

Living Power

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

2004 State Legislation: Additions and Clarifications

Sept/Oct 2004

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The July/August issue of *Living Power* included a review of major legislation affecting governmental retirees that was approved by the General Assembly in 2004. We did not mention a few pieces of important legislation in this initial summary.

Also, several of the items presented in the July/August issue require further explanation. This additional legislative information is presented below.

FIREMENS' AND RESCUE SQUAD WORKERS' PENSION FUND

The General Assembly increased the monthly benefit for retired volunteer fire and rescue squad employees. Effective July, 2004, the monthly pension payment was increased from \$158 to \$161.

TRICARE SUPPLEMENTAL HEALTH INSURANCE

The state will pay the monthly premium of \$63.50 for TRICARE supplemental health insurance for each state employee or state retiree who meets the following qualifications:

- ◆ the employee or state retiree is retired from the U.S. Military with 20 or more years of military service and is

qualified for TRICARE for Life as primary health insurance coverage

- ◆ the employee or the retiree opts out of the State Health Plan allowing TRICARE for Life to provide primary insurance coverage

- ◆ the employee or retiree is less than 65 years of age

The age qualification (under age 65) was not explicitly mentioned in the legislative provision authorizing the TRICARE supplemental insurance option. However, employees and retirees who are 65 years of age or older and who have 20+ years of military service have Medicare as their primary health insurance. The State Health Plan becomes the secondary insurer and TRICARE for Life provides the third level of coverage, making the TRICARE supplement unnecessary.

LONG TERM CARE INSURANCE INCOME TAX CREDIT

The NCRGEA monitored legislation to extend the state income tax credit for long

(Continued on page 4)



News & Views

Fall district meetings have been scheduled for the eastern portion of our state. We would like to invite you to attend a meeting if you haven't already done so.

The meetings begin at 9:00 a.m. and proceed until noon, when a complimentary lunch is served.

Topics will include a segment on "The Basics of Estate Planning", which gives an overview on wills, trusts, power of attorney, living wills and more. Prudential will be sending a representative to discuss the new Long Term Care Insurance Plan that begins January 1, 2005. Local legislative representatives are invited to come for lunch.

Remember, these meetings are a benefit of your membership and are FREE! You are invited to bring your spouse or a guest. Your invitation should arrive in the mail if you live in a county listed below.

On **Monday, September 27**, members in **Carteret, Craven, Duplin, Jones, Lenoir, Pamlico and Onslow** counties are invited to come to the **New Bern** meeting.

Brunswick, New Hanover, and

Pender counties members will be invited to **Wilmington** on **Tuesday, September 28**.

Smithfield will host members from **Wayne and Johnston** counties on **Wednesday, September 29**.

Members from **Bladen, Columbus and Roberson** counties will be invited to attend

a meeting on **Monday, October 18** in **Lumberton**.

Fayetteville will host a meeting on **Tuesday, October 19** for members in **Cumberland, Hoke, Harnett and Sampson** counties.

Finally, we will be in **Southern Pines** for a meeting on **Wednesday, October 20** for our members in **Lee, Montgomery, Moore, Richmond and Scotland** counties.

Lifetime Dues an easy option

Ever wish that you could pay your annual dues just once and be done with it? You can! Lifetime dues are available for our members. Check the age range on the chart below and send us a check or money order for that amount. We will mail you a laminated lifetime membership card.

Age	Amount
50 - 54	\$250
55 - 59	225
60 - 64	200
65 - 69	175
70 - 74	140
75 - 79	110
80 - 84	75
85 - 89	45
90+ member	Free

If you decide to become a lifetime member, just write "Lifetime Membership" in the memo section of the check. If you have paid your dues in the last two months and would like to get a lifetime membership, you may deduct the amount that you've already sent from your range and send a second check.

