

# Living power

For all who have made a living and now wish to make a life



North Carolina

Retired  
Governmental  
Employees'  
Association

Volume 37, Number 6

November–December 2021

## President's Message

Dear friends,

I've got lots of news to tell you since our last letter! Our staff has been very busy on your behalf. As I write this, the House and the Senate are in negotiations with our Governor over a final budget. Your four lobbyists have been active in the halls of the Legislature and the Governor's office advocating for a COLA. They have carried our message that you need help now! We've lost about 20% of our purchasing power in the last decade or so. That ought to be attended to during this unique year with almost seven billion dollars in unanticipated tax revenue. We hope you will know what they did for you by the time you receive this letter in November.

Your staff and Board of Directors have been gearing up to implement our strategic plan which will result in:

- 1) more local opportunities to socialize, organize, advocate with your elected officials, and serve your fellow citizens (check Deryl's column in this newsletter and join a CAB)
- 2) a much richer website so you can go to one place to find almost everything you need to know to live a better life
- 3) an organized effort to reach out to pre-retirees to sell them on joining NCRGEA
- 4) an ongoing effort to enhance the image of public service and public servants so our citizens and our elected officials respect government service and workers enough to adequately fund them (By the way, imagine how powerful and effective it would be if each of us 65,000 members spoke regularly to our friends on how valuable government service is and how proud we were to have been public servants.)
- 5) modernized technology so we can better communicate with and serve our members more quickly

Be sure to find our Executive Director Richard Rogers' article on the Strategic Plan elsewhere in this newsletter.

There are several articles in this newsletter about various

### NCRGEA Board of Directors

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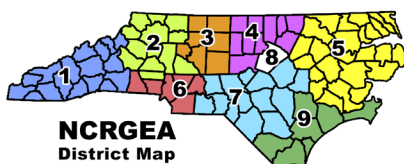
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##### District 9

Melissa E. Bartlett, Carolina Beach



NCRGEA  
District Map

Continued on Page 2

## President's Message *cont'd*

kinds of fraud; please check them out to protect yourself. Over time, you will find a regular section on our website keeping you up-to-date on fraud schemes as they develop. I continue to hear from many of you about your frustrations over scam calls; I cannot understand how we continue to allow citizens to be constantly harassed in their homes by strangers with criminal intent. Make your voice heard by elected officials so we can tackle this once and for all. Our Attorney General's office has staff dedicated to this fight who participate in a nationwide collaborative of state Attorneys General trying to get better laws passed to fight this. We spoke with Deborah Ross who, along with a bipartisan group of representatives, introduced a bill to double the penalties for phone scammers. [Go to our website](#) and find out more about how you can support HR 4919 to become law.

During September and October, our staff conducted nine district meetings across the West which were attended by more than 1,800 members in person or on the web. You can find a [streaming version](#) of three of the sessions on our website where you can get up-to-date information—the only thing missing will be the great lunches we served!

While mentioning district meeting, we do have a sad note to share. Donna Riggs, our Director of Communications, who managed our district meet-

ings and presided over the Living Power newsletter, resigned on September 30th after 11 years of service. We all appreciate her dedication to NCRGEA and her hard work on behalf of all our members. We wish Donna good luck and much success in the next chapter of her life.

Finally, I am proud to have been a public servant and I know you are, too. Go tell someone!! Let's start that public awareness campaign today! And don't forget to go out and recruit a new member.

Vann Langston,  
NCRGEA President

### Retiree Pay Dates

(Dates pension checks are direct deposited or date checks are mailed.) Be sure to keep the NC Retirement Systems informed of your current mailing address. Call 877-627-3287 for all questions about your retirement check or deductions.

<b>November 24, 2021</b>	<b>May 25, 2022</b>
<b>December 22, 2021</b>	<b>June 24, 2022</b>
<b>January 25, 2022</b>	<b>July 25, 2022</b>
<b>February 25, 2022</b>	<b>August 25, 2022</b>
<b>March 25, 2022</b>	<b>September 23, 2022</b>
<b>April 25, 2022</b>	<b>October 25, 2022</b>

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**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.

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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.

# From Executive Director Richard Rogers

## Honor and Build: A Blueprint for the Next 50 Years

The greatest path to improve the plight of our collective lives is when citizens come together and insist that a better life, and better outcomes, are possible. As public servants throughout North Carolina and the United States, we have shared this belief throughout our careers and personal lives.

Our charge at the North Carolina Retired Governmental Employees' Association is to keep us on this path: together as one, to dynamically protect the professional, financial and cultural futures of current and future government retirees.

On our anniversary, as we reflect upon 50 years of serving government retirees in North Carolina, our eyes must shift forward, looking toward the next 50 years. You don't need me to tell you our lives of late have witnessed exceptional challenges. What we have learned through these trials that in order to weather current and future crises, our association must become resilient, sturdy, structured with an unwavering mission to serve our membership. Our 3-year strategic plan is a first paver as we begin the journey into our next 50 years. Between the continued struggle with COVID-19, our 50th anniversary and the other hindering matters we face today (such as broadband connectivity, the stability of our pension and State Health Plan, and economic factors such as inflation), no time could be better to create such a strategic plan.



