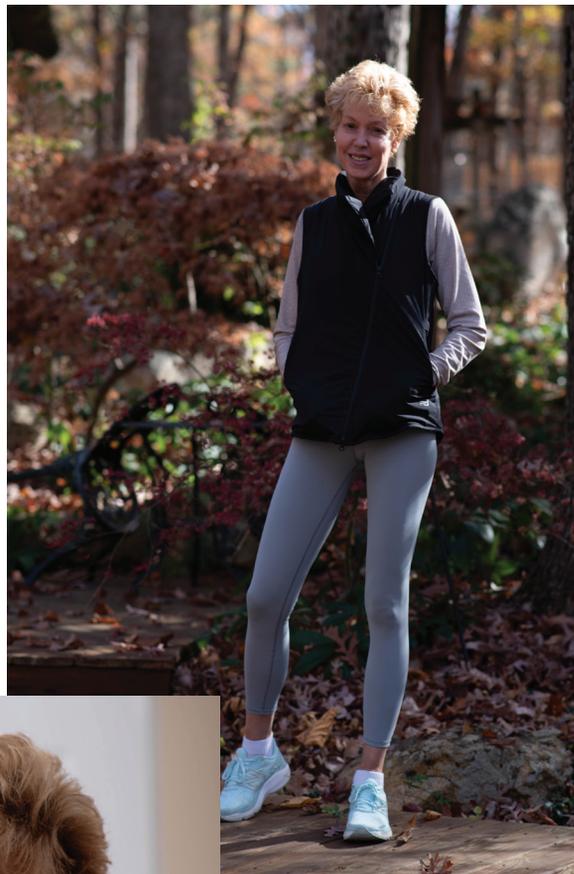
Getting Her Kicks

Fitness has always been important to Julie Lowery. As a certified registered nurse anesthetist for more than 25 years at UNC Hospitals, Lowery saw fitness as an extension of her health—a way to keep her body strong and vibrant.

Prior to retirement, Lowery regularly attended a gym, taking BodyCombat mixed martial arts classes. Once COVID hit, she switched her routine to home workouts, streaming the Les Mills BodyCombat classes and setting up a gym in her basement. She discovered that she enjoyed home workouts more than in-person classes.

Being able to exercise on her own schedule became even more important as she transitioned into retirement in 2022. Going from a fairly high-energy, high-pressure field such as hospital medicine, Lowery knew she would have to figure out a way to stay occupied and fulfilled once she retired.

“I was a little concerned when the actual retirement came,” she says. “You get excited about making a decision such as retiring, but you don’t really know how it’s going to go once it’s actually here, and you hear a lot of stories of people being bored or declining.”



One of the first post-retirement decisions Lowery made was to continue to adhere to her regular workout routine. Lowery says mixed martial arts gives her a total-body workout that not only burns calories, but also builds strength and flexibility that help her stay as healthy as possible as she ages.

“[Exercise] gives me a lot of energy and momentum, and it’s improving or helping me to maintain cardiovascular fitness, as well as flexibility,” she says. “When you get older, you’re really at risk for falling and becoming weak, and muscle innervation gets reduced. So all of the benefits of my workouts combined has helped me to stay in the best shape possible.”





Reaching the Summit

Alan Foster isn't the type of person to just sit around. Foster retired in 2009 from a career that included four years in the Air Force and more than two decades as a paramedic with Wake County EMS. After retirement, he took on a part-time role with Rex Hospital, where he currently serves as the director of emergency preparedness management.

While that work kept him busy, the desk job didn't give Foster the same active lifestyle he enjoyed as a paramedic. So he began hiking and camping, eventually traversing part of the Appalachian Trail. As he got deeper into hiking, he looked for a new challenge and found it on Mount Kilimanjaro, the highest mountain in Africa and the highest freestanding peak in the world.

"I had a high school friend who had done it a couple years prior, which sort of sparked my interest," Foster says. "I started doing research and finally decided to do it."

Foster's oldest daughter and her boyfriend joined him on the journey to Tanzania, where Kilimanjaro is located, in September. Their trek up the mountain took seven days, hiking and then camping in segments to allow their bodies to acclimate to the altitude—Kilimanjaro towers 19,341 feet above sea level.

"That was sort of a life lesson, too," Foster says. "Taking shortcuts and trying to do things too fast often leads to failure."

Though they took their time, Foster's daughter experienced altitude sickness that rendered her unable to complete the climb. Her boyfriend accompanied her back down the mountain, and Foster trudged on. By the time they'd reached the peak from base camp, several other hikers from their group also bowed out, leaving Foster with just two others reaching the top.