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

Editor

Edmund P. Regan

Managing Editor

Tina McCormick

For address changes, suggestions or comments, please contact:

Post Office Box 10561
Raleigh, NC 27605-0561

919.834.4652
1.800.356.1190

www.ncrgea.com

Email: info@ncrgea.com

The Policy of the N.C. Retired Governmental Employees' Association on Candidate Endorsements

Dear NCRGEA Members:

Recently, we received a number of calls and e-mails from our members asking if the North Carolina Retired Governmental Employees' Association had endorsed particular candidates for statewide office or for the General Assembly. At the time, endorsements of gubernatorial candidates by two organizations that we work with on issues of common interest, the State Employees Association of North Carolina (SEANC) and the N.C. Association of Educators (NCAE) had caused quite a stir and made headline news.

Our response to inquiries from our members was simple: we have a long-standing policy of not endorsing candidates for elected office at the state, local, or national level. Although we value our working relationship with SEANC and NCAE, we must respectfully part ways with our fellow associations on the issue of political endorsements. We believe that there are a number of very good reasons supporting our stance on candidate endorsements.

First, the North Carolina Retired Governmental Employees' Association represents nearly 50,000 state and local government retirees who reflect a diverse range of political opinions and allegiances.

Clearly, we would alienate and offend some segment of our membership by endorsing candidates for elected office at the state and local level.

Second, there is the practical danger associated with endorsing candidates who lose the election. The winner, who you did not endorse, is not likely to pay much attention to your position on the issues that are important to your members. Is this in the best interest of the organization and the members? We don't think so.

Finally, we believe that the priority issues for our members, such as the stability of our retirement systems, annual cost-of-living adjustments, and post-retirement health insurance, should be on the agendas of ALL candidates for public office in North Carolina. It is our job to assure that our concerns are recognized and addressed by every candidate, regardless of political party. This is much more difficult to achieve if your organization has chosen to back some candidates and to oppose others.

We must operate in a political environment that is increasingly competitive. The two major political parties field candidates for all the statewide elected offices and the majority of the seats in the state Senate and House. We encourage our members to interact with the candidates regardless of partisan affiliation to raise their awareness

(Continued on page 12)



Ed Regan
Executive Director

House Passes Simplified Tax Form "1040S" for Seniors

The U.S. House of Representatives approved a bill on June 2, 2004 that will allow seniors to use a simplified tax form, Form "1040S" beginning with 2005 returns. H.R. 4109, the *Simple Tax for Seniors Act*, passed by a vote of 418-0.

The bill, introduced by Rep. Max Burns (R-GA), requires the Internal Revenue Service (IRS) to offer a simplified tax form for seniors, similar to Form 1040EZ. The form will be designated "Form 1040S," and it will be available for use in filing 2005 returns.

Under current law, more than 35 million individuals cannot use the 1040EZ simply because they are 65 or older, or because they collect Social Security or other retirement income. The bill will allow simplified filing for seniors who receive retirement income.

According to an IRS study, the number of seniors age 65 and over filing returns will grow from 10.7 million in 2000 to 12.5 million in 2010.

The IRS estimates that as many as 11 million seniors will be eligible to use the new form in the first year it is made available. The Joint Committee on Taxation estimates that H.R. 4109 will have no revenue effect.

In particular, the bill requires the IRS to offer to individuals age 65 and older a Form 1040S that is as similar as practi-

cable to Form 1040EZ. The IRS is instructed to make the form available notwithstanding the receipt of Social Security benefits; distributions from a qualified retirement plan, annuity, or other deferred payment arrangement; interest or dividends; or capital gains or losses.

Finally, the IRS is instructed not to establish an income threshold for use of the form so that seniors with income in excess of \$50,000 - -the current threshold for Form 1040EZ - - will be permitted to use the simplified form.

2004 State Legislature: Additions and Clarifications

(Continued from page 1)

term care insurance premiums since many of our members had used the state tax credit to offset the cost of their long term care insurance. The General Assembly enacted the credit in 1999, providing a 10% state income tax credit up to a total of \$350 against annual premiums paid for long term care insurance. The tax credit expired with the 2003 tax year (December 31, 2003).

