

Living **power**

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

Spring 2005: General Assembly Update

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The first six weeks of this Legislative Session have been dominated by discussions of the proposed state budget for the 2005-07 biennium and revenue raising options that include increasing the state tax on cigarettes and enactment of a state lottery. At the same time, a number of important bills affecting retiree benefits have been introduced. Also, the Governor's proposed budget includes a COLA proposal for retired teachers and state employees as well as additional funding for the State Health Plan.

HIGHLIGHTS OF THE GOVERNOR'S BUDGET

Governor Easley presented the proposed budget for 2005-07 to the General Assembly on February 21. The budget includes the following proposals regarding retiree benefits.

■ **Cost-of-Living Adjustment:** The Governor recommended a 2.0% COLA for retired state personnel which is the same percentage that was proposed for active state employees. The 2.0% COLA would require an additional appropriation of

\$13.8 million by the General Assembly from the General Fund to supplement available gains in the Teachers' and State Employees' Retirement System (TSERS). The available gains in TSERS would support only a 1.46% COLA.

The N.C. Retired Governmental Employees' Association and the Board of Trustees for the Retirement Systems are seeking a 3.3% COLA. (See discussion of House Bill 711 below.)

■ **State Health Plan:** The Governor's budget includes proposed appropriations of \$80 million in 2005-06 and \$100 million in 2006-07 to offset Health Plan premium increases. The proposal also anticipates approximately \$75 million in Federal payments during the 2-year period under the new Medicare Part D Prescription Drug Program. The payments reflect a Federal subsidy to employer funded health plans that provide prescription drug coverage for retirees.

The amounts proposed by the Governor fall short of the \$340 million two-year in-

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News & Views: Death of Association Leader

The Association was saddened to hear of the death of John Carl Rice, Jr., the Executive Director of NCRGEA from 1982 to 1990. He was 86 years old.

He was the Association's first full-time Executive Director. Under Dr. Rice's leadership, membership grew from 1,898

members in 1981 to over 31,500 when he retired in 1990.

Rice graduated from Auburn University with a BS in Agriculture and an MS in Soil Technology, as well as earning a PhD from Mississippi State/NC State in Seed Technology. Before coming to NCRGEA, Dr. Rice worked as a Research Professor of Crop Science at NC State University.

While leading the Association, Dr. Rice spearheaded the addition of benefits such as the accidental death and dismemberment insurance (\$4,000 at that time, now \$7,000), a quarterly newsletter (now bi-monthly), and district meetings. These benefits would not have been possible without the added revenue provided by the expansion of new members that he so heavily recruited.

Dr. Rice is survived by his wife of 59 years, Elizabeth Evans Rice, two sons and two daughters and several grandchildren and great-grandchildren.

TOWN HALL MEETING: The Future of Social Security

The North Carolina Association of Educators, in cooperation with Representative Bernard Allen of Wake County, is hosting a Town Hall meeting at the NCAE Center, Raleigh, on Saturday, April 9, 2005. The focus of the meeting is *The Future of Social Security*.

The Town Hall meeting will be in the Dawson Auditorium of the Center, beginning at 10:00 AM and concluding no later than 12:00 noon.

Representative G. K. Butterfield, Representative Bobby Etheridge, and Representative Brad Miller have been invited to address the issue of Social Security and the Bush administration's proposals for change. They will also respond to questions from a panel and from the audience. The two-person panel will be composed of representatives from the National Education Association and the American Association of Retired Persons.

The efforts to overhaul Social Security by President Bush raise many concerns and questions among our constituencies. The Town Hall meeting will be an excellent opportunity to explore the possible ramifications of the Bush reform efforts and determine the most appropriate strategies for responding.

The Town Hall meeting is open to the public. For additional information, you may contact Cecil Banks, 919-832-3000, or cecil.banks@ncae.org.

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

FIND THE BOX: PUT YOUR MARK ON HISTORY

If you haven't filed your N.C. tax return yet, please pay special attention. Former Governors Jim Hunt and Jim Holshouser have asked us to circulate this message: What you do on the state tax form can improve our state court system.

North Carolina began a new way to elect the judges on our top courts in 2004. About 4 million Voter Guides were mailed to homes and 12 of the 16 candidates for judge qualified to receive help from a public financing fund.

Please look hard and find the question on your N.C. tax form — a \$3 “check-off” box for the N.C. PUBLIC CAMPAIGN FUND. When you mark “Yes” for the PUBLIC CAMPAIGN FUND, it costs you nothing; your tax or refund stays the same. But your mark tells the N.C. Revenue Department to send \$3 of the taxes you are already paying to the Fund.

The new Fund pays for:

- * an independent Voter Guide, prepared by the State Board of Elections, that helps you cast an informed vote in statewide judicial elections (NC Supreme Court and Court of Appeals);

- * an independent source of campaign funds for candidates in statewide judicial races who accept strict fundraising limits, so they don't rely on money from those who present cases in their courts.

If you use a tax consultant, be sure to

tell him/her to mark “Yes” on the \$3 box for the N.C. PUBLIC CAMPAIGN FUND. (WARNING: The question is often hard to find and is described in different ways on different software. Look for the key words, PUBLIC CAMPAIGN FUND.)

This program is endorsed by dozens of N.C. organizations and a bipartisan coalition of civic and business leaders. It is administered by the State Board of Elections with a distinguished advisory council chaired by former Supreme Court Justice Willis Whichard, now Dean of Campbell University's School of Law.