"[Summitting Kilimanjaro] was easily the hardest physical and mental challenge I've ever put myself through, and that includes military basic training that I did as a teenager in a much better physical condition," he says.

While Foster says he won't climb any other mountains soon, he believes the active lifestyle he's kept up since—regular walks, swimming, and other activities—have helped him maintain the conditioning that allowed him to reach the mountaintop. As he prepares for his daughter's nuptials—her boyfriend proposed on Kilimanjaro that day—he knows that healthy lifestyle will allow him to enjoy more of life's big moments ahead.

"She's got a wedding coming up, and I'll be around hopefully to participate and be physically able to travel if I need to," he says. "There are so many benefits of staying active and healthy and finding a challenge like a Kilimanjaro or an Appalachian Trail hike that will make you prepare and stay focused on your health and well-being."



When you're busy working, sometimes your health can get relegated to the back burner. Now that you're retired, taking the time to focus on maintaining a healthy body and mind will allow you to lead a richer, more active life.

Eat a Balanced Diet

As you age, you're more likely to have problems linked to deficiencies in certain vitamins or minerals. While a supplement might seem like an easy solution, getting these nutrients from food will most benefit your body. Try to eat a balanced diet of protein, fat and carbs, and cut back on processed foods, as they can be high in blood pressure-boosting sodium. Lean proteins, whole grains, and fruits and vegetables should play major roles in your diet.

Stay Active

Regular exercise offers myriad benefits to the body and mind. Aerobic activities such as walking or swimming can boost energy levels, using weights helps build strength, and yoga and pilates keep your body flexible. Shoot for at least 30 minutes of gentle to moderate activity each day, and choose something you enjoy, so you're more likely to stick with it.

Visit the Doctor

Putting off medical or dental appointments may have been no big deal when you were younger, but as you age, it's critical to get regular checkups. Regular blood work and blood pressure tests can help you prevent heart attacks or strokes, and cancer screenings such as mammograms and prostate exams will allow your doctor to catch any abnormalities before they get out of control.

Get Plenty of Sleep

Snoozing for the recommended seven to nine hours per night may be easier said than done, as many experience sleep disruptions with age. But you can sidestep some of those slumber-disturbing issues by limiting caffeine to eight hours before bed, cutting out liquids by two hours before bed, and ensuring your bedroom is dark and cool. Still struggling with sleep? Over-the-counter supplements such as melatonin can help without leaving you groggy the next day—be sure to check with your doctor first.

HEALTH *IS* WEALTH

LIVING A HEALTHY RETIREMENT LIFESTYLE



HEALTHCARE NEWS WITH HUMANA CHIEF MEDICAL OFFICER DR. RAE GODSEY

'Tis the Season: Respiratory Illness Update— COVID-19, Flu, and RSV



As we move into the winter season, we may start to see an increase in the number of cases from three common respiratory viruses, including COVID-19, influenza (flu), and respiratory syncytial virus (RSV).

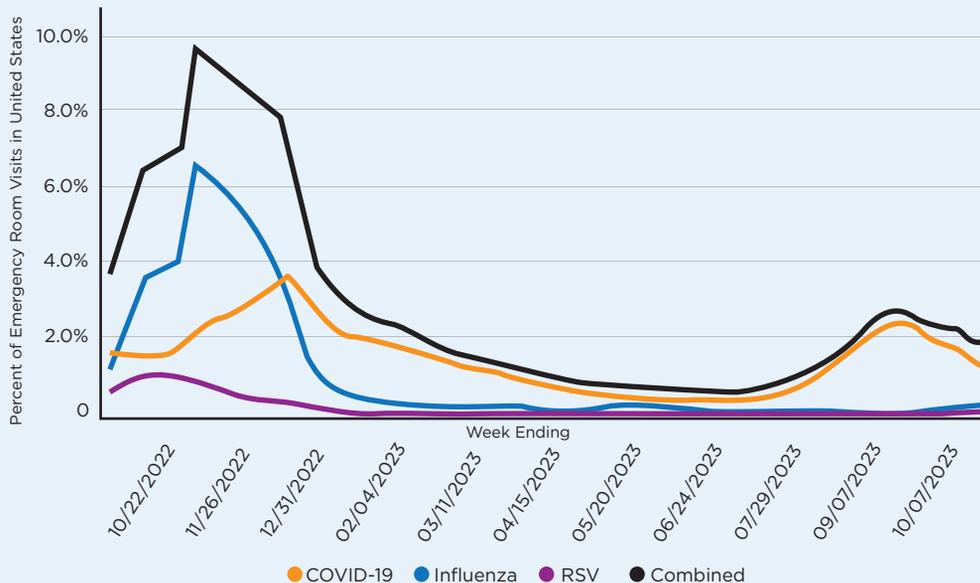
Flu and COVID-19 are both contagious respiratory illnesses, but they are caused by different viruses. COVID-19 is caused by infection with a coronavirus named SARS-CoV-2, and flu is caused by infection with influenza viruses. Generally, you cannot tell the difference between flu and COVID-19 by symptoms alone, because some of the symptoms are the same and may include, fever, chills, cough, shortness of breath, loss of taste or smell, and other symptoms.

