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## Association Mails Free Memberships to 90+ Year Old Members

One of the many benefits of being a member of the North Carolina Retired Governmental Employees' Association is free lifetime membership for those members over the age of 90. If you have been a member of NCRGEA for at least the past year, look in your mailbox for your plastic, laminated lifetime membership card. This lifetime membership still entitles you to all benefits of membership in the Association.

349 members will earn this benefit this coming year, bringing the total number of members 90 years and older to 1941.

## 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

# Living Power

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

## Retirement Funds Post Gains

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The October meeting of the Retirement Systems Board of Trustees included good news about the continuing growth of the state's retirement funds. The annual actuarial reports for the year ending December 31, 2004 indicated that the Teachers' and State Employees' Retirement System (TSERS), the Local Governmental Employees' Retirement System (LGERS), and the Consolidated Judicial Retirement System (CJRS) experienced gains during the year. All of the systems accumulated undistributed gains that can be used to fund retirement benefit enhancements in 2006.

The actuarial value of Teachers' and State Employees' Retirement System current assets increased by slightly more than 5% during 2004. TSERS assets grew from \$45.1 billion to nearly \$47.4 billion.

During the year, the number of people receiving benefits from TSERS rose from 123,077 to 128,577. These figures include retirees receiving service retirement allowances, members receiving disability retirement benefits, and survivors of deceased beneficiaries.

The 2004 actuarial report indicated that TSERS had undistributed actuarial gains equivalent to .74% of state payroll (74 basis points). Each 1.0% increase in TSERS pension benefits requires 34 basis points. The available undistributed gains would be sufficient to fund a state retiree COLA in 2006 of 2.18% without increasing the state's employer contribution rate (currently 2.34% of payroll). Given the fact that the rate of inflation for 2005 likely will be in the 4% range, a COLA equal to the inflation index would require additional appropriations by the General Assembly of approximately \$36 million.

### Local Government Retirees

The Local Governmental Employees' Retirement System recorded increases in the value of assets and had undistributed gains available at the end of 2004. The current actuarial value of LGERS assets grew from \$12.4 billion to \$13.4 billion. The number of local governments participating in the system increased from 866 in 2003 to 874 in 2004.

(Continued on page 3)



## NCRGEA News & Views

NCRGEA members who opted to enroll in the MetLife Dental Insurance plan will receive a benefits booklet and MetLife Identification card in late December. Remember, the plan takes effect on January 1, 2006. The first dental deduction will be from your December 20, 2005 retirement pension check.

If you change your mind and decide that you do not want the dental insurance, you may cancel your plan, (1) as long as you do not file a claim in the month of January and (2) write to us by January 30, 2006 of your decision to cancel. We will refund any premiums that have been deducted if these two factors are in place. After January 30, you will be locked into the MetLife dental plan until December 31, 2007.

Members have been very pleased with the MetLife plan and our enrollment went very well. Although the MetLife plan was a little higher in cost than the plan sponsored by the North Carolina Treasurer's Office, it covers more and reimburses at a higher level.

We think our members who chose to enroll in the plan for the first time will be very happy with your selection.

If you enrolled in the plan and have any questions, please call us at 800-356-1190 or email [susanw@ncrgea.com](mailto:susanw@ncrgea.com).

## New Website Finally Completed

We would like to welcome you to visit our new enhanced website at [www.ncrgea.com](http://www.ncrgea.com). Many, many months in the making, the new site contains much more information about the Association.

You may now save a stamp and sign up to receive our bi-monthly newsletter, *Living Power*, online or receive our legislative update weekly when the General Assembly is in session. You may easily locate your local legislators by accessing our new website. You may even learn more about Association benefits by clicking the "Member Benefits" section.

There are links to other websites of interest as well as a member-only forum where members may post messages to each other or discuss other topics. Our seasonal district meeting schedule is online now so you can also see when we be in your area. We will put meeting times, dates and locations online when they become available.