Please help spread the word to others! Say YES to provide better information in judicial elections and protect the integrity of our courts.

For more, call 1-888-OUR-VOTE or click on: <http://www.ncjudges.org>

District Meetings Announced

NCRGEA will host a series of district meetings in April.

Members in **Mecklenburg County** are invited to attend on **April 18** in **Charlotte**.

Anson, Cabarrus, Stanley and Union County members are invited to come to **Concord** for a meeting on **April 19**.

Gastonia will host members from **Cleveland & Gaston** counties on **April 20**.

In addition to our regular segments, a new legal information session is planned.

Look for your invitation in the mail. Remember, this is a **free** luncheon and a benefit of membership in NCRGEA.



General Assembly Update

(Continued from page 1)

crease in premiums estimated by the staff of the State Health Plan several months ago. The Governor's proposal did not include specific recommendations to cover this gap. Details are expected as development of the state budget continues during the next several weeks.

■ **Repayment of Escrowed Funds:** The Governor recommended that \$5 million be earmarked from the current year's state fund balance as the third installment to repay monies that were diverted from the Teachers' and State Employees' Retirement System in 2001. A total of \$99 million remains to be repaid.

COLA BILLS INTRODUCED

Thus far, two bills addressing retiree COLAs for 2005 have been introduced. These bills are summarized below. House Bill 129 (sponsor: Rep. Thomas Wright):

This bill would provide a 1.46% COLA for state retirees and a 4.0% COLA for retired local government employees effective July 1, 2005. The bill proposes to use all available gains in the state and local retirement systems.

House Bill 711 (sponsor Rep. Larry Bell)

The bill provides a 3.3% Cost-of-Living adjustment for state and local retirees effective July 1, 2005. The COLA for state retirees would require additional General Fund appropriations of \$65 million. The local retiree COLA could be funded by

available gains in the local retirement system, leaving a reserve to be carried forward to next year.

OTHER BILLS AFFECTING BENEFITS

A number of bills have been introduced affecting pension benefits, re-employment of retirees, and the State Health Plan. A summary of these bills is presented below.

FIRE AND RESCUE SQUAD PENSIONS

Two bills pertaining to volunteer Firemen's and Rescue Squad Workers' Pension Fund benefits have been introduced. **Senate Bill 31** (primary sponsor: Sen. Hoyle) and **House Bill 144** (primary sponsor: Rep. Williams) are identical proposals that would increase the monthly pension benefit from \$161 to \$163. This change would become effective July 1.

NATIONAL GUARD PENSIONS

Benefits of the North Carolina National Guard Pension Fund have not been increased since the Fund was established in the 1970's. **Senate Bill 573** (primary sponsor: Sen. Atwater) authorizes the establishment of a 12-member legislative study commission to review the actuarial status of the Fund and to consider benefit increases. The commission would be required to report findings and recommendations to the General Assembly by April 1, 2006.

STATE HEALTH PLAN

Thus far, two proposals expanding State Health Plan benefits for state employees and retirees have been introduced.

Another bill, authorizing a study of state management of prescription drug costs, has been filed.

House Bill 323 (primary sponsor: Rep. Jeffus) proposes to increase the annual wellness benefit from \$150 to \$600. The wellness benefit covers costs associated with routine diagnostic exams and general health check-ups.

House Bill 555 (primary sponsors: Reps. Glazier, Insko, Jeffus, and England) would extend State Health Plan coverage for an annual mammogram for individuals age 50 or younger who have been certified by a physician as being at risk of breast cancer. The State Health Plan already provides annual mammogram coverage for individuals over 50 years of age.

Senate Bill 424 (primary sponsor: Sen. Boseman) This bill authorizes the establishment of a study committee to examine ways in which the state might better manage the costs of prescription drugs purchased by state agencies or through state programs, including the State Health Plan. The study commission is required to file a final report with the General Assembly no later than the convening of the 2007 Session. The commission may file an interim report with recommendations during the 2006 Session.

RE-EMPLOYMENT POLICY

The growing shortage of key categories of state and local government employees

has prompted the General Assembly to allow retirees to return to work without loss of pension benefits. Several bills have been introduced to extend or expand exemptions.

House Bill 59 (primary sponsors: Reps. McLawhorn, Bordsen, and Warren) would allow retired public school teachers, guidance counselors, and media specialists to return to work after a six-month separation from

service with no limitation on earnings and no loss of retirement benefits. These exemptions would expire on July 1, 2006.

House Bill 247 (primary sponsors: Reps. Preston, Carney,

Johnson, and Yongue) would extend the existing exemption allowing retired public school teachers to return to work without penalty through June, 2007. The bill also repeals the requirement that local school boards make an 11.7% contribution to the State Retirement System.

Senate Bill 156 (sponsor: Sen. Jenkins) and **House Bill 248** (primary sponsors: Reps. Cole and Saunders) are identical proposals to allow retired DOT engineers and engineering technicians to return to work with no loss of pension benefits and no limitations on earnings. The bills do not set an expiration date for the exemptions.

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Social Security Number ID Replacement: Member Q&A

This article was provided by BCBSNC and gives additional information on the conversion to non-SSN ID numbers.