Several bills were introduced to extend the credit. However, the General Assembly did not enact an extension since the Department of Revenue had expressed concerns regarding the apparently high percentage of erroneous filings for the credit.

- Ed Regan

Bailey Case Update: Department of Revenue Clarifies Tax Status of Supplemental Retirement Plan Rollovers

The Department of Revenue issued a new Directive (PD-04-01) on August 23 which clarifies the taxability of monies rolled over from non-qualified supplemental retirement plans to a qualified retirement account “vested” under the Bailey case decision. The directive provides good news for retirees who had set up supplemental retirement accounts prior to August 12, 1989 that were not determined to be exempt from state income taxes by the initial Supreme Court ruling.

Under the Bailey Settlement, state, local and federal governmental employees and retirees who were vested in a qualifying retirement system as of August 12, 1989 do not pay state income tax on their retirement benefits in future years. The term “qualifying retirement system” included not only the Teachers’ and State Employees’ Retirement System and the Local Governmental Employees’ Retirement System but also the State’s 401k Supplemental Retirement Income Plan and the State’s 457 Deferred Compensation Plan. However, Individual Retirement Accounts (IRAs) and local governmental 457 Deferred Compensation Plans were not defined as “qualified retirement systems” by the court.

Employees and retirees have the ability to roll over monies from a non-qualified supplemental retirement account (such as the State 401k Plan). However, the monies that rolled over from the non-qualified retirement account still were subject to state income tax when distributions were taken. This created a confusing situation for many retirees who had to track the percentage of their distributions from a qualified retirement account that represented roll-over funds from a non-qualified plan.

The new Department of Revenue Directive modifies this situation based on recent changes in Federal law. A retiree now can roll over from a non-qualified account to one that is qualified under the Bailey settlement and all of the distributions become exempt from state income taxes.

For more information on how this new Directive may affect the tax status of your supplemental retirement distributions, contact the Department of Revenue. You may call the Personal Income Tax Division at (919)733-3565 or write to the Division at PO Box 871, Raleigh, NC 27602-0871.

New Mailing Address?

Do we have your correct mailing address? If not, please contact us by:

- * Calling 1-800-356-1190, or
- * Emailing bettyw@ncrgea.com, or
- * Sending a note to **NCRGEA, PO Box**

10561, Raleigh, NC 27605-0561.

You should also contact the North Carolina Retirement System at (919) 733-4191 or tollfree at 1-877-733-4191.

Retired Personnel - District Assistance Program

THE DEPARTMENT OF PUBLIC INSTRUCTION IS LOOKING TO CONTRACT WITH RETIRED CENTRAL OFFICE OR SCHOOL-BASED PERSONNEL INTERESTED IN WORKING A FLEXIBLE SCHEDULE TO ASSIST WITH THE STATE'S LEA ASSISTANCE PROGRAM (LEAAP). PLEASE LET ANY RECENTLY RETIRED SUPERINTENDENTS, ASSOCIATE SUPERINTENDENTS, ASSISTANT SUPERINTENDENTS, PRINCIPALS AND TEACHERS WHO HAVE NOT BEEN RETIRED FOR MORE THAN THREE YEARS, WHO WERE STRONG IN CURRICULUM, FINANCE, TECHNOLOGY OR HUMAN RESOURCES AND WHO MAY BE INTERESTED IN SOME CONTRACTED WORK KNOW ABOUT THIS ANNOUNCEMENT.

CONTACT: ELSIE C. LEAK AT 919-807-3759 OR YOU MAY E-MAIL A COPY OF YOUR RESUME TO HER ATTENTION AT ELEAK@DPI.STATE.NC.US OR FAX IT TO 919-807-