Respiratory syncytial virus, or RSV, is a common respiratory virus that usually causes mild, cold-like

Emergency Department Visits for Viral Respiratory Illness

Weekly percent of total emergency department visits associated with COVID-19, influenza and RSV.

These figures provide an overview of how the three respiratory viruses are circulating in your area. An overall weekly summary of current viral respiratory illness and severity is available at [CDC.gov](https://www.cdc.gov).



Source: Centers for Disease Control and Prevention (CDC). CDC.gov

symptoms. Individuals who are most vulnerable and more likely to get very sick from any one of these three viruses include older adults and infants, people who are unvaccinated, and people with medical conditions such as chronic lung disease, heart disease, or a weakened immune system.

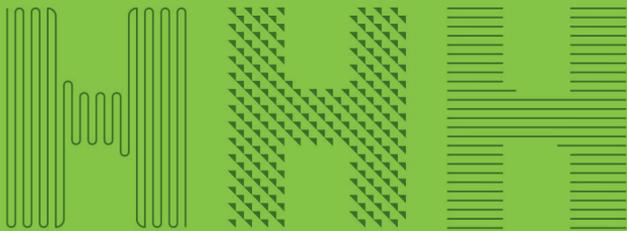
As of October 20, 2023, the Centers for Disease Control and Prevention (CDC) noted the amount of respiratory illness causing people to seek healthcare is low in most areas of the United States. Additionally, as you can see in the CDC graph below, emergency department visits due to COVID-19 are higher than RSV and influenza but decreasing overall. That's good news, particularly after a spike of COVID-19 cases in September.

Luckily, you can prepare for these three common respiratory viruses. For the first time ever, immunizations are available for all three major fall and winter respiratory diseases—flu, COVID-19, and RSV. According to the CDC, the immunity you gain from vaccination can reduce your risk of infection and of becoming very sick if you do get infected.

The CDC recommends that all people aged six months and older stay up to date on COVID-19 vaccines and receive a seasonal flu vaccine. If you are 60 years and older, you should

talk to your healthcare provider to see if RSV vaccination is right for you. The CDC also recommends that all infants receive protection from one of two immunizations to protect them from getting very sick with RSV.

We also have effective treatments available for flu and COVID-19, which can reduce severe illness and hospitalization. If you have symptoms or have been exposed, you should get tested immediately. The tests can quickly detect these respiratory viruses, avoiding a delay in treatment so that you can take other actions to help protect your family, friends, and coworkers. Finally, use common-sense and exercise measures as needed, such as masking, physical distancing, and washing hands. It's important to note that vaccines for COVID-19, flu, and RSV are covered 100% under the State Health Plan Humana Medicare Advantage plan if received at your pharmacy. COVID-19 and flu vaccines fall under Part B. Additionally, most Part D vaccines (i.e., Shingrix and RSV), which are recommended by the Advisory Committee on Advisory Practices (ACIP), are covered 100%. To view the full list of these vaccines, visit [CDC.gov/vaccines/hcp/acip-recs/vacc-specific/index.html](https://www.cdc.gov/vaccines/hcp/acip-recs/vacc-specific/index.html).



Going beyond your expectations at every turn

At Humana, what we do is more than health insurance. It's human care—care that works harder, goes further and digs deeper. All for you.

Humana is a proud sponsor of the North Carolina Retired Governmental Employees' Association.

Humana® A more human way to healthcare™

Y0040_NCHLCSVEN_C



HOW A *NEW* STATE LAW COULD IMPACT PENSIONS

A new state law related to the pensions of two of North Carolina's largest health systems has stirred up controversy among stakeholders across the region.

The new law, called the Transformational Investments in NC Health, was created for UNC Health and ECU Health. UNC Health and ECU Health are the regional healthcare systems based at The University of North Carolina at Chapel Hill and East Carolina University in Greenville. Both are state agencies.

The law prohibits new employees at UNC Health and ECU Health from participating in the traditional state retirement program—a system that guarantees retired state employees an income for the rest of their lives after they retire. Instead, new employees at UNC Health and ECU Health would enroll in an investment program to save for retirement, but that program doesn't guarantee a post-retirement lifetime income.