Identity theft using Social Security numbers is a growing problem. Blue Cross and Blue Shield of North Carolina (BCBSNC) and the State Health Plan (SHP) consider the privacy of members' information to be of the highest importance, and that's why we are taking steps to give all members new identification numbers that will not contain their Social Security number (SSN).

1. When will I receive my card with my new ID number?

BCBSNC will begin to replace all SSN-based ID numbers on member ID cards and correspondence in April 2005. We will start issuing new ID cards with the non-SSN number starting with 4/1/05 renewals and will complete assigning new ID numbers by 1/1/06.

State Health Plan members will receive their new ID card and number by 7/01/05.

2. How will my providers be notified of this change?

We have notified providers that we are issuing all members new ID numbers. However, at your first visit to your doctor or pharmacist, after receiving your new ID card, you will need to give the provider your new ID card and request that they update your records.

3. What will the new ID number look like?

The current 9-digit SSN, or otherwise numeric portion of the ID number will be replaced with the lead alpha character "W", followed by eight numeric digits. The prefixes and suffixes used today will remain unchanged. For State Health Plan members the ID number will include the lead alpha character "W" followed by 8 numeric digits followed by a one-digit suffix and one-digit modifier (ex. W1234567801).

4. What happens if my provider sends in a claim with the SSN instead of the new identifier? Will it be rejected?

We plan to make a gradual transition to the new ID numbers, which means that for a while, our systems will continue to accept the SSN-based ID number as well as the new non-SSN ID on incoming claims. Our goal, however, is to encourage all providers to use the member's ID number that is in effect on the date of service.

We ask that you please give your new ID card to your Provider so your records can be updated. The information on the ID card will enable the provider to file the claim accurately.

5. Why are we changing ID numbers?

Identity theft is becoming an increasing concern in the United States. Several states have already passed legislation prohibiting the display of an individual's Social Security Number on member ID cards and/or member correspondence, and other states are following suit.

While North Carolina does not yet have legislation to this effect, Blue Cross Blue

Shield of North Carolina and the State Health Plan consider the security of members' information to be of the highest importance. That's why we are taking steps to eliminate the display of SSNs on member ID cards for people enrolled in our health plans. Transitioning away from the display of SSN-based ID numbers will reduce the threat of identity theft and other potential security problems.

6. What happens if I call Customer Service for information when I don't have my ID card with me and I can't remember my ID number? Will you still answer my question?

Customer Service Representatives follow protocols to verify a caller's identity in an effort to protect your privacy. The protocol includes asking the caller for their ID number. In the event that you do not have this information there are other questions that will be asked in order to verify your identity, including the "*What is the SSN of the policy holder?*".

There may be times when accurate information is not provided and we are unable to verify your identity. In this case, we will politely ask you to call back when you have your ID card with you.

7. Will you still collect and use my Social Security Number?

We will collect the SSN and use it for internal processing, coordination of benefits, and other administrative purposes. However, the SSN will not be displayed on the ID card, member correspondence, or most provider correspondence. This will greatly reduce the risk of identity theft via mail theft.

8. Can I switch to the new non-SSN ID number prior to the planned date?

Unfortunately we are not able to accommodate individual requests to assign the new non-SSN ID number prior to the date the product line is planned for conversion.

We can assign an interim ID number that is not your SSN. However, we would discourage you from making that request since the interim number assignment may interfere with claims payment and future renewal and member maintenance activities. We encourage you to wait until the date of your renewal when we can assign a permanent ID number.

9. I would like to keep using my SSN as my subscriber ID number. Do I have a choice?

The BCBS Association has mandated that all licensed plans no longer display the member's SSN on the ID card. We anticipate that there may also be State or Federal legislation that will prohibit the display of the SSN in the near future as well. Therefore, we must convert all of our members to a non-SSN ID number.

10. I live in a state that has a law that prohibits the display of an SSN on my ID card, so why does my ID card still display my SSN?

We have reviewed all state laws to identify those that apply to BCBSNC and reviewed the requirements and compliance dates. We have determined that our planned conversion to non-SSN ID numbers will reasonably meet the requirements of any state laws.



North Carolina
**Retired
 Governmental
 Employees'**
Association

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General Assembly Update

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These re-employment bills likely will be carefully reviewed by the General Assembly in light of important policy questions raised in a study of the return to work issue that was conducted by the Retirement Systems Division. The study raises serious questions about the fiscal impact of retiree re-employment on the retirement system, the effectiveness of existing state policies in addressing the shortage of key employees, and possible problems with Federal IRS rules governing public retirement systems. The next issue of *Living Power* will discuss the findings of the study in greater detail.

- Ed Regan

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) 1-800-633-4227
- 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

2005 N.C. Senators

Charlie W. Albertson

525 Legislative Office Bldg
Raleigh 27603-5925
919-733-5705 Duplin
919-715-8329 (FAX)
Charliea@ncleg.net

Austin M. Allran

PO Box 2907
Hickory 28603
828-322-1410 Catawba
828-324-0498 (FAX)
Austina@ncleg.net

Tom Apodaca

214 N. King Street
Hendersonville 28792
828-696-0500 Henderson
828-696-7882 (FAX)
Toma@ncleg.net

Bob Atwater

2089 Farrington Point Road
Chapel Hill 27517
919-933-3937 Chatham
Boba@ncleg.net

Marc Basnight

2007 Legislative Bldg
Raleigh 27601-2808
919-733-6854 Dare
919-733-8740 (FAX)
Marcb@ncleg.net

Doug Berger

PO Box 1101
Youngsville 27596
919-715-8363 Franklin
Doug@ncleg.net

Phil Berger

PO Box 1309
Eden 27289-1309
336-623-5210 Rockingham
336-623-6313 (FAX)
Philbe@ncleg.net