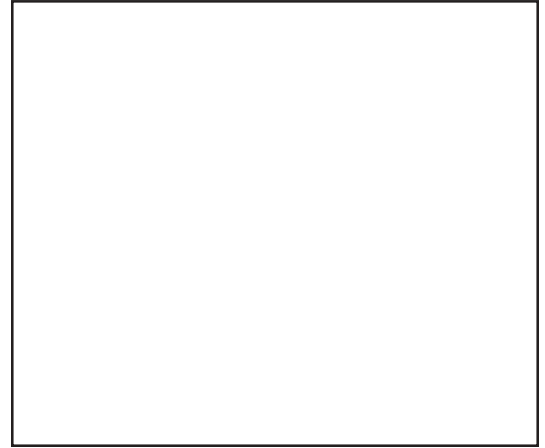
Ceremony held for Hammond Scholarship

A signing ceremony was held on Friday, June 9 at Patterson Hall on the campus of North Carolina State University initiating the Leigh H. Hammond Agricultural and Resource Economics Scholarship Endowment. Ed Regan was on hand to sign the Endowment documents on behalf of NCRGEA. His comments are below.

“Leigh announced his intention to retire from his position as Executive Director of the North Carolina Retired Governmental Employees’ Association 19 months ago. Our Board of Directors sought an appropriate way of honoring Dr. Hammond for his years of outstanding service. It did not take the Board very long to decide on the most fitting tribute.

“Members of our Board were well aware of Leigh’s love of North Carolina State University and of his passionate belief in the value of education. It was only fitting then that we provided the initial contribution to the Scholarship Endowment. Many of Leigh’s friends, family and colleagues contributed to this endowment as well as NCRGEA members who never even personally met him.

“We are proud to be associated with an endowment that will assist young men and women to achieve their goal of a higher education. North Carolina will be well-served if recipients of scholarships from the Hammond Endowment follow the example provided by Leigh Hammond in terms of giving back to the community



(From Right, NCRGEA Executive Director Ed Regan, Leigh Hammond and Cynthia Leigh Hammond, Trustee of the Endowment)

and his dedication to public service.”

It is not too late to make a contribution. For more information, please contact Jon Brandt at (919) 515-3107 or Chris Cammarene-Wessel at (919) 515-7678.

We would like to thank the following people who have generously contributed to the scholarship endowment.

Mr. Samuel H. Baron
Ms. Dorthy R. Beamon
Ms. Mae W. Bell
Dr. Charles E. Bishop
Mr. John L. Booth
Mr. Joel D. Bumgardner
Ms. Rebecca S. Bumgardner
Mr. J. K. Butler Jr
Mr. Gene E. Causby
Salvador & Elenora Cefalu
Mr. Harold V. Chartley
Mr. John N. Collins Sr
Dr. Dean W. Colvard
Mrs. Ruth G. Copley
Mrs. Mary Frances H. Cox
Dr. H. Bradford Craig
Dr. Edna L. Davis
Mrs. Willmouth R. Davis
Ms. Mary Amelia Deaton
Dr. Emmett U. Dillard
A. Domnas
Mrs. Marjorie R. Eckels
The Rev. W. W. Finlator
Dr. William L. Flowers Jr
Ms. Sherri R. Forrester

Mrs. Iris Friederich
Ms. Frances S. Fulmer
Mr. Russell M. Gaylord
Dr. Edward W. Glazener
Ms. Jo Anne Goetz
Mr. Tom W. Gowan
Mr. Phillip R. Graham
Joseph Samulski & Cynthia Hammond
Mr. Gary F. Hammond
Ms. Ramona F. Hanes
Ms. Wilma Herrin
Ms. Hilda A. Highfill
Dr. Thomas N. Hobgood, Jr.
Ms. Susan J. Hopkins
Mr. James C. Hughes
Ms. Jane H. Humm
Denis & Sylvia Jackson
Mr. Wade W. Johnson
Mr. Robert T. Kimzey
Ms. Mary C. Ledbetter
Ms. Lucille Lopp
Dr. Roy L. Lovvorn
Ms. Peggy M. Lowdermilk
Mr. Earl R. Maccormac
Mr. Herbert M. McCallum
Mr. R. F. McKnight
Ms. Billie A. Meeks
Mr. & Mrs. H. Leslie Miller
Mr. Charles E. Mortimore
Ms. Eunice Newman
Ms. Adeline H. Ostwalt
Ralph & Gail Ottinger
Ms. Ruby M. Plyler
Dr. Lacy M. Presnell, Jr.
Mr. Richard M. Renfro
Warren & Barbara Rock
Mr. Carnell Russell, Sr.
Dr. C. Cayce Scarborough
Ms. Evelyn Schaffer
Mr. & Mrs. Martin N. Shaw Jr.
Mr. Robert Lee Sigmon
Jerdie F. Simpson
Ms. Mary M. Smith
Ms. Eva B. Sneed
Mr. Robert J. Sutton
Ms. Katharine H. Taylor
Mr. James W. Thompson III
Mr. Terry A. Tucker
Wachovia Educational Matching Gifts
Mrs. Jackie L. Ward
Ms. Gwendolyn S. Wescott
Mr. AB. Whitfield
Ms. Cloise C. Williams