The Transformational Investments in NC Health law was part of the state's 2023–2025 biennial budget, which the General Assembly approved in September. The law allocates \$420 million to UNC Health and ECU Health for the NC Care initiative. The initiative is for health clinic and hospital construction and other medical services for rural areas of eastern North Carolina.

According to the office of State Senate President Pro Tem Phil Berger, some of the \$420 million for NC Care is coming from the \$1.6 billion “sign-on bonus” that North Carolina is getting from the federal



government for expanding Medicaid health insurance to several hundred thousand uninsured lower-income North Carolinians. Funding for NC Care also comes from the State Capital and Infrastructure Fund, a fund the legislature established to pay for public infrastructure and facilities.

But State Treasurer Dale Folwell says this law threatens the stability and long-term health of the pension plan for retired state employees and future retirees.

“This is a torpedo to the pension system,” he says. He believes the law also would drive up the price of providing health insurance benefits for state employees, and the costs could be transferred to the employees through their premiums or to North Carolina taxpayers.

Folwell estimated the liabilities to the pension and state health benefits systems could exceed \$1.5 billion.

The new law could have the collateral damage of putting increased income taxes on state employees by canceling the tax-deferred status of their retirement contributions, according to Folwell. His office oversees the state pension system and the state health plan medical insurance benefits system.

Critical Choices

The normal pension offered to state employees is the Teachers’ and State Employees’ Retirement System. But there also is an optional retirement program for employees of the University of North Carolina System, which includes all the state universities and UNC Health and ECU Health hospital systems. While the state treasurer’s office oversees the traditional pension program, the UNC System manages the optional retirement program. Employees of those health systems may participate in either retirement program.

In the Teachers’ and State Employees’ Retirement System, employees put in 6% of their salaries (and this money is tax-deferred, so it reduces the employee’s taxable income). The employing agency also contributes.

The treasurer’s office invests the money, and when the employee retires, he or she will get a monthly payment based on how long they worked and the average of their highest four years of salary, a state retirement document says. Approximately 85% of a retiree’s benefits from the pension are derived from their own contributions and earnings.

“More than 90% of those who make less than \$40,000 a year choose the retirement plan because it provides them with the certainty that they need when they don’t have the income to be retirement-ready on their own,” Folwell says.

Among university employees earning more than \$100,000, 58% choose the pension plan, and 42% choose the investment plan, says Patrick Kinlaw, the director of policy, planning, and compliance for the Retirement Systems Division at the treasurer’s office.

People who would like more control of their retirement planning can use the Optional Retirement Program, according to a guide published by the UNC System. As with the normal plan, employees put in 6% of their income (tax-deferred). Employees can direct the money to various mutual funds and other investment tools.

Folwell says the optional retirement program can be more attractive to employees with higher incomes. Regardless of whether the employees choose the standard or the optional retirement program, the state already offers all of them supplemental investment options to help increase their retirement nest eggs.

According to the Retirement Systems Division at the treasurer’s office, as of December 2022 there were 298,000 state employees contributing to the Teachers’ and State Employees’ Retirement System, and 21,000 in the UNC optional retirement program.

The treasurer’s office says that if UNC Health or ECU Health produce a new retirement program that allows employees

to put in an amount other than 6% of their income (for example, 4%), the Internal Revenue Service could cancel the tax break that the employees receive on their retirement contributions.

The tax break on the retirement contribution reduces the employees’ taxable income. If an employee had a \$50,000 salary, the 6% contribution is \$3,000 and lowers the taxable income to \$47,000.

The IRS requires the retirement contributions offered to the employees to all be the same percentage, according to the treasurer’s office. If UNC Health offers existing employees both the current 6% program plus a new 4% contribution program, the IRS could revoke the tax break for everyone.

The Big Picture

Dan Doonan of the National Institute on Retirement Security says employers in the public and private sector sometimes withdraw from their pension plans, and there are three concerns when that happens.

First, when UNC Health and ECU Health reduce their participation in the retirement system by excluding new employees, the agencies’ share of payments going into the retirement system will decline more quickly than the amount retirees drawing pensions from the plan are paid.

“What that means is, with any unfunded liabilities, there’s going to be a cost shift to the rest of the employers still in the system,” Doonan says. In this case, the other tax-funded state agencies.

Second, after the employer departs from a pension program, the risks involved in running the pension plan will be more concentrated on the remaining employers and employees.

“If you have a Great Recession-type event, the employers who leave aren’t going to be there to help get things back on track,” Doonan says.