Stan Bingham

292 North Main Street
Denton 27239
336-859-0999 Davidson
336-857-3939 (FAX)
Stanb@ncleg.net

Harris Blake

PO Box 4266
Pinehurst 28374
910-295-6434 Moore
Harrisb@ncleg.net

Julia Boseman

301 Fair Lakes Drive
Wilmington 28405
910-256-9688 New Hanover
910-256-9687 (FAX)
Juliab@ncleg.net

Andrew C. Brock

2207 Farmington Rd
Mocksville 27028
336-998-3166 Davie
336-998-3166 (FAX)
Andrewb@ncleg.net

Harry Brown

2223 North Marine Blvd
Jacksonville 28546
910-347-3777 Onslow
910-347-1060 (FAX)
Harryb@ncleg.net

Dan Clodfelter

100 N Tryon St, 47th Fl
Charlotte 28202-4003
704-331-1041 Mecklenburg
704-378-2041 (FAX)
Danielc@ncleg.net

Janet Cowell

230 Grand Avenue
Raleigh 27606
919-858-5337 Wake
Janetc@ncleg.net

Walter H. Dalton

560 N. Main Street
Rutherfordton 28139
828-287-2908 Rutherford
828-286-8229 (FAX)
Walterd@ncleg.net

Charlie Dannelly

2010 Legislative Building
Raleigh 27601-2808
919-733-5955 Mecklenburg
Charlied@ncleg.net

Katie G. Dorsett

1000 N. English Street
Greensboro 27407
336-275-0628 Guilford
336-272-6853 (FAX)
Katedg@ncleg.net

Don W. East

971 Longhill Road
Pilot Mountain 27041
336-368-4082 Surry
336-368-4082 (FAX)
Done@ncleg.net

Jim Forrester

PO Box 459
Stanley 28164
704-263-8603 Gaston
Jamesf@ncleg.net

Linda Garrou

3910 Camerille Farm Road
Winston-Salem 27106
336-922-4192 Forsyth
Lindag@ncleg.net

John A. Garwood

453 Mark Lane
North Wilkesboro 28659
336-838-5378 Wilkes
336-838-9464 (FAX)
Johnga@ncleg.net

Edward Goodall, Jr.

Post Office Box 3189
Matthews 28106
704-841-1120 Union
704-841-4901 (FAX)
Eddieg@ncleg.net

Malcolm Graham

3404 Cresta Court
Charlotte 28269
704-547-1193 Mecklenburg
Malcolmg@ncleg.net

Kay R. Hagan

411 Legislative Office Bldg
Raleigh 27603-5925
919-733-5856 Guilford
919-838-9917 (FAX)
Kayh@ncleg.net

Fletch Hartsell, Jr.

PO Box 368
Concord 28026-0368
704-786-5161 Cabarrus
704-788-8058 (FAX)
Fletcherh@ncleg.net

Robert L. Holloman

PO Box 42
Ahoskie 27910
252-332-2738 Hertford
252-332-5258 (FAX)
Robertho@ncleg.net

Hamilton C. Horton

1001 S. Marshall St. Box 15
Winston-Salem 27101
336-773-1327 Forsyth
336-773-0021 (FAX)
Hamh@ncleg.net

David W. Hoyle

PO Box 2494
Gastonia 28053
704-867-0822 Gaston
704-864-7468 (FAX)
Davidh@ncleg.net

Neal Hunt

2600 Fairview Road
Raleigh 27608
919-781-3464 Wake
919-781-2869 (FAX)
Nealh@ncleg.net

Jim Jacumin

3690 Miller Bridge Road
Connelly Springs 28612
828-397-3723 Burke
828-397-6946 (FAX)
Jimja@ncleg.net

S. Clark Jenkins

PO Box 310
Tarboro 27886
252-823-7029 Edgecombe
252-823-7553 (FAX)
Clarkj@ncleg.net

John H. Kerr, III

PO Box 1616
Goldsboro 27533-1616
919-734-1841 Wayne
919-734-4215 (FAX)
Johnk@ncleg.net

Ellie Kinnaird

207 West Poplar Avenue
Carrboro 27510
919-929-1607 Orange
Elliek@ncleg.net

Jeanne Hopkins Lucas

PO Box 3366
Durham 27702
919-733-4599 Durham
919-683-1792 (FAX)
Jeannel@ncleg.net

Vernon Malone

2124 Lyndhurst Drive
Raleigh 27610
919-828-5853 Wake
919-828-1562 (FAX)
Vernonm@ncleg.net

Martin Nesbitt

29 N. Market St., 7th Floor
Asheville 28801
828-252-0490 Buncombe
Martinn@ncleg.net

Robert M. Pittenger

4521 Sharon Road Suite 120
Charlotte 28211
704-365-0065 Mecklenburg
704-365-0910 (FAX)
Robertp@ncleg.net

Keith Presnell

316 Woodstock Drive
Burnsville 28714
828-682-6342 Yancey
Keithp@ncleg.net

Bill Purcell

1301 Dunbar Drive
Laurinburg 28352
910-276-7328 Scotland
910-276-7323 (FAX)
Williamp@ncleg.net

Tony Rand

2014 Litho Place
Fayetteville 28304
910-222-8096 Cumberland
910-485-0949 (FAX)
Tonyr@ncleg.net

Larry Shaw

PO Box 1195
Fayetteville 28302
910-323-5303 Cumberland
910-433-2522 (FAX)
Larrys@ncleg.net

Fred Smith

311 Athletic Club Boulevard
Clayton 27520
919-550-8366 Johnston
919-550-8266 (FAX)
Fred@sncleg.net

John J. Snow, Jr.