State Treasurer Richard Moore Announces New Chief Investment Officer for State's Investments

State Treasurer Richard Moore announced that Patricia Gerrick has joined his senior management team as Chief Investment Officer (CIO) and Deputy State Treasurer for the state's \$60 billion retirement trust fund portfolio. She is the first female and first African American to hold the position for the State of North Carolina.

Gerrick brings with her over 25 years of experience in both public and private pension fund management, most recently serving as the Chief Investment Officer for the Indiana Public Employees' Retirement Fund. While at Indiana, she elevated the fund's three-year relative performance from 89th percentile to 22nd percentile.

Gerrick spent the first four years of her career in pension management managing the \$1.7 billion pension plan for Sprint Corporation. As the executive officer for the City of Kansas City's Employees Retirement System, she recommended and implemented an investment diversification plan, which realized a 15 percent reduction in operating costs. She was responsible for strategy development, implementation, management and evaluation of the \$12 billion international investment program for the New York State Common Retirement Fund for three years.

Meet the 2004 - 2005 NCRGEA Board of Directors



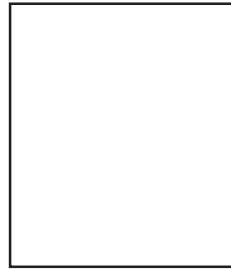
President

Peggy M. Lowdermilk

Granite Falls, NC District 2

Appointed to Board in 1999

Retired as a Principal in the Caldwell
County School System



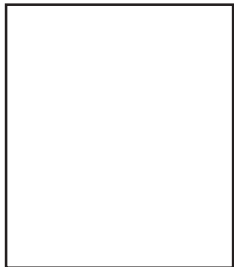
Member at Large

Mitchell W. Brown

Raleigh, NC District 8

Elected to Board in 2001

Retired as Chief of the
Raleigh Police Department



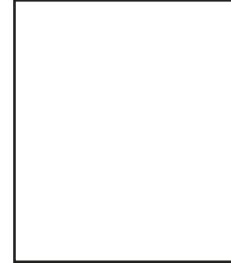
Vice President

Dr. James L. "Leroy" Henderson, Jr.