What we did not want to do is develop an extravagant exercise to retain the status quo. What we did was use an inclusive strategic process, with your voices and contributions as the threads of the canvas. Such a process did not come without growing pains and a few harsh realizations, but all necessary in order to move ahead.

You will find an overview of the strategic plan included in this newsletter. We hope you will share in our core values of service, integrity, collaboration and diversity. Everyone who has or does engage as a public servant has a home at the NCRGEA.

As the holiday season is before us, more than ever, we wish you blessings and thank you for being a part of our NCRGEA family.

Richard Rogers  
NCRGEA Executive Director

## Honor & Build – A New Strategic Direction

“If you don't know where you are going, you are certain to end up somewhere else,” baseball hall of famer Yogi Berra famously said. For large associations such as the North Carolina Retired Governmental Employees' Association, charting a course of action and purpose for the foreseeable future is imperative.

Why now? We turned 50 years old this year.

Over the past four years, North Carolinians, including many of our members, have weathered layered crises of natural, public health, social and other causes. “Now” could not be more significant a time to assess our strengths and weaknesses and plan.

Most importantly, we want to listen to you. While some needs remain constant, others came to

*Continued on Page 4*

life over the course of 2020. Think about telehealth and broadband. Retiree needs will continue to adjust — we want to hear, and empower ourselves to advocate for those needs in the years to come.

There are four pillars which we hoped to build the strategic plan upon. First, we wanted to empower ourselves to be proactive rather than reactive. Looking to foresee our future, we can anticipate potential unfavorable scenarios and hopefully be able to take the necessary steps to avoid such situations.







Second, we wanted to make the association more durable, particularly after the tumultuous times we are living in now. We wanted to make sure our foundation is solid so we can serve you best.

Third, we wanted to invigorate our sense of direction after our milestone 50 years of service. The strategic plan enables us to comb through tangles that might hinder our success.

Lastly, the strategic plan will increase operational efficiency. Roles are better defined. We now have a roadmap that aligns the associations' func-

tional activities to better achieve our goals.

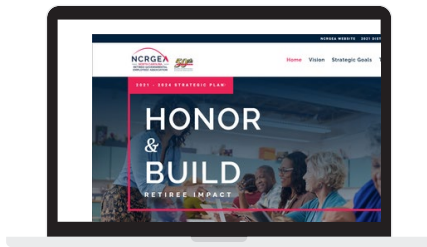
The plan has six strategic goals:

-  **Advocacy:** To expand policy agenda and influence through a compelling vision, leadership, and the intentional engagement of stakeholders.
-  **Service:** To become a more service oriented organization by expanding informational and educational offerings.
-  **Local engagement:** To become a relationship-centric organization through more local opportunities for engagement.
-  **Communications:** To build the association's capacity to expand strategic use of digital communications to better engage membership.
-  **Awareness:** To strengthen awareness of the association among pre-retirees through partnership and targeted outreach.
-  **Public perceptions:** To strengthen the public perception of public service and servants.

We look forward to working with you in the years to come.



## 2021–2024 STRATEGIC PLAN



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



### Our Mission

To advance, promote, and protect the benefits, interests, and well-being of North Carolina's retired state and local public servants.



### Our Vision

The voice and go-to resource for North Carolina's retired public servants.



### Our Core Values

**SERVICE** – Keep our members and their needs at the forefront of everything we do.

**INTEGRITY** – Be principled in all interactions with members, decision-makers, and the public.

**COLLABORATION** – Work with other organizations and individuals who share our common goals.

**DIVERSITY** – Celebrate and reflect the individual differences and demographics of our members in all aspects of our work.

### Our 3 Year Timeline



#### Year 1: July 2021-22

Branding, Reimagined Infrastructure, and New Coalition Building

#### Year 2: July 2022-23

Training and Leadership Opportunities to Increase Engagement

#### Year 3: July 2023-24

Elevate our Influence and Impact on North Carolina and Humanity

Download full strategic plan and read more online at [ncrgeaplan.com](http://ncrgeaplan.com)

# 3 Year-end Financial Planning Tips You Can Use Right Now

Sometime after the turkey, but before the tree goes up, it's a good idea to conduct your year-end financial review. These three tips can help you get started.

## 1. Take required minimum distributions before December 31.

Required minimum distributions (RMDs) are back. In 2020, the IRS waived RMDs as part of the CARES Act. However, in 2021, if you're at least age 72 as of December 31 you need to take an RMD from your defined-contribution retirement plan (e.g., 401(k), 403(b) or Traditional Individual Retirement Account) by year's end. Otherwise, you face a 50% tax penalty. If you're under age 72 and this is your first RMD, you have until April 1, 2022 to act.