105 Van Horn Street
Murphy 28906
828-837-5052 Cherokee
828-837-5052 (FAX)
Johnsn@ncleg.net

R.C. Soles, Jr.

PO Box 6
Tabor City 28463
910-653-2015 Columbus
910-653-4371 (FAX)
Resoles@ncleg.net

Richard Y. Stevens

132 Lochwood West Drive
Cary 27511
919-851-1177 Wake
Richards@ncleg.net

A.B. Swindell, IV

PO Box 788
Nashville 27856
252-462-0190 Nash
252-459-4385 (FAX)
abs@ncleg.net

Scott Thomas

PO Box 12530
New Bern 28561
252-633-6868 Craven
252-637-2450 (FAX)
Scottt@ncleg.net

Jerry W. Tillman

1207 Dogwood Lane
Archdale 27263
336-431-5325 Randolph
336-431-5325 (FAX)
Jerryt@ncleg.net

Hugh Webster

1419 Legislative Building
Raleigh 27601-2808
919-715-0706 Alamance
Hughw@ncleg.net

David F. Weinstein

204 Walnut Cove Drive
Lumberton 28358-2917
910-739-3048 Robeson
910-608-0034 (FAX)
Davidw@ncleg.net

N.C. House of Representatives

Alma S. Adams

2109 Liberty Valley Road
Greensboro 27406
336-273-9280 Guilford
336-274-7437 (FAX)
Almaa@ncleg.net

Martha B. Alexander

1625 Myers Park Drive
Charlotte 28207-2671
704-365-3841 Mecklenburg
704-365-2889 (FAX)
Marthaa@ncleg.net

Bernard Allen

6204 Charles Street
Raleigh 27610
919-231-1970 Wake
Bernarda@ncleg.net

Lucy T. Allen

312 North Main Street
Louisburg 27549
919-496-5111 Franklin
Lucya@ncleg.net

Cary D. Allred

4307 Sartin Road
Burlington 27217
336-229-1980 Alamance
Carya@ncleg.net

David Almond

138 Danielle Drive
Stanfield 28163
704-888-5212 Stanly
704-888-5748 (FAX)
Davida@ncleg.net

Jeff Barnhart

PO Box 246
Concord 28026-0246
704-788-4801 Cabarrus
704-784-2276 (FAX)
Jeffba@ncleg.net

Larry M. Bell

908 Southwest Boulevard
Clinton 28328
910-592-1177 Sampson
910-592-4637 (FAX)
Larryb@ncleg.net

Jim Black

114 South Tryon Street
Charlotte 28202
704-377-5936 Mecklenburg
704-375-4003 (FAX)
Jimb@ncleg.net

Curtis Blackwood

4620 Homestead Place
Matthews 28104
704-846-6019 Union
704-846-7464 (FAX)
Curtisb@ncleg.net

John M. Blust

PO Box 8146
Greensboro 27419
336-662-0368 Guilford
Johnbl@ncleg.net

Alice L. Bordsen

411 S. Fifth Street
Mebane 27302
919-563-5264 Alamance
919-563-5092 (FAX)
Aliceb@ncleg.net

Larry R. Brown

PO Box 85
Kernersville 27285
336-972-4256 Forsyth
Larrybr@ncleg.net

Bru Brubaker

138 Scarborough Street
Asheboro 27203
336-629-5128 Randolph
336-629-2603 (FAX)
Brub@ncleg.net

J. Russell Capps

7204 Halstead Lane
Raleigh 27613
919-846-9199 Wake
Russellc@ncleg.net

Becky A. Carney

PO Box 32873
Charlotte 28232
919-733-5827 Mecklenburg
Beckyc@ncleg.net

Walt Church

PO Box 760
Valdese 28690
828-874-2141 Burke
828-874-2831 (FAX)
Waltc@ncleg.net

Debbie A. Clary

105 Northshore Court #D-02
Cherryville 28021
704-480-1407 Cleveland
704-482-8116 (FAX)
Debbiec@ncleg.net

George G. Cleveland

224 Campbell Place
Jacksonville 28546
910-346-3866 Onslow
Georgec@ncleg.net

Lorene T. Coates

1345 Gheen Road
Salisbury 28147
704-636-6976 Rowan
704-630-4977 (FAX)
Lorenec@ncleg.net

Nelson Cole

2012 Carpenter Drive
Reidsville 27320
336-349-6734 Rockingham
Nelsonc@ncleg.net

Linda Coleman

201 Kirvin Court
Knightdale 27545
919-266-9037 Wake
919-266-1883 (FAX)
Lindac@ncleg.net

Jim Crawford

509 College Street
Oxford 27565
919-693-6119 Granville
Jimcr@ncleg.net

Arlie F. Culp

8521 US Hwy 64 East
Ramseur 27316
336-824-2218 Randolph
Arlicc@ncleg.net

Bill Culpepper

PO Box 344
Edenton 27932
252-482-3818 Chowan
Billc@ncleg.net

W. Pete Cunningham

3121 Valleywood Place
Charlotte 28216
704-394-0919 Mecklenburg
Petec@ncleg.net

Bill Current

224 S. New Hope Road
Gastonia 28054
704-864-0337 Gaston
704-865-0045 (FAX)
Billcu@ncleg.net

Bill Daughtridge

PO Box 593
Rocky Mount 27802
252-442-5526 Nash
252-446-2554 (FAX)
Billd@ncleg.net