We would love your feedback about our new website--the good or the bad! Please direct email to [tinam@ncrgea.com](mailto:tinam@ncrgea.com).

## Holiday Hours

Remember, the Association will be closed from Friday, December 23 until Tuesday, January 3. We will periodically check voice messages so if you have something urgent, please don't hesitate to call. If it is not urgent, then we will call you back during the first week of January.

serve driving habits first hand.

**Step 2** – Begin a process of having conversations about driving with the driver. As people age they tend to look first to family members (spouse and children) for candid advice concerning their well-being and health issues. Have conversations early and often. Start the conversation out of a sincere sense of caring for the person's well-being and base it on things you have observed.

**Step 3** – Suggest various options, depending on the degree of impairment. **One size does not fit all** and while stopping driving may be the only answer in some cases, stopping driving too early can cause a person's overall health to decline prematurely. You may want to:

- Take a classroom refresher course such as the AARP Driver Safety Program
- Order the AARP Driver Assessment Guide, "Older Driver Skill Assessment & Resource Guide: Creating Mobility Choices." (ordering information below.)
- Seek additional information from other Web sites on topics such as behind-the-wheel assessment, counseling from private or public sources, remedial training, and/or adaptive equipment from an occupational therapist.
- Limit driving to certain times of day or familiar areas.
- Encourage the driver to consider and gradually begin using other methods of transportation such as rides from family and friends, public transportation, taxis or other public or private transportation options in your community. Accompany the person during initial trials of alternate

forms of transportation.

· Contact your local DMV. Your state Department of Motor Vehicles may have programs to evaluate individual driving abilities or may offer special licensing alternatives. Remember, their goal is not to take licenses away, but to help people keep driving as long as they safely can. Contact your state for more information.

**Step 4** – Seek additional help if necessary. If the person is not taking proper action in response to your concern and the impairment is increasingly obvious, it may be necessary to involve the driver's doctor. (In addition to family members, a family doctor is often the most trusted person for providing advice on health issues that may affect driving.)

### More Information

"Older Driver Skill Assessment and Resource Guide: Creating Mobility Choices" (stock number D14957)

AARP has developed this useful handbook to help older drivers to assess their own driving skills through focused questions, ideas, and self-tests. Single copies may be obtained by writing to:

AARP Fulfillment  
P.O. Box 96796

Washington, DC 20090-6796

Be sure to specify Stock #D14957 when ordering. Please allow 4 to 6 weeks for delivery.

*Information for this article was provided by the AARP. AARP may be reached by calling 1-800-424-3410 or visit their website at [www.aarp.org](http://www.aarp.org).*



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

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## When to Stop Driving

We want to continue driving as long as we can do so safely. However, for many of us the time may come when we must limit or stop driving, either temporarily or permanently. The following advice may assist you or someone you care about.

### Warning Signs

What are the warning signs when someone should begin to limit driving or stop altogether?

1. Feeling less comfortable and more nervous or fearful while driving.
2. Difficulty staying in the lane of travel
3. More frequent "close calls" (i.e. almost crashing).
4. More frequent dents, scrapes, on the car or on fences, mailboxes, garage doors, curbs etc.
5. Trouble judging gaps in traffics at intersections and on highway entrance/ exit ramps.
6. Other drivers honking at you more often; more instances when you are angry at other drivers.
7. Friends or relatives not wanting to drive with you.
8. Getting lost more often.
9. Difficulty seeing the sides of the road when looking straight ahead (i.e. cars or people seem to come "out of nowhere" more frequently).
10. Trouble paying attention to or violating signals, road signs and pavement markings.
11. Slower response to unexpected situations; trouble moving foot from gas to brake pedal or confusing the two pedals.

12. Easily distracted or hard to concentrate while driving.
13. Hard to turn around to check over shoulder while backing up or changing lanes.
14. Medical conditions or medications that may be increasingly affecting your ability to handle the car safely
15. More traffic tickets or "warnings" by traffic or law enforcement officers in the last year or two.