## 2. Offset investment gains with losses.

Known as tax-loss harvesting, you may be able to reduce your taxable income by offsetting any capital investment gains. Talk to your financial advisor about selling off investments that are down in value and purchasing other investments of higher value. This way you may only be taxed on your net gains — what you've gained minus what you lost.

## 3. Gather receipts for itemizing deductions.

It may not seem like charitable giving and medical ex-

penses have anything in common, but they do! Each may be an itemized deduction on your tax return, thus helping you hold on to more of your money.

Donating items and/or money to qualified charities before year's end could be a win for everyone. Charities win since your gift can help them do more good. You win by giving, since that contribution could help reduce your tax burden.

If you had a lot of qualified, unreimbursed medical expenses this year, including out-of-pocket treatment costs for COVID-19, you may also be able to deduct those expenses on your tax return.

Typically, you itemize when the total of your projected deductions is more than the standard deduction. If you don't have enough qualified expenses to take the itemized deduction, make sure you've accounted for other things like mortgage interest and tax payments.

Organize now, so you've got a fresh financial start to the new year! Visit [lgfcu.org/#creditunion](https://lgfcu.org/#creditunion) for more ways to manage your money.

*Article provided by Local Government Federal Credit Union, [lgfcu.org](https://lgfcu.org). The advice provided is for informational purposes only. Contact a financial advisor for additional guidance.*

## FALL TRAVEL Special for our travel friends!

Attention Friends, this month **"JUST IN"** from **VIKING CRUISES**. Join us in late April 2022 for a brand new itinerary sailing from Los Angeles to Vancouver, **sailing the California Coast**, visiting beautiful ports of call like Santa Barbara; San Diego; San Francisco; Astoria, Oregon; and Victoria, British Columbia!

Spend 9 days, 8 nights on the **beautiful VIKING ORION!** You'll have your very own 270 sq ft VERANDAH STATEROOM (based on dbl occupancy), 5 complimentary shore excursions and complimentary beer, wine and champagne served during your meals. It's an amazing luxury ship with an amazing itinerary.

It is important to reserve your stateroom to take advantage of these promotions! We will be with you every step of the way. CALL TODAY 919-889-4900.

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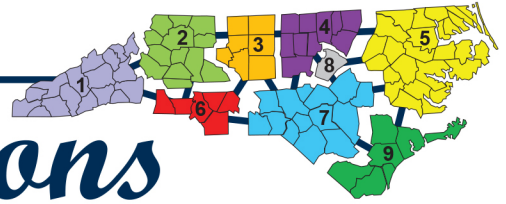


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**Deluxe Verandah \$2999 pp (dbl)**  
**Penthouse Verandah \$3599 pp (dbl)**

# Districts Connections



Deryl Davis Fulmer, PhD | Community Liaison

To My Fellow Retirees,

This year is passing fast! As we approach the end of the year, please remember to get up and move around, wash your hands, wear your mask and continue to socially distance! It's just safe. We are hoping that in-person activities will soon be normal, but we must do our part to ensure that happens. So, my fitness tip is to challenge yourselves by playing such games as Trivia, joining a Bingo group, playing Bridge and other mind challenging activities to increase your health and wellness. It is important to do both! In addition, make sure you take that COVID-19 booster shot, if you are eligible, and encourage others to do the same. As usual, please remember to check on a friend or family member. Be a Retiree Buddy!

## Get to Know the NCRGEA Trivia Game

Remember that the November Trivia game is available and is a bimonthly game. You will have until the end of November to submit your trivia answers. In this new format, everyone who answers correctly will be placed in a random generator to draw one bi-monthly winner. The winner will receive a \$50 gift card and be featured in a subsequent newsletter. So, please be sure to enter quickly. Play and be featured! We are excited to get to know you and looking forward to your participation. Our \$50 winner for September is Emma Myles, from Southport, NC in District 9. Please find her story in this newsletter. Thank you Emma for playing Trivia!

Go to our website at [www.ncrgea.com](http://www.ncrgea.com) to participate.

Here are the Trivia answers for September, 2021:

September Questions: How often are District meetings held in your area? What kinds of features happen at each meeting?

Answers: Once every three (3) years. Each

meeting features speakers from the NC Retirement Systems Division, the State Health Plan, the Seniors' Health Insurance Information Program, and other organizations that provide services and information important to retirees.



## A brief update on the Recent District Meetings

I had the pleasure of attending nine District Meetings throughout the month of September in Blowing Rock, Hickory, Statesville, Gastonia, Concord, Charlotte (2), and Cherokee, and October in Asheville. What a trip and what a wonderful time to meet members in Districts 1, 2 and 6! We were able to interact with you, hear your concerns and take note of your interests! It was an amazing time to travel with staff and Board member to engage with our members in person for the first time since 2019. Collectively, and as a group of 65,000 phenomenal retirees, we have one of the strongest voices in North Carolina as well as in the nation. We are amazing!