N. Leo Daughtry

5 Lakeview Place
Smithfield 27577
919-934-7265 Johnston
919-934-9536 (FAX)
Leod@ncleg.net

Margaret H. Dickson

115 Dobbin Avenue
Fayetteville 28305
910-485-3870 Cumberland
910-484-1829 (FAX)
Margaretd@ncleg.net

Jerry C. Dockham

PO Box 265
Denton 27239
336-859-2281 Davidson
336-859-2996 (FAX)
Jerryd@ncleg.net

Nelson Dollar

PO Box 1369
Cary 27512
919-233-8399 Wake
Nelsond@ncleg.net

Beverly M. Earle

312 South Clarkson Street
Charlotte 28202
704-333-7180 Mecklenburg
704-372-1994 (FAX)
Beverlye@ncleg.net

Rick L. Eddins

1504 Stratlen Court
Raleigh 27615
919-847-1372 Wake
919-847-8122 (FAX)
Ricke@ncleg.net

Bobby F. England

PO Box 908
Ellenboro 28040
828-453-8807 Rutherford
Bobe@ncleg.net

Bill Faison

PO Box 51729
Durham 27717-1729
919-606-6700 Orange
919-489-1489 (FAX)
Billf@ncleg.net

Jean Farmer-Butterfield

1001 West Vance Street, N.
Wilson 27893
252-291-0828 Wilson
252-237-5500 (FAX)
Jeanf@ncleg.net

Susan Fisher

36 Clarendon Road
Asheville 28806
828-258-5355 Buncombe
Susanf@ncleg.net

Dale Folwell

299 S. Westview Drive
Winston Salem 27104
336-748-0046
Dalef@ncleg.net

Phillip D. Frye

PO Box 589
Spruce Pine 28777
828-765-4925 Mitchell
Phillipf@ncleg.net

Pryor A. Gibson, III

PO Drawer 1010
Wadesboro 28170
704-694-5957 Anson
Pryorg@ncleg.net

Mitch Gillespie

753 Lake Tahoma Road
Marion 28752
828-724-9995 McDowell
Mitchg@ncleg.net

Rick Glazier

2642 Old Colony Place
Fayetteville 28303
910-484-4168 Cumberland
Rickg@ncleg.net

Bruce Goforth

137 Stonecrest Drive
Asheville 28803
828-298-6237 Buncombe
828-298-1608 (FAX)
Bruceg@ncleg.net

Melanie W. Goodwin

PO Box 1166
Hamlet 28345
910-205-0464 Richmond
910-205-0463 (FAX)
Wayneg@ncleg.net

W. Robert Grady

107 Jean Circle
Jacksonville 28540
910-455-9359 Onslow
Robertg@ncleg.net

Jim Gulley

2009 Kimway Drive
Matthews 28105
704-847-9341 Mecklenburg
Jimg@ncleg.net

Joe Hackney

410 Airport Road
Chapel Hill 27514
919-929-0323 Orange
919-929-3960 (FAX)
Joeh@ncleg.net

Phil Haire

PO Box 727
Sylva 28779
828-586-1771 Jackson
828-586-2992 (FAX)
Philliph@ncleg.net

John D. Hall

PO Box 425
Scotland Neck 27874
252-826-3114 Halifax
252-826-5186 (FAX)
Johnh@ncleg.net

Jim Harrell

PO Box 626
Elkin 28621
336-902-0276 Surry
336-835-1241 (FAX)
Jimha@ncleg.net

Pricey Harrison

PO Box 9339
Greensboro 27429-9339
336-292-1953 Guilford
Priceyh@ncleg.net

Dewey L. Hill

PO Box 723
Whiteville 28472
910-642-6044 Columbus
910-642-7004 (FAX)
Deweyh@ncleg.net

Mark K. Hilton

1351 Northern Drive NW
Conover 28613
828-464-9006 Catawba
828-464-4262 (FAX)
Markh@ncleg.net

Hugh Holliman

103 Sapona Road
Lexington 27295
336-956-1385 Davison
336-248-6275 (FAX)
Hughh@ncleg.net

Mark Hollo

432 Westwood Lane
Taylorsville 28681
828-632-1728 Alexander
Markho@ncleg.net

Bryan Holloway

1165 Sterling Pointe Drive
King 27021
336-985-0826 Stokes
Bryanh@ncleg.net

George M. Holmes

3927 West Old Highway 421
Hamptonville 27020
336-468-2401 Yadkin
336-468-6100 (FAX)
Georgeho@ncleg.net

Julia C. Howard

330 South Salisbury Street
Mocksville 27028
336-751-8567 Davie
336-751-7632 (FAX)
Juliah@ncleg.net

Howard J. Hunter, Jr.