Emerald Isle, NC District 9

Appointed to Board in 2000

Retired as President of Coastal
Carolina Community College



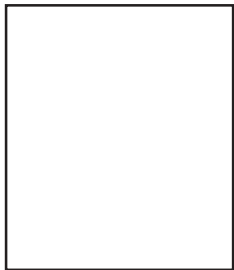
Member at Large

Nancy H. MacCormac

Raleigh, NC District 8

Elected to Board in 2002

Retired as Executive
Director of NCOICC



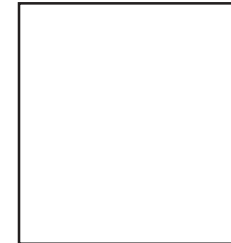
Treasurer

Dr. Elizabeth "Betsy" U. Meldau

Raleigh, NC District 8

Elected to Board in 1998

Retired as District Director for the
NCSU Cooperative Extension Service

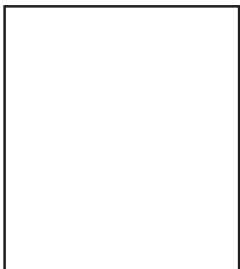


John P. "Pete" Andrews

Jacksonville, NC District 9

Appointed to Board in 2004

Retired as a Director with
Onslow County Schools



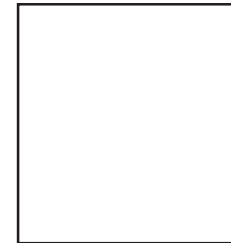
Secretary

Justice Willis P. Whichard

Chapel Hill, NC District 4

Elected to Board in 2000

Retired as an Associate Justice for
the North Carolina Supreme Court



Robert C. Atwater

Chapel Hill, NC District 3

Elected to Board in 2003

Retired as a Business
Officer at UNC-Chapel Hill

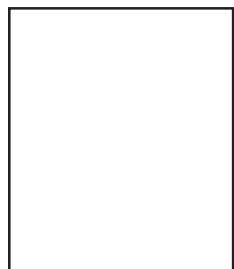


Dempsey E. Benton

Raleigh, NC District 8

Elected to Board in 2002

Retired as City Manager of
Raleigh



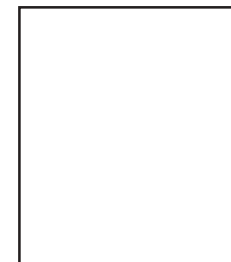
Past President

Dennis D. Ducker

Brevard, NC District 1

Appointed to Board in 1998

Retired as the Deputy State Treasurer
and Director of the Retirement System

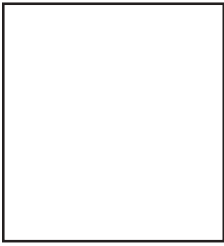


Roger C. Cotten

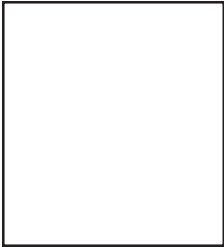
Greensboro, NC District 3

Elected to Board in 2004

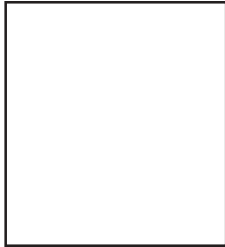
Retired as Guilford
County Manager



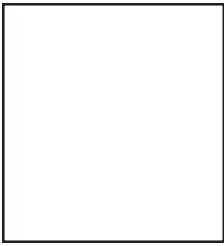
Elizabeth “Betsy” D. Dillon
 Sparta, NC District 2
 Elected to Board in 2002
 Retired as Alleghany County
 High School Teacher



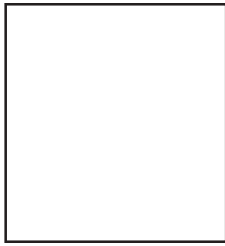
Porter L. McAteer
 Gastonia, NC District 6
 Elected to Board in 2001
 Retired as Gaston College
 Instructor



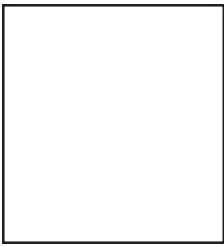
Jerdie F. Simpson
 Candler, NC District 1
 Elected to Board in 2002
 Retired as Third Grade Teacher
 for Buncombe County Schools



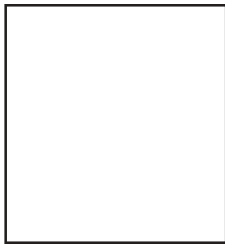
Walter C. “Clifton” McNeil
 Hope Mills, NC District 7
 Elected to Board in 2003
 Retired as an Engineer for the
 Department of Transportation



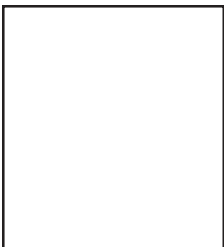
William “Bill” M. Sutton
 Apex, NC District 8
 Elected to Board in 2003
 Retired as Town Manager of
 Apex