If you notice one or more of these warning signs you may want to have your driving assessed by a professional or attend a driver refresher class (see resources at the bottom of this page). You may also want to consult with your doctor if you are having unusual concentration or memory problems, or other physical symptoms that may be affecting your ability to drive.

### How Can I Help Someone Else Limit or Stop Driving?

Most drivers monitor themselves and gradually limit or stop driving when they feel that a certain driving situation or driving in general is not safe. However, some people fail to recognize declining abilities, or they fear stopping to drive because it will make them permanently dependent on others for the necessities of life, and it may reduce their social and leisure activities as well. Conditions such as dementia or early stages of Alzheimers' disease may make some drivers unable to evaluate their driving properly.

**Step 1** – Assess the situation. See the 15 warning signs listed above. It will help to personally ride with the person and ob-

### Retirement Funds Post Gains

*(Continued from page 1)*

The number of local governmental retirees and survivors receiving benefits from the local system rose from 34,861 to 36,728.

The Local Governmental Employees' Retirement System had undistributed gains with a present value of \$182.2 million, the equivalent of .46% of participating local government payroll. These gains include a reserve equivalent to .19% of payroll carried forward from 2003.

Each 1.0% COLA for local retirees requires 14 basis points (.14% of payroll). The undistributed gains available in the local system as of December 31, 2004 would be sufficient to fund a 3.28% COLA in 2006. This Cost-Of-Living Adjustment would not require any increase in the normal employer contribution rate that currently is set at 4.8% of payroll.

### Consolidated Judicial Retirement

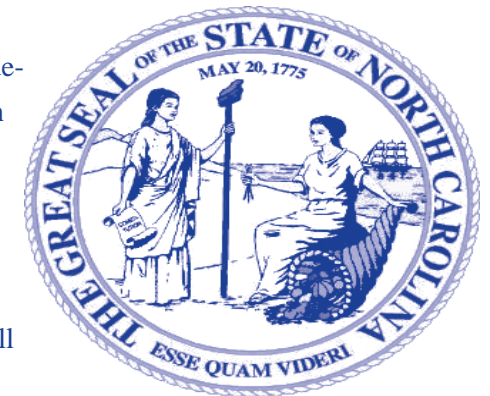
The Consolidated Judicial Retirement System also posted gains in 2004. The system's current asset valuation increased to \$363.1 million from \$340.9 million. The undistributed gains available at the end of 2004 were equivalent to 2.82% of judicial system payroll. These gains would be sufficient to cover a 5.2% COLA for eligible judicial system retired employees in 2006. Each 1.0% Cost-Of-Living Adjustment costs the equivalent of .53% of payroll. There currently are 420 individuals drawing pension benefits from the Consolidated Judicial Retirement System.

The next meeting of the Board of Trustees of the Retirement Systems is scheduled for January 25, 2006. The Board is expected to adopt legislative goals for the 2006 session of the General Assembly, including recommendations for Cost-of-Living Adjustments for retired state, local, and judicial system employees. The trustees will consider the rate of inflation as measured by the 2005 Consumer Price Index, the availability of state General Fund revenues, employer contribution rates, and other factors in developing these legislative goals.

Our Association, together with other organizations that represent governmental employees, will meet in December to develop common goals on pension benefit increases for 2006. The goals developed by this coalition of employee/retiree organizations will be presented to the Board of Trustees in January.

As a general rule, the coalition gives first priority to seeking Cost-Of-Living Adjustments that are comparable to the rate of inflation. The coalition customarily supports COLAs that are sufficient to cover the annual increase in the Consumer Price Index but not less than the Cost-Of-Living raises granted to active employees by the General Assembly.