PO Box 628
Ahoskie 27910
252-332-3130 Hertford
252-332-7580 (FAX)
Howardh@ncleg.net

Verla C. Insko

610 Surry Road
Chapel Hill 27514
919-929-6115 Orange
Verlai@ncleg.net

Maggie Jeffus

1801 Rolling Road
Greensboro 27403
336-275-4762 Guilford
336-379-9986 (FAX)
Maggiej@ncleg.net

Linda P. Johnson

1205 Berkshire Drive
Kannapolis 28081
704-932-1376 Cabarrus
Lindajo@ncleg.net

Earl Jones

21 Loney Circle
Greensboro 27406
336-273-0840 Guilford
Earlj@ncleg.net

Carolyn H. Justice

PO Box 296
Hampstead 28443
910-270-4604 Pender
910-270-3455 (FAX)
Carolynju@ncleg.net

Carolyn K. Justus

1023 Legislative Building
Raleigh 27601-1096
919-733-5956 Henderson
Carolynj@ncleg.net

Joe L. Kiser

PO Box 47
Vale 28168
704-276-2725 Lincoln
704-276-1200 (FAX)
Joek@ncleg.net

J. H. Langdon

10176 NC 50 Hwy N
Angier 27501
919-894-5797 Johnston
919-894-1464 (FAX)
Jhl@ncleg.net

Stephen LaRoque

PO Box 1034
Kinston 28503
252-523-7700 Lenoir
252-523-8880 (FAX)
Stephenl@ncleg.net

David R. Lewis

1500 South Clinton Avenue
Dunn 28334
910-892-6171 Harnett
910-892-4689 (FAX)
Davidl@ncleg.net

Marvin W. Lucas

3318 Hedgemoor Circle
Spring Lake 28390
910-497-2733 Cumberland
Marvinl@ncleg.net

Paul Luebke

1507 Oakland Avenue
Durham 27705
919-286-0269 Durham
Paull@ncleg.net

Grier Martin

2203 Byrd Street
Raleigh 27608
919-781-8218 Wake
Grierm@ncleg.net

Mary E. McAllister

730 Spyglass Drive
Fayetteville 28311
910-488-9928 Cumberland
Marymc@ncleg.net

Danny McComas

PO Box 2274
Wilmington 28402
910-343-8372 New Hanover
910-343-8003 (FAX)
Dannym@ncleg.net

Bill McGee

6102 Arden Drive
Clemmons 27012
336-766-4481 Forsyth
Williamm@ncleg.net

Marian N. McLawhorn

PO Box 399
Grifton 28530
252-524-3113 Pitt
252-524-4789 (FAX)
Marianm@ncleg.net

Ed McMahan

5815 Westpark Drive
Charlotte 28217
704-561-3402 Mecklenburg
704-561-8740 (FAX)
Edm@ncleg.net

Mickey Michaux

PO Box 2152
Durham 27702-2152
919-596-8181 Durham
919-596-8183 (FAX)
Mickeym@ncleg.net

Paul Miller

4917 Vistawood Way
Durham 27713-8066
919-493-4151 Durham
paulmi@ncleg.net

Tim Moore

212 South Dekalb Street
Shelby 28150
704-482-4441 Cleveland
704-482-4872 (FAX)
Timm@ncleg.net

Richard T. Morgan

570 Pinehurst South Suite 2
Pinehurst 28374-7900
910-295-4575 Moore
Richardm@ncleg.net

Edd Nye

PO Box 8
Elizabethtown 28337
910-862-3679 Bladen
910-862-4343 (FAX)
Eddn@ncleg.net

Bill Owens

113 Hunters Trail East
Elizabeth City 27909
252-335-0167 Pasquotank
Billo@ncleg.net

Earline W. Parmon

3873 Barkwood Drive
Winston Salem 27105
336-767-7395 Forsyth
336-703-1701 (FAX)
Earlinep@ncleg.net

Louis M. Pate, Jr.

PO Box 945
Mount Olive 28365
919-658-5561 Wayne
Louisp@ncleg.net

Garland Pierce

21981 Buie Street
Wagram 28396
910-369-2844
910-369-2074 (FAX)
Garlandp@ncleg.net

Jean R. Preston

211 Pompano Drive
Emerald Isle 28594
252-354-6993 Carteret
252-354-5118 (FAX)
Jeanp@ncleg.net

Ray Rapp

133 Quail Ridge Road
Mars Hill 28754
828-689-2214 Madison
828-689-1290 (FAX)
Raymondr@ncleg.net

Karen B. Ray

262 Gibbs Road
Mooreville 28117
704-660-5961 Iredell
704-663-0520 (FAX)
Karenr@ncleg.net

John M. Rayfield

119 Oak Trail
Belmont 28012
704-827-2679 Gaston
Johnr@ncleg.net

John W. Rhodes

19501 W. Catawba Ave, Ste. 01
Cornelius 28031
704-892-7783 Mecklenburg
704-892-0185 (FAX)
Johnrh@ncleg.net

Deborah K. Ross

425 South Boylan Avenue
Raleigh 27603
919-832-6508 Wake
Deborahr@ncleg.net

John I. Sauls

5127 Robin Roost
Sanford 27332
919-499-0282 Lee
919-499-0269 (FAX)
Johns@ncleg.net

Drew P. Saunders

204 Sherwood Drive
Huntersville 28078-9003
704-875-2738 Mecklenburg
Drews@ncleg.net

Mitchell S. Setzer

PO Box 416
Catawba 28609
828-241-3570 Catawba
828-241-2382 (FAX)
Mitchells@ncleg.net