The third concern, according to Doonan, is ending up with a pension fund with more retirees and fewer workers.

“And when you look at private-sector multi-employer plans that have struggled—and particularly coming out of the Great Recession—they tend to be the ones that had a lot of retirees and few workers,” he says. “Because there’s no way to get back on track if you start to get really retiree-heavy.”

When an employer or state agency exits a pension plan, it normally makes a payment to the pension plan to cover the financial liabilities it leaves behind for its employees who have been in the system.

That’s not happening with UNC Health and ECU Health, according to Folwell. “It’s a divorce where one party leaves the family and doesn’t pay the liabilities and debts they’ve left behind,” he says.

Fowell estimates the health systems would have to pay more than \$1 billion to make the state health plan whole, and more than \$500 million to make the pension plan whole.

A study that Doonan and Tyler Bond of the National Institute on Retirement Security published in 2019 looked at what happened when pensions were shut down for state workers in several states.

When Alaska shut down its pension for state employees and teachers in 2005, it still owed pensions to workers who had already been in the system, the report found. Those costs grew into the billions.

Meanwhile, after the pensions were eliminated, the state had trouble recruiting teachers, state troopers and other public employees. And people retiring without a traditional pension were more likely to suffer financial hardship.

The Alaska Beacon reported this past February that Alaska was considering reviving its pensions for state employees. It said a state study found that Alaskan government retirees relying on investment-based retirement programs were getting significantly less income than they would have if Alaska had not done away with its pensions.

Elsewhere, Michigan cut off new employees from pension eligibility in 1997. The burden on taxpayers grew to pay the retirements to the workers that had been in the system. And workers in the new, non-pension 401(k) were projected to receive only \$300 per month on average, vs. \$1,849 under the old pension plan, the study found.

Differing Opinions

But the two health systems say Folwell’s dire predictions for the retirement system and state health plan are wrong.

“ECU Health does not anticipate these changes will negatively impact the state of North Carolina,” ECU Health says in a statement. As of early November, details about the new retirement programs for UNC Health and ECU Health were unavailable.

In a statement to *Living Power*, UNC Health also defended the Transformational Investments in NC health law.

“These new benefits will mirror what other similarly sized health care systems in the state offer their employees,” says Alan Wolf, a spokesman for UNC Health. “That will allow UNC Health to better compete with the private sector on hiring and retaining employees by allowing for new retirement benefits, outside the ones normally offered by the state.”

The law also allows UNC Health to let existing employees switch to the new benefits plans, although there are no

current plans to do so. “That is a new policy we could consider offering, but we are not obligated to do so,” Wolf says.

ECU Health says it “does not anticipate any impacts to existing state employees” based on its participation in the new law’s benefits programs. Of the 14,000 people at ECU Health, only 1,200 are state employees. The rest are private-sector employees operating under ECU Health and do not participate in the State Health Plan or state retirement system.

UNC Health has 30,000 people, with 13,500 state employees and 16,500 private sector employees, according to Wolf.

But NCRGEA executive director Tim O’Connell shares concern with this new law. He believes it will increase costs over time to these healthcare entities, those seeking healthcare, and even the taxpayers.

“There is some great empirical research highlighting the fact that defined benefit plans like a pension are nearly twice as efficient as defined contribution plans,” O’Connell says. “Pensions plans have distinct advantages by design with longevity pooling, portfolio diversification, and lower management fees. If these two state healthcare systems do away with the current pension and health benefits, they will either need to absorb these higher personnel costs that are then passed on to patients or reduce the employee benefits. Neither are great options.”

Correspondent Paul Woolverton has been a journalist since early 1986, when he joined the staff of the student newspaper at North Carolina State University. He spent more than 30 years with The Fayetteville Observer and, later, the USA Today Network. He has reported on local, state and national politics, the North Carolina General Assembly, business and farming, the courts and the criminal justice system. Paul now is the senior reporter for CityView Today, a nonprofit news organization that covers Fayetteville.

In his free time, Paul performs in community theater, dabbles in 3D printing and enjoys watching science fiction TV shows and movies.

Stay Active with NCRGEA in 2024

By Deryl Davis Fulmer, PhD
NCRGEA Community Liaison

Over the past year, it has been our pleasure to offer opportunities for members to engage and stay active with NCRGEA. As we move into a new year, we want to take time to recap 2023 and encourage continued engagement in 2024.