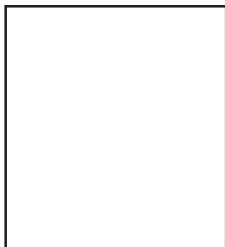
Virginia A. Moore
 Butner, NC District 4
 Elected to Board in 2002
 Retired from Human Resources
 Office of John Umstead Hospital



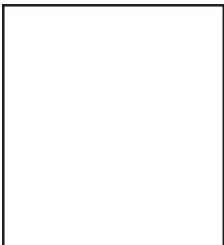
Marjalene M. Thomas
 Manteo, NC District 5
 Elected to Board in 2002
 Retired from Elizabeth City
 State University



Thomas L. “Fountain” Odom
 Charlotte, NC District 6
 Elected to Board in 2003
 Retired from the North Carolina
 Senate



Robert “Bob” D. Warren
 Benson, NC District 7
 Elected to Board in 2002
 Retired from the North Carolina
 Senate



R. Eugene “Gene” Rogers
 Williamston, NC District 5
 Elected to Board in 2001
 Retired as Martin County
 School Superintendent

Are You Ready for the 2004-2005 Flu Season?

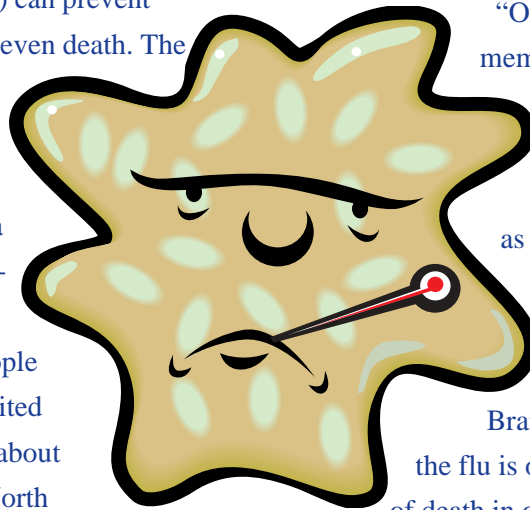
Independence. Activity. Involvement. All of these depend on one important factor – your health. And one excellent way to protect your health this year is to get your flu and pneumonia shots.

Vaccination against influenza (commonly known as “the flu”) and pneumococcus (pneumonia) can prevent hospitalization and even death. The Centers for Disease Control and Prevention (CDC) states that influenza disease alone hospitalizes approximately 114,000 people each year in the United States and leads to about 36,000 deaths. In North Carolina, the flu disease kills approximately 1,000 people each year while many more are hospitalized. **A person who receives a flu shot cannot get the flu from the vaccine.**

Flu and pneumonia are just as, if not more, deadly than some of the other more publicized diseases like AIDS/HIV and female breast cancer. Between 1995 and 2000, more North Carolinians died from pneumonia and influenza (5,273) than from HIV/AIDS (2,635). This is comparable to 6,940 deaths from female breast

cancer during that same time period.

The two diseases, although different, are preventable with appropriate immunizations. To prevent the flu, the CDC recommends a flu shot every fall. **For adults 50 years of age and older, the time to get a flu shot is now!** While an annual flu shot is required to prevent the flu, immunization against pneumonia disease is usually required only once in a lifetime. The CDC recommends pneumonia vaccination for adults age 65 and older.



“One important aspect to remember is that if you are in contact with young children or residents of a nursing home, then you as a *household contact* need to receive a flu shot,” said Beth Rowe-West, N.C. Immunization Branch head. “Remember, the flu is one of the leading causes of death in older adults, but an annual flu shot can provide protection against this deadly disease.”

The key way to prevent the spread of this disease is to be vaccinated against it. However, according to the 2002 National Health Interview Survey, vaccination rates for influenza are still low.

- Only 34 percent of adults 50 to 64 years of age received an influenza shot.
- Sixty-four percent of adults over the age 65 received a flu shot.
- Although at a high risk of complica-

tions from influenza, only 12 percent of pregnant women received flu shots.