Please consider joining our Community Advisory Boards [in your local Districts](#) so that we can continue to stay connected to you and engage you at the level you so desire. We want you to "Become Active with Us!" Together, we can ensure that retirement is the best in North Carolina as we recognize the dedication public servants have provided to our State! Read below about the Community Advisory Boards and how you can join.

## Community Advisory Boards

The NCRGEA is forming Community Advisory Boards (CABs) in each of the Association's nine Districts. Members of the CABs will be representative of each county/city that comprises the respec-

## Districts Connections *cont'd*

tive Districts. CAB members will be instrumental in helping to identify activities and opportunities of interest to members. Your voice is important and will play a major role in shaping the NCRGEA for years to come.

Our interest is your interest! Please consider becoming a member of your District CAB. If you are interested, please contact me for more information: [deryl@ncrgea.com](mailto:deryl@ncrgea.com) or complete this survey online: <https://ncrgea.wufoo.com/forms/wb2koug1kpjavj/>.

Many thanks to those of you who have already signed up!!

There are three main initiatives we are working on this year. They are as follows:

1. **Health and Wellness**— This initiative has several components to ensure that our seniors have access to wellness, both physically and mentally. We are currently connecting with Senior Centers across the State as well as with Senior Games. Each District CAB will be able to address aspects of wellness as it relates to needs most prevalent amongst members and the best approach to reach the membership.
2. **Advocacy**—The voices of members will have a strong influence on how our legislators develop, react and respond to bills and budgets. Developing relationships on the local level will add to that influence. Each district will have an opportunity to address advocacy that is relevant to that district. Advocacy can lead to an improved image of public retirees and greater collaboration on important issues that affect NC retirees and our quality of life.
3. **Welcome to Retirement Workshops**— Will focus on pre-retirement as well as post-retirement interests. Pre-retirees have requested information aimed at planning for retirement. Post-retirees want to address “post retirement blues,” how to manage retirement and tips for moving forward.

## Caregiver TLC---A Collaboration with University of North Carolina at Charlotte

The University of North Carolina at Charlotte is offering a FREE psychoeducational program for caregivers. The goals are to offer caregivers an evidence-based training program to reduce stress and depression, refresh their communication skills and foster resilience, reduce loneliness and isolation by promoting Virtual Communities of caregivers.

Do you consistently provide care to a person with a chronic illness, dementia or memory loss? Do you help your family member to remember appointments, get bathed or dressed, or take their medications on time? Could you attend six weekly 2-hour Zoom sessions? Would you like to connect with other caregivers?

Make a Difference in your Life. Join our CARE-GIVER TLC program: Register at Website: <https://caregivertlc.org/>

If you are a Caregiver and want training and support and/or if you would like to be trained to deliver these workshops, please let me know. We would love to develop a group of trainers so that we can offer these workshops and support more members. We can use your skills! If you need Caregiver training, please sign up soon! Please let me know that you have signed up! I will look forward to hearing from you. And, don't forget to Become active with us! Call me! Email me!

Happy Holidays! Stay safe and healthy! God's Blessings to each of you and your families as we celebrate a season of Giving and Thankfulness! Happy Thanksgiving! Merry Christmas, Happy Hannukah and Happy Kwanzaa! Ring in the new year with joy and happiness!

Your Retiree Buddy, Deryl  
Email: [deryl@ncrgea.com](mailto:deryl@ncrgea.com)  
Phone: 919-834-4652 (office)

Did you see our Fall 2021 District Meetings LIVE?! If you were not able to attend, we Live Streamed some meetings and you can watch these recordings on our NCRGEA YouTube channel!



## Government Relations Update

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At press time, we remain in negotiations with both House and Senate chamber leadership as well as the executive branch to provide government retirees with an inflation fighting cost of living adjustment. While the Senate remains consistent that its priority is tax relief, we have made significant progress with both the House and Gov. Roy Cooper. We continue to work for an adjustment rather than a bonus, but a bonus may likely be the compromise reached among the three lawmaking branches.

The budget will fully fund both the pension and the State Health Plan, as lawmakers have upheld their constitutional charge to do so. Among other items, a slate of broadband bills filed in the spring have either merged into a larger broadband funding act, HB 947, or have become dormant and remain

stuck in first committees. Gov. Cooper's budget requested \$1.3 billion in broadband grants and other monies. House Bill 947, filed by House budget writers is included in the budget. Its goal: to significantly expand access to broadband in underserved areas.

House Bill 149, a bill providing increased and improved access to telehealth, passed the House in the spring and remains in committee in the senate. While there have been several efforts to eliminate income taxes for both state and local retirees as well as military retirees, conversations continue regarding what those thresholds, and what groups should benefit from the tax exclusion.

As you'll see in this edition of Living Power, we thank all the legislators who have so far championed our priorities this year.