In 2023, NCRGEA launched new activities and broke new ground with our outreach efforts while maintaining personal service. I often hear from the office that “the phones are hopping.” Our amazing staff, Margaret Burrell and Cathy Spruill, stay busy each day answering the phones. I heard through the grapevine that they and all others in the office answer hundreds of calls each day and thousands every year. The greatest compliment we often receive is, “I can’t believe I got a live person on the line, and you all helped me!” Thanks, Margaret, Cathy, and the staff at NCRGEA!

In addition, Outreach Coordinator Josephine Lanier, has been traveling across the state, meeting with small groups at our Local Community Outreach Meetings. While there, she explains our benefits and gives a brief legislative update. Check out the “Upcoming Events” list to see when she will be in your area.



FASTDEMOCRACY
Be informed. Be effective. Be social.

In 2023, we added a tool called FastDemocracy, which aids us in our advocacy efforts to key leaders. Last May and June, with our initial use of FastDemocracy, we may have influenced the General Assembly in passing a bigger bonus than the 1% bonus initially proposed. Members sent more than 6,000

letters to their state representatives and senators, resulting in a 4% bonus. When you receive these requests, please use this tool—instructions come with our requests, making it easy to participate.

Our Community Advisory Boards (CABs) are up and running in each of the nine districts. COVID actually helped us to understand the needs of our membership better, as we were challenged to find new ways to engage our membership. We went to cyberspace and quickly learned how to use Zoom, Facebook, and X (formerly Twitter). We found that many of you were learning those modalities simultaneously with us. At the same time, we stepped up our website presence to improve engagement.

Currently, we seek chairs/co-chairs for each of the CABs. Some of you have already accepted the challenge, and we are grateful! We would like to have more of you involved so we can begin hosting fun and informative activities across the state. Please consider joining your CAB and give input for planning activities and other ideas to help retirees remain active and engaged. Your voices help us enhance and maintain retiree benefits.

Last June, we launched the virtual Lunch and Learn webinar series. These programs occur monthly on Wednesdays from 12:30–1:30 p.m. Hundreds of you have enjoyed and benefited from such offerings as *Aging Un-Lonely*, *Social Security Updates*, *Estate Planning*, *Long-Term Care*, *Getting Ready for Aetna and AMBA Benefits* and *How to Access the Passport Discounts*. Tune in and invite your friends to these informative sessions. Membership is not a requirement to participate. Watch your email and website announcements for info on upcoming sessions.

We also joined two major efforts this year as 200 NCRGEA members participated in the *March for Meals Champion Week for Meals on Wheels*. We plan to join this effort again on March 18–22. Please watch for the notices as we get closer to March.



On Oct. 7, several staff and family members joined the *Walk to End Alzheimer's* in Raleigh. It was an amazing walk to raise funds for the research and services needed to address this growing issue. Please consider joining such efforts in your respective communities, and if you have, we will feature you in our “Active and Engaged” Facebook posts.

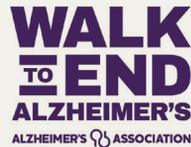
By 2031, the age 65 and older population in North Carolina will be larger than our 18 and under citizens. NCRGEA recognizes that efforts to reimagine aging are paramount for our future. By making you aware of the services and activities you can join efforts in, we hope that we can contribute a small part to healthy aging and your joy in retirement.

Throughout 2023, I featured several agencies and opportunities for volunteerism. I also included the *Hometown Strong* initiative through Governor Cooper's office for those interested in part-time employment. If interested, please take advantage of these opportunities to stay active and engaged.

Finally, NCRGEA has joined forces with "All Ages, All Stages, A Roadmap for Aging and Living Well," the governor's initiative to make North Carolina an aging-friendly state. The initiative aims to ensure that programs and services are addressed to help everyone age in place and the best environment possible. If you are interested in your voice being heard regarding housing, homelessness, food security, social connectedness, transportation accessibility, broadband accessibility, and community safety and protection pertaining to aging in North Carolina, please get in touch with me. We welcome your voices and input in our mission to help you become active and engaged.

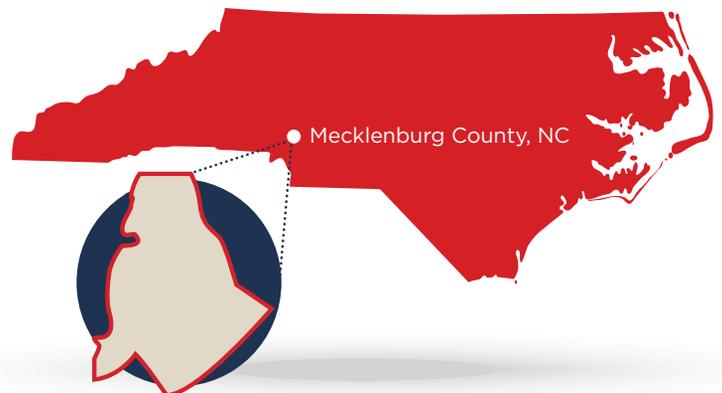
As always, if you have questions, please do not hesitate to reach out to me at deryl@ncrgea.com.