- Of those who are in contact with at-risk individuals, commonly termed *household contacts*, only 18 percent said they received the influenza vaccine.

As recommended by the Centers for Disease Control and Prevention (CDC), the following persons are at the greatest risk of complications from flu and should start getting their vaccinations in October:

- Adults aged 50 or older;
- Infants and children aged 6 months through 23 months;
- Pregnant women;
- Residents of nursing homes and other chronic-care facilities;
- Adults and children who have chronic, medical conditions;
- Anyone who is at increased risk for influenza-related complications;
- Healthcare workers; and
- All household contacts of persons at high risk for influenza.

SYMPTOMS OF THE FLU

The flu begins suddenly and may include fever, chills, severe headache and body aches, sore throat and cough, and ex-

treme fatigue. The flu is spread from person to person, typically when an infected person coughs or sneezes. The flu can make a person more susceptible to pneumonia, an illness that puts a severe strain on the heart and lungs, especially dangerous to people who already suffer from heart or lung disease.

Remember, these vaccinations are free of charge with Medicare Part B!

- * There will be no cost to you if the person giving you the shot accepts

Medicare assignment in full. You pay no “co-insurance” or “deductible.”

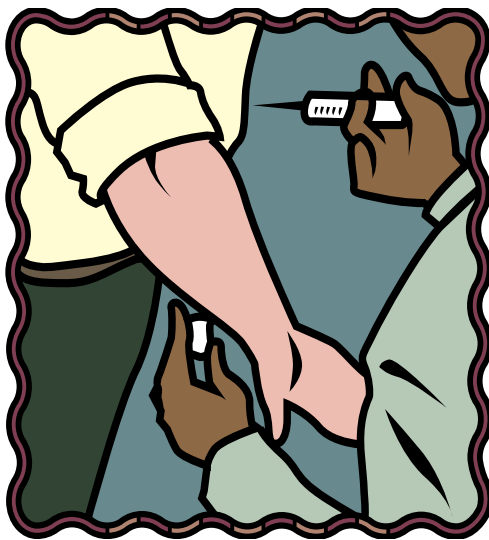
- * If your physician does not accept assignment, you may have to pay some out-of-pocket costs for the shot.

- * Any individual or entity complying with the Medicare rules in North Carolina may furnish and administer the

flu shot. It is not necessary for a physician to order or supervise a flu vaccination.

- * Medicare will also cover the pneumonia vaccine. The pneumonia vaccine is recommended by the Public Health Service for people older than 65, and usually one vaccination protects for a lifetime.

For more information, call your local health department, physician or 1-800-LUNG-USA (1-800-892-5650) for clinic locations and times. Influenza and pneumonia disease prevention information also can be found at www.immunizenc.com.





North Carolina

**Retired
Governmental
Employees'
Association**

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**NCRGEA's Policy on Candidate
Endorsement** *(Continued from page 3)*

of the aim of retired governmental employees.

We understand full well that, long after Election Day, the North Carolina Retired Governmental Employees' Association must work with the elected officials who were chosen by the voters to set policy at the state and local levels for the benefit of our members. Taking sides in the election process would hinder our ability to work effectively in this environment.

We appreciate your continued support. Please call me if you have any questions.

Sincerely,

Ed Regan

NCRGEA Executive Director

Important Phone Numbers to Remember

- NCRGEA 1-800-356-1190
- NC Retirement System 1-877-733-4191
(questions about your retirement check, to get direct deposit,
change of address, to report a death)
- CIGNA (Medicare Administrator) 1-800-672-3071
- NC State Health Plan 1-919-881-2300
- Seniors' Health Insurance Information Program . 1-800-443-9354
- Medical Review of North Carolina 1-800-722-0468
- MetLife Dental 1-888-466-9073
- Blue Cross/Blue Shield 1-800-672-7897
(State Health Plan Administrator)
- Social Security Administration 1-800-772-1213
- MedAmerica (Long Term Care Insurance) 1-800-943-1549