- Ed Regan









Jim Long, Commissioner  
North Carolina Department of Insurance

## MEDICARE PART D PRESCRIPTION DRUG PLAN FINDER TOOL

Organization Name/Plan Name	Beneficiary Total Drug Plan Premium	Tiered Co-Payments for Drugs	Drug Deductible		
			Zero	Reduced	Standard (\$250)
<b>Pennsylvania Life Insurance Company</b> 1-800-766-3233 www.rxpathway.com					
Prescription Pathway Bronze Plan **	\$32.19				X
Prescription Pathway Silver Plan	\$41.50	X			X
Prescription Pathway Gold Plan	\$52.54	X	X		
<b>RXAmerica, LLC</b> 1-877-279-0370 www.meds4medicare.com					
Advantage Star Plan **	\$32.27	X			X
Advantage Freedom Plan **	\$34.95	X			X
<b>Silverscript Insurance Company *</b>					
SilverScript ** 1-866-552-6106	\$30.90	X			X
SilverScript Plus 1-866-235-4582	\$59.71	X		X	
<b>Sterling Life Insurance Company</b> 1-888-858-8572					
Sterling Prescription Drug Plan	\$60.04	X		X	
<b>UNICARE *</b> 1-866-892-5335					
Medicare RX Rewards **	\$31.30	X			X
Medicare RX Rewards Plus	\$38.73	X	X		
Medicare RX Rewards Premier	\$51.67	X	X		
<b>United American Insurance Company</b> 1-866-524-4169 www.uamedicarepartd.com					
UA Medicare Part D Prescription Drug Cvg	\$38.59	X	X		
<b>United Healthcare Insurance Company *</b>					
AARP MedicareRx Plan ** 1-888-867-5564 www.aarpmedicarerx.com	\$28.27	X	X		
United Medicare MedAdvance ** 1-888-867-5564	\$31.53	X	X		
<b>Wellcare Health Plans *</b> 1-888-423-5252 www.wellcarepdp.com					
WellCare Signature **	\$24.87	X	X		
WellCare Complete	\$45.22	X	X		
WellCare Premier	\$48.99	X	X		

\* Indicates National Plan(s) Available

\*\* For those people who are deemed eligible and approved for low-income subsidy/extra help, plan premium should be covered in full on these plans.

The Seniors' Health Insurance Information Program (SHIIP), a division of the North Carolina Department of Insurance, is able to help you find a Medicare Prescription Drug Plan that will meet your needs and assist you with enrolling in a plan. The following questionnaire provides the necessary information that SHIIP staff and volunteers need to be able to prepare a report for your consideration.

Once completed, please mail to: **111 Seaboard Avenue, Raleigh, NC, 27604** or take the completed form to a counseling clinic in your local county.

**Please provide us with contact information about yourself:**

Name: \_\_\_\_\_ DOB: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

What is your Medicare Claim Number?  
\_\_\_\_\_

What is the effective date for Medicare Part A?  
\_\_\_\_\_

What is the effective date for Medicare Part B?  
\_\_\_\_\_

MEDICARE HEALTH INSURANCE	
SOCIAL SECURITY ACT	
NAME OF BENEFICIARY JOHN D. DOE	
MEDICARE CLAIM NUMBER 123-45-6789A	SEX MALE
IS ENTITLED TO	EFFECTIVE DATE
▲ HOSPITAL INSURANCE (PART A)	1/1/95
▲ MEDICAL INSURANCE (PART B)	1/1/95
SIGN HERE	<i>John D. Doe</i>

Do you reside in North Carolina year round?  Yes  If No, State of \_\_\_\_\_

Please tell us about your current health insurance coverage:

**Do you have a Medicare Advantage Plan (HMO or PPO or PFFS)?**

Yes  No

If yes, please list name of the Plan \_\_\_\_\_

**Are you interested in learning about Medicare prescription drug coverage available through:**

- Medicare Advantage Plans
- Medicare Stand-alone Prescription Drug Plans
- Both