A Snapshot of NCRGEA in the Community

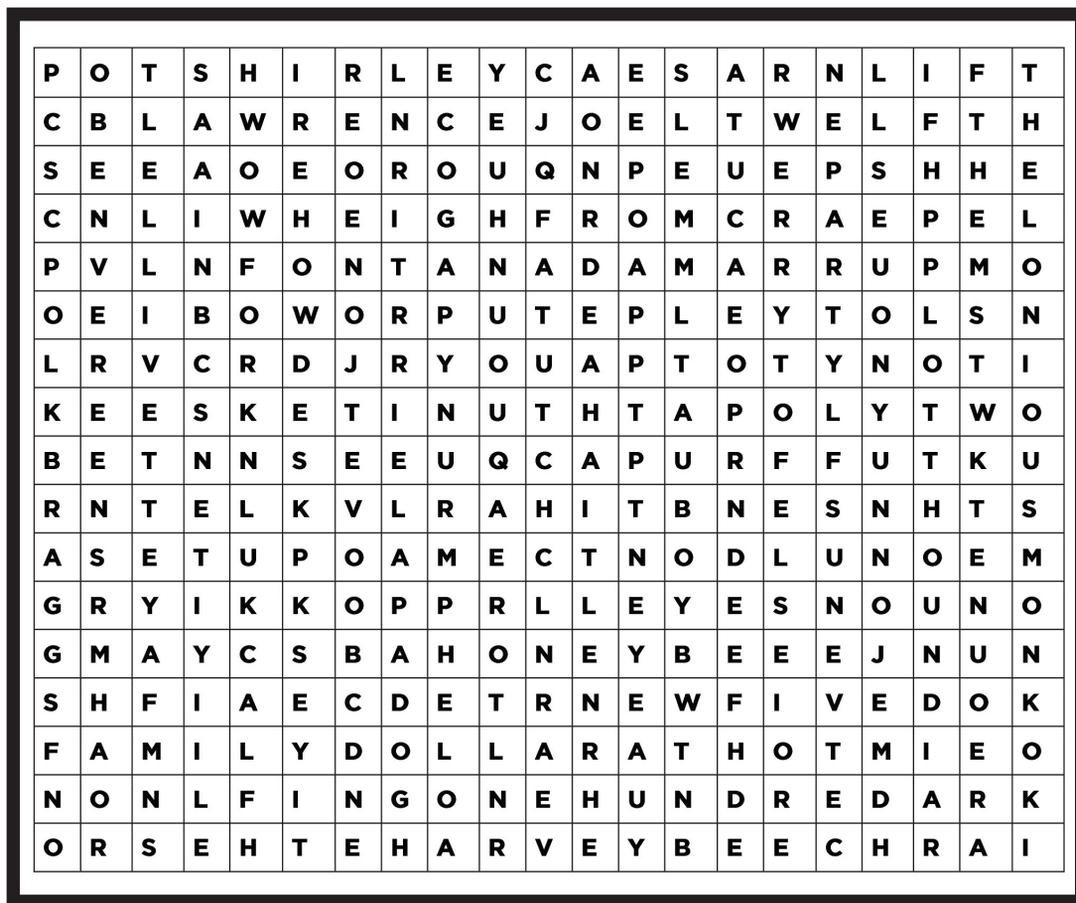


MECKLENBURG COUNTY RETIREES MAINTAIN BENEFITS THROUGH 2024

In April 2023, Mecklenburg County sent a letter to 369 retirees notifying them that they would no longer be able to receive health benefits for their dependents at the same rate offered to current employees. The County asserted offering this benefit to retirees was an "error." For some retirees, this change was estimated to cost an additional \$6,000 annually. With grassroots advocacy work by members of the Charlotte Mecklenburg Retirees Association and bolstered by the March 2022 opinion in *Lake v. State Health Plan for Teachers and State Employees* protecting contractual deferred benefits, the Mecklenburg County Commissioners have elected to maintain the benefits through at least 2024 for the 289 retirees still participating in the plan. NCRGEA will continue to monitor this issue and keep you updated.