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## Summary of NC Supreme Court Hearing in Lake v State Health Plan

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The North Carolina Supreme Court heard oral arguments Monday afternoon, October 24 2021, in the I. Beverly Lake, et al v. State Health Plan, et al case. The case is in the Supreme Court on appeal from a decision of the North Carolina Court of Appeals that held that North Carolina State Government retirees did not have contractually and constitutionally guaranteed retirement health benefits. The Court of Appeals decision reversed a ruling in North Carolina Superior Court that held for the plaintiff retirees.

Sam McGee of Tin Fulton Walker & Owen, PLLC and Michael Carpenter of Gray, Layton, Kersh, Solomon, Furr & Smith, PA, argued the case for plaintiff retirees. McGee argued that the General Assembly violated the contract with vested retirees in 2011 when it amended the State Health Plan to provide that retirees would have to pay a premium if they wanted to keep the basic 80/20 health plan. If they did not pay the premium, their benefits would be reduced to 70/30. McGee argued that a long line of Supreme Court cases, most notably Bailey and Faulkenberry, stood for the principle that such benefits were more in the nature of deferred compensation and that the State was contractually and constitutionally obligated to maintain those benefits.

Ryan Park of the North Carolina Attorney General's Office argued for the State. Park contended that health benefits were not in the nature of deferred compensation. Park contended that the General Assembly reserved the right to alter, amend or repeal the State Health Plan at any time.

On rebuttal, Michael Carpenter argued that the State does not have the right to alter, amend or repeal the Plan once the employee/retiree has vested in accordance with State law.

The Supreme Court does not issue decisions on cases immediately after the arguments are concluded. The general practice is for the Court to meet in conference after the arguments are concluded, discuss the case, and vote on whether to affirm or reverse the decision of the Court of Appeals. One of the Justices who voted on the prevailing side then writes an opinion for the Court that is circulated to the other Justices. The Court issues a written decision when all Justices have had an opportunity to review. The release of the written decision of the Court usually takes from two to six months; however, some complex cases have taken longer.

The recording of the live hearing can be viewed at: <https://youtu.be/2gM-qkg0vt8>



## Thank you to our 2021 Legislative Heroes!

Our thanks to the 67 House members who support retirees! **More than half the House chamber sponsored House Bill 269** this session and advocated to provide inflation-fighting cost of living adjustment (COLA) for North Carolina's 320,000 government retirees.

### Thank you HB 269 Primary Sponsors!



Rep. Pat Hurley  
(R—Randolph)



Rep. Diane Wheatley  
(R—Cumberland)



Rep. Jeff Zenger  
(R—Forsyth)



Rep. Phil Shephard  
(R—Onslow)

Rep. Gale Adcock (D—Wake)  
Rep. John Ager (D—Buncombe)  
Rep. Vernetta Alston (D—Durham)  
Rep. John Autry (D—Mecklenburg)  
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Rep. Becky Carney (D—Mecklenburg)  
Rep. Jerry Carter (R—Rockingham, deceased)  
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Rep. Carla Cunningham (D—Mecklenburg)  
Rep. Allison Dahle (D—Wake)  
Rep. Terence Everitt (D—Wake)  
Rep. Brian Farkas (D—Pitt)  
Rep. Susan Fisher (D—Buncombe)  
Rep. James Gailliard (D—Nash)  
Rep. Terry Garrison (D—Granville, Vance, Warren)  
Rep. Rosa Gill (D—Wake)  
Rep. Edward Goodwin (R—Bertie, Camden, Chowan,  
Perquimans, Tyrrell, Washington)  
Rep. Charles Graham (D—Robeson)  
Rep. Bobby Hanig (R—Currituck, Dare, Hyde, Pamlico)  
Rep. John Hardister (R—Guilford)  
Rep. Pricey Harrison (D—Guilford)

Rep. Zack Hawkins (D—Durham)  
Rep. Chris Humphrey (R—Lenoir, Pitt)  
Rep. Rachel Hunt (D—Mecklenburg)  
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Rep. Verla Insko (D—Orange)  
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Rep. John Szoka (R—Cumberland)  
Rep. Evelyn Terry (D—Forsyth)  
Rep. Julie Von Haefen (D—Wake)

## Thank you to Our Local Government Heroes!

Thank you to the champion legislators who believe in the power of public service. We currently have a bill in committee (HB 583) to provide a 2 percent cost of living adjustment (COLA) for local government retirees. We continue to fight for all government retirees in North Carolina.