Wilma M. Sherrill

PO Box 18561
Asheville 28814
828-254-0991 Buncombe
Wilmas@ncleg.net

Paul Stam

PO Box 1600
Apex 27502
919-362-8873 Wake
919-387-1171 (FAX)
Pauls@ncleg.net

Edgar V. Starnes

5852 New Farm Road
Granite Falls 28630
828-396-9653 Caldwell
828-327-6595 (FAX)
Edgars@ncleg.net

Fred Steen

317 Daybrook Drive
Landis 28088
704-857-0857 Rowan
Fredst@ncleg.net

Bonner L. Stiller

4908 East Yacht Drive
Oak Island 28465
910-278-5379 Brunswick
Bonners@ncleg.net

Ronnie Sutton

2940 Philadelphus Road
Pembroke 28372
910-843-2353 Robeson
Rons@ncleg.net

Joe P. Tolson

PO Box 1038
Pinetops 27864
252-827-2749 Edgecombe
Joet@ncleg.net

Russell Tucker

464 N NC 11 Hwy
Pink Hill 28572
252-568-3295 Duplin
252-568-6117 (FAX)
Russellt@ncleg.net

Alice Graham Underhill

3910 Country Club Road
New Bern 28562
252-633-2270 Craven
252-637-0539 (FAX)
Aliceu@ncleg.net

Doug Vinson

14313 Lissadell Circle
Charlotte 28277
704-541-7957 Mecklenburg
Dougvin@ncleg.net

William L. Wainwright

PO Box 33
Havelock 28532
252-447-7379 Craven
252-672-4075 (FAX)
Williamw@ncleg.net

Trudi Walend

112 Ridgewood Place
Brevard 28712
828-883-3790 Transylvania
Trudiw@ncleg.net

Tracy R. Walker

1111 Brookwood Drive
Wilkesboro 28697
336-838-0606 Wilkes
919-754-3229 (FAX)
Tracyw@ncleg.net

Edith D. Warren

PO Box 448
 Farmville 27828
 252-753-4198 Pitt
 252-753-5603 (FAX)
 Edithw@ncleg.net

Jennifer Weiss

2221 Legislative Building
 Raleigh 27601-1096
 919-733-5781 Wake
 Jenniferw@ncleg.net

Roger West

PO Box 160
 Marble 28905
 828-837-5246 Cherokee
 828-837-3776 (FAX)
 Rogerw@ncleg.net

Laura I. Wiley

4018 Quartergate Drive
 High Point 27265
 336-841-0045 Guilford
 Lauraw@ncleg.net

Winkie Wilkins

210 Fair Oaks Drive
 Roxboro 27574
 336-599-7336 Person
 Winkiew@ncleg.net

Arthur J. Williams

74 Canal Lane
 Washington 27889
 252-946-2576 Beaufort
 Arthurw@ncleg.net

Gene Wilson

881 Queen Street
 Boone 28607
 828-264-5365 Watauga
 Genew@ncleg.net

Larry W. Womble

1294 Salem Lake Road
 Winston Salem 27107
 336-784-9373 Forsyth
 336-784-1626 (FAX)
 Larryw@ncleg.net

Michael Wray

PO Box 904
 Gaston 27832
 252-535-3297 Northampton
 Michaelw@ncleg.net

Thomas E. Wright

PO Box 1654
 Wilmington 28402
 877-364-6585 New Hanover
 910-343-3339 (FAX)
 Tomw@ncleg.net

Doug Yongue

604 Prince Street
 Laurinburg 28352
 910-276-1727 Scotland
 910-276-1727 (FAX)
 Douglasy@ncleg.net

STATE EMPLOYEE PERKS PROGRAM

The State Employee Perks Program is a new benefit program sponsored and administered by the Office of State Personnel to express appreciation to the valued employees of state government. The Office of State Personnel, private businesses, and state agencies have developed a partnership to provide active and retired state employees service and entertainment opportunities at discounted costs.

Any active **or retired state employee** of the following state entities is eligible to receive this benefit:

- State Agencies and Institutions
- Universities
- Community Colleges
- Public Schools

In most instances, a valid State Employee ID is required for receipt of the perks; however, since there are some employees who do not have a State ID, a pay stub or the State Health Plan

card should be acceptable. If the discount is accessible online, the vendor will provide a special access code to the program administrator which will be shared with employees by agency Human Resources Offices or by contacting the Office of State Personnel Program Manager, Lavonda Van Benthuyesen at 919-733-7108 or by email at

lavonda.vanbenthuyesen@ncmail.net.

The Office of State Personnel is continually working to build partnerships with businesses interested in participating in this program. For a

complete list of participating vendors, visit the State Employee Perks website <http://www.osp.state.nc.us/divinfo/E-Discounts/newwelcome.html>. If you know of businesses interested in participating in this program, please have them call Lavonda Van Benthuyesen, or complete the vendor registration form on the Perks website.

In addition to the “perks” website, a quarterly electronic publication, published by the Office of State Personnel, provides articles about some of the perks available to you. Visit the E-Magazine website at <http://www.osp.state.nc.us/E-Connect/> to view this publication.

If you need additional information about this program, please feel free to contact Lavonda Van Benthuyesen at the Office of State Personnel at 919-733-7108 or by email at lavonda.vanbenthuyesen@ncmail.net.