WINTER 2024 WORD SEARCH



- This Laurinburg native rose to fame when he played “Chicken” George Moore in the 1977 TV mini-series, “Roots.”
- This is the tallest dam east of the Rocky Mountains.
- North Carolina produces more of this food item than any other state, but it’s not a tuber.
- This Winston-Salem native earned the Medal of Honor for actions in Vietnam. Wake Forest University’s basketball coliseum is named after him.
- This lighthouse is the tallest in the United States.
- In 1952, this Mt. Gilead native became the first African-American to graduate from UNC-Chapel Hill.
- North Carolina has this many counties.
- This carnivorous plant is native to North Carolina.
- Babe Ruth hit his first professional home run in this town.
- This world-famous soft drink was created in New Bern.
- This miniature golf company was started in Fayetteville.
- This popular cold season salve was created in North Carolina by Johnston County native Lunsford Richardson.
- This discount store was started in Charlotte.
- This “Queen of Gospel Music” is from Durham.
- He was the first African-American to hold a statewide elected executive office when he served as State Auditor from 1993-2005.
- Born in 1917 in Rocky Mount, he was an American jazz pianist and composer.
- Believed to originally be a mix of bloodhound and cur, this breed is North Carolina’s state dog.
- In 1973, the North Carolina General Assembly named this insect as the Official State Insect.
- These three camps were built in North Carolina to prepare U.S. troops for World War I.
- North Carolina ratified the U.S. Constitution in 1789 by a vote of 195 to 77 to make it the _____ state of the newly formed United States.
- Born in Black Mountain, she was the first artist to win the Grammy Award for Record of the Year in two consecutive years: “The First Time Ever I Saw Your Face” won in 1973 and “Killing Me Softly with His Song” won in 1974.

The new year is an excellent time to assess what lifestyle changes we can make to improve our health and well-being. A healthier lifestyle can help prevent and manage issues such as obesity, high blood sugar, high cholesterol, and high blood pressure, which are risk factors for diabetes, kidney disease, and heart disease.



Eat a nutritious, well-balanced diet that includes plenty of nutrient-rich fruits and vegetables.



Add regular **physical activity**. Getting 30 minutes of moderate exercise a day can help lower blood pressure, manage weight, and protect against many diseases.



Manage your stress. Taking 30 seconds each day to step back and take deep, slow breaths can make a world of difference for your mood and perspective.



Focus on **spending time with people who fill you up**, not leave you feeling drained. It's obvious: Those who inspire you are more likely to bring out the best in you.



Get seven to eight hours of **quality sleep**. Too little sleep can lower your immune system.



Get an **insurance checkup**.

These basic daily practices can be the foundation for managing your resilience and boosting your energy.

Resolving to create a healthier lifestyle is always an excellent idea. And creating a healthier you starts with making sure you have all the coverage and insurance benefits you need. Your association is here to help. NCRGEA, through our trusted partner AMBA, offers comprehensive policies at discounted group rates on vision, dental, and life insurance, as well as emergency medical transportation and so much more. Speak with an AMBA representative today to find out what gaps you have in your coverage. The call is **ABSOLUTELY FREE** with no obligations. Start 2024 with peace of mind about your insurance coverage.

Request a Review: [AMBA-Review/ncrgea](https://www.amba.com/AMBA-Review/ncrgea)

Or Call: (877) 556-4578 Monday–Friday from 8 a.m.–5 p.m. (CT)

SIX NEW YEAR'S RESOLUTIONS TO MAKE 2024 YOUR HEALTHIEST YEAR YET





At SECU, we're invested in North Carolina because we *are* North Carolina.

OUR 2.7 MILLION MEMBERS INCLUDE STATE EMPLOYEES AND RETIREES, TEACHERS, AND THEIR FAMILIES.

Whether you're located in the Blue Ridge Mountains, along the coast, or anywhere in between, we're committed to helping you with financial services and products wherever you are in life. Because our investment in you, your neighbors, and your community is an investment in all of North Carolina.



 [Learn more at NCSECU.org](https://www.ncsecu.org)

Federally Insured by NCUA



OUTGROWN YOUR BENEFITS?

ENSURE YOUR COVERAGE FITS YOUR NEEDS.

Get a **FREE REVIEW** of these benefits and discounts from **NCRGEA & AMBA**:

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
- Cancer, Heart & Stroke, Accident, and Disability Insurances
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Tax-Deferred Asset Protection
- Hearing Benefits
- Hospital Stay Coverage
- Home Health Care Insurance
- Discounts on Travel, Dining & more

1.877.556.4582

amba-review.com/ncrgea

**NORTH CAROLINA RETIRED GOVERNMENTAL
EMPLOYEES' ASSOCIATION**

NCRGEA
— NORTH CAROLINA —
RETIRED GOVERNMENTAL
EMPLOYEES' ASSOCIATION



AMBA