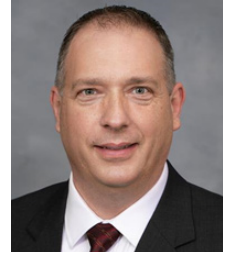
Rep. John Hardister  
(R—Guilford)



Rep. Erin Pare  
(R—Wake)



Rep. Gayle Adcock  
(R—Wake)



Rep. Ray Pickett  
(R—Ashe, Watauga)

# NCRGEA Trivia



**Play our NCRGEA Trivia game! You can play by going to our website.**

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

- ▶ **How to play:** Click on the NCRGEA Trivia on our website home page: [www.ncrgea.com](http://www.ncrgea.com). Read the Trivia questions and go find the answer on the NCRGEA website.
- ▶ **Game period:** There will be six Trivia games each year lasting 30 days each: January, March, May, July, September, November (coordinated with *Living Power* publication).
- ▶ **Winners:** At the end of the 30-day game period, one winner will be chosen from **all entries**.
- ▶ **Prize:** The winner will receive a \$50 VISA gift card and be featured in an article in the next issue of *Living Power*.

EMMA MYLES is the winner of the September Trivia game. She lives in Southport, NC, located in District 9. Emma has two amazing adult sons, four grandchildren and one great grandchild.

Emma retired from the Brunswick County Library in 2008. She enjoys collecting information every month from the NCRGEA. In addition, she says she likes how the NCRGEA treats their members. "They really care!"

Emma stated that the best thing about retirement is collecting her funds every month, being free to do volunteer work and helping others. Additionally, she loves Trivia, Wheel of Fortune and lots of game shows. She wants everyone to get the shot and mask up! She reiterated that when you play the Trivia game, you will learn a lot about NCRGEA! Congratulations Emma Myles!



# Important Information Regarding Your Standard Dental and Superior Vision Plans

The annual open enrollment for NCRGEA's dental and vision plans ended on October 25, 2021. After this date, only new retirees who enroll within 60 days of becoming a dues-paying NCRGEA member **and** current NCRGEA members with a life-changing event will be allowed to enroll in the NCRGEA dental and vision plans.

For those who did not make changes to your NCRGEA plan levels, add or drop dependents, or terminate plan coverage:

- No action was required.
- You will continue in your current Standard Dental and Superior Vision plans.
- You will not receive any new dental or vision cards, so please hold on to what you have. *(If you do not have a vision or dental card, please contact those providers and they will be happy to send you one.)*

## Reminder:

If you have other dental or vision plans (with other companies), it is your responsibility to cancel those plans. New enrollees and those of you who have made plan changes should have received an email confirmation thru our Mark 3 call center. New enrollees with an effective date of January 1, 2022 will have your first premium deduction from your December 22, 2021 retirement check. You can expect to receive your dental and vision cards directly from The Standard Insurance and Superior Vision companies mid-to-late December.

## Things to Remember:

### About Your Dental Plan:

- There is no waiting period to use your plan after the premium deduction has been made and the plan becomes effective on January 1, 2022.
- The Standard Dental plan uses the Ameritas Net-

work of providers.

- Beginning January 1, 2022, subscribers can visit our member portal at <https://www.standard.com/dental> and register for a new account to print ID cards, review a summary of your benefits, check the status of claims, review your Explanation of Benefits, view or request a certificate (total plan booklet), download a claim form or find a dental provider.
- You can choose any dentist but you will benefit from lower out-of-pocket savings when you visit an in-network provider. To find a provider in your area, visit [www.standard.com](http://www.standard.com). Click on **Find a Dentist**. You will receive a pop-up message: Click **Continue to Ameritas**. On the provider search page, you can enter the area you would like to search. Or click **Additional Filters** to search by specific provider name. On **Select a Network**, click **Classic (PPO)**.
- The Standard Dental Customer Service number is 1-800-547-9515.

### About your Superior Vision Plan:

Superior Vision is one of the top eyecare providers in the United States. It is important to use an eye care provider in the Superior Vision network to maximize your benefits.

- If you use a provider outside of the Superior Vision network, you can still complete and file a claim form for some reimbursement.
- You can find providers as well as claim forms and request replacement cards on the Superior Vision website. To find a provider, visit [www.superiorvision.com](http://www.superiorvision.com) and click on **Locate a Provider** and follow the instructions.
- Superior Vision's Customer Service number is 1-800-507-3800.



# Protecting Yourself From Scams and Fraud

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As your fellow government employee and North Carolinian, I'm grateful for your service to the people of our state. And as your attorney general, my colleagues at the North Carolina Department of Justice and I are committed to protecting your hard-earned money from scammers and fraudsters. These scammers often target older people who might be more vulnerable to fear tactics and confusion. The best defense is to be on alert for the signs of a scam.

Many scammers will perpetrate scams through robocalls – my office has received nearly 8,000 reports of robocalls this year alone! If you get a call from a number you don't recognize, don't pick up. If you do pick up and you're not sure if the call is real, hang up! If you think the call might be legitimate, look up the number of the office the robo-caller claimed to be calling from and call it directly.

Watch out for scammers who exploit your love for your family through grandparent and imposter scams. Scammers will use social media and information available online to learn about and then impersonate a grandchild or family member. They pretend to be in desperate danger and in need of financial help. This might seem particularly believable in a pandemic. Try to contact your loved one directly using a number you know is theirs to verify whether they're actually in trouble or reach out to another family member to get their advice.

Sweetheart scams are another common tactic. Scammers will connect with you through an online dating app or social media site and begin a friendly conversation to win your trust. Suspiciously, these

people often claim to be living far away so they can't visit in person, and they always have obstacles that revolve around money. For instance, they may have loans to pay off, not be able to afford a ticket, or be seriously injured and need to pay for their care. They'll ask for money so they can resolve their financial issues with the promise of finally visiting you. It's sadly a lie.

Always be suspicious of anyone asking for money or your financial information. Never give your bank account, credit card, or Social Security number to someone you don't know. And if they're asking for payment through a gift card, it's absolutely a scam — don't fall for it.

And finally, be careful about acting on your emotions or feeling pressured to make an immediate decision. Scammers will threaten you with jail or promise you immense riches. Take a step back to evaluate the situation. If you have any doubts, reach out to someone you trust to get their thoughts or contact our office BEFORE you send any money.

The more prepared we are to recognize the signs of a scam, the less likely we'll be to lose money to scammers. If you have questions or think you or a loved one might have been a victim of a scam, please file a complaint with our office at 1-877-5-NO-SCAM or file a consumer complaint online at [ncdoj.gov/complaint](https://ncdoj.gov/complaint). I'll continue doing everything in my power to hold these scammers accountable and protect your personal information and money.

*Attorney General Josh Stein*

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## Be Aware of Affinity Fraud

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In recent years, the NC Department of the Secretary of State Securities Division has seen an increase in the number of investment scams that exploit the natural trust that exists among members of a group. This is known as affinity fraud.

Affinity fraud targets members of a group sharing a common bond, like belonging to the same ethnic or religious group, being retirees or senior citizens, having the same career or occupation, or engaging in the same community activity.

As the world of finance becomes more complex people are increasingly likely to rely on a trusted circle of friends for investment advice, leaving them more vulnerable to affinity fraud.

Sadly, friends often unwittingly help scam friends in these cases, winning over other members of their group by vouching for the person pitching an investment scheme. Crooks often begin by winning over a few respected members of a

*Continued on Page 13*

## Affinity Fraud *cont'd*

group, and then use their names to dispel others' skepticism or doubt.

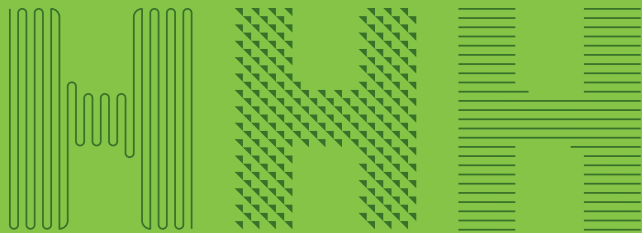
Unfortunately, even after recognizing the scam, investors may not contact authorities, instead trying to resolve the problem within the group. Swindlers preying on group affinity play the loyalty angle for all it's worth. The authorities, including the NC Secretary of State Securities Division, cannot start an investigation or prevent the scammer from continuing to steal other people's money without an official complaint and cooperation from known victims. Frequently by the time a scam is reported, much of the investors' money has been spent and can never be recovered.

Religious group affinity fraud has become an especially widespread problem, with swindlers using investors' faith against them across all denominations. Consumers have complained about con artists who cite endorsements by parishioners and clergy, or who claim to have spiritually-inspired investment advice. Con artists frequently deliver targeted, unverified advertisements to the faithful

through religious-oriented magazines, newspapers, radio stations and cable television outlets and claim to be affiliated with religious groups that will match those of the audience. While the tactics vary, there is always one goal: to gain your blind trust. The con artist portrays himself as being just like you. "We share the same background, interests and values," he says, "And I can help you make money."

The bottom line is that none of us can afford to assume anything when our financial future is at stake. An investment should always be a business decision, not an emotional one. Please, always call the Securities Division at (800) 688-4507 to verify that the person and the product being offered are registered. Don't let swindlers take advantage of new victims elsewhere by allowing them to hide behind religion or an affinity with your group. Do not be victimized a second time by letting investment scammers off the hook. [Report them to the Securities Division.](#)

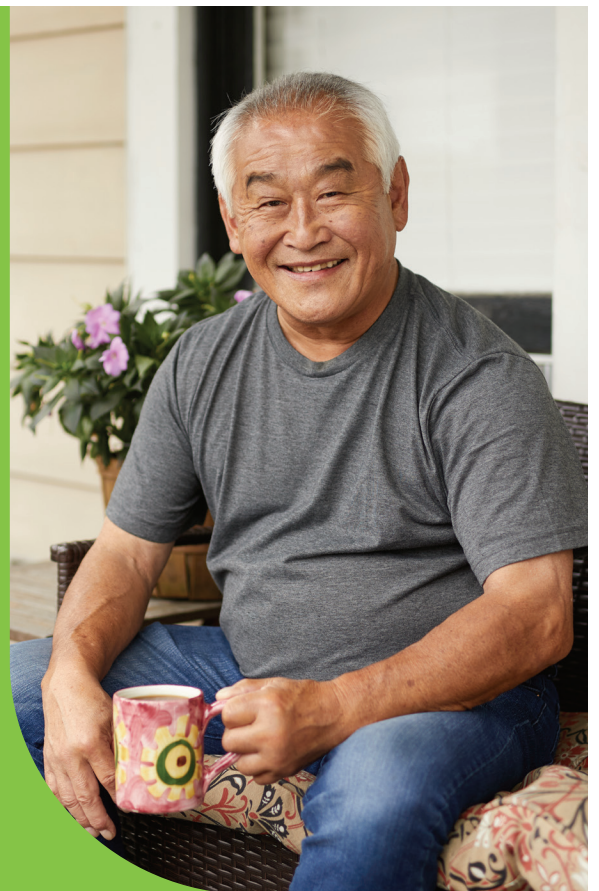
*Secretary of State Elaine Marshall*



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# COVID-19 Fraud Alert from the Senior Medicare Patrol Program

As the number of people and communities affected by the COVID-19 pandemic grows, so do the scams associated with it. Scammers use public health emergencies as opportunities for new fraud schemes, and because older adults are at greater risk for serious illness from COVID-19, they may target older populations.

It's important to remember that although the Centers for Disease Control and Prevention (CDC) and other public health officials may contact you if they believe you may have been exposed to the virus, they will not need to ask you for insurance or financial information.

Scammers rapidly alter their tactics and adapt their schemes to the changing landscape, and we anticipate that they will leverage the COVID-19 vaccine to prey on unsuspecting beneficiaries. Be vigilant and protect yourself from potential fraud concerning COVID-19 vaccines and treatments.

Here are things you need to know about the COVID-19 vaccine:

- You likely will not need to pay anything out-of-pocket to get the vaccine during this public health emergency.
- Medicare will not contact you to confirm your Medicare number or personal information over the phone.
- Medicare has not issued a COVID-19 Medicare card and anyone contacting you about this is attempting to steal your information.
- No one from a vaccine distribution site or health care payer, like a private insurance company, will call you asking for your Medicare number, Social Security number, or your credit card or bank account information to sign you up to get the vaccine.
- Buying a vaccine card or making your own is unauthorized use of an official government agency's logo or seal, and it is a crime.

The North Carolina Senior Medicare Patrol (NCSMP) recommends that Medicare beneficiaries:

- Contact your own doctor if you are experiencing potential symptoms of COVID-19 or would like to receive a COVID-19 vaccine.
- Do not give out your Medicare number, Social Security number, or personal information in

response to unsolicited calls, texts, emails, home visits, or booths at health fairs and other public venues. If your personal information is compromised, it may be used in other fraud schemes as well.

- Note that the administration of the COVID-19 vaccine will be billed through Original Medicare, even if you are on a Medicare Advantage Plan. This means you may need to provide your Medicare number when getting the vaccine at public venues where they wouldn't already have your Medicare number.
- Be suspicious of anyone going door-to-door to offer free coronavirus or COVID-19 testing, supplies, treatments, or vaccines. Though volunteers may be going door-to-door to provide information related to COVID-19 vaccines, be very wary of anyone doing so as bad actors may be impersonating these individuals in an attempt to steal your personal, medical, or financial information.
- Be cautious of COVID-19 survey scams that offer money or gifts in exchange for personal, medical, or financial information.
- Carefully review your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB), looking for errors or claims for products or services that weren't received.
- Follow the instructions of your state or local government for other actions you should be taking in response to COVID-19.

NCSMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. NCSMP helps educate and empower Medicare beneficiaries in the fight against health care fraud. You can contact NCSMP at the Seniors' Health Insurance Information Program at 1-855-408-1212 or by email at [ncsmp@ncdoi.gov](mailto:ncsmp@ncdoi.gov).



NC DEPARTMENT OF  
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- ② Click on **SIGN UP** and enter registration code **RETIRED**; enter your name, email address, set up a password and click signup.

That is it! Once you hit enter, you will be returned to the screen where coupons and vendors are made available to you. If you want more choices and deeper discounts, upgrade to the Premium Access Perks.

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**PREMIUM ACCESS PERKS ENROLLMENT**

Prefer to mail payment: *(Please Print)*

Name \_\_\_\_\_

Mailing address \_\_\_\_\_

\_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

**Mail check for \$18.00 payable to NCRGEA to 528 Wade Avenue, Raleigh, NC 27605**

**Enrollment questions, please contact NCRGEA at 800-356-1190**



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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 [www.ncrgea.com](http://www.ncrgea.com).
- Click on: **Sign-up to Receive NCRGEA Communications Electronically!**

### 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 .....	1-919-814-4400
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
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