

Living **power**

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

2007 General Assembly Will Address Important Retirement Issues

March/April 2007

Volume 23

Number 2

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Introduction

The 2007 Session of the General Assembly convened on January 24. The first several weeks of the session have been occupied with reorganization of the House under a new Speaker, appointment of standing committees, and review of the Governor's proposed budget for the 2007-09 biennium. The legislative staff has conducted several special issue briefings for Senate and House members, including a session on the State's long term liability for post retirement benefits under the State Health Plan.

A record number of bills had been introduced by late March, prompted by early filing deadlines. These bills cover a range of topics of direct interest to retired state and local government employees, including proposed increases in retirement benefits that are being sought by our Association.

Also, an important bill has been introduced to enact changes to the State Health Plan. Senate Bill 1207 makes a number of positive changes to the Plan, but also in-

cludes a provision allowing the State Health Plan to charge a monthly premium to members of the Indemnity Plan.

Concerted Effort on State Retirement Benefits

This year, four organizations representing retired teachers and state employees, including NCRGEA, the N.C. Retired School Personnel, SEANC, and the N.C. Association of Educators, have joined together to promote a 3-year plan of action to enhance the stability of the Teachers' and State Employees' Retirement System (TSERS). The joint plan calls for:

Ø an increase in the state's employer contribution rate to the system to 6.0% by 2009,

Ø annual COLAs equal to the rate of inflation or equal to the raises given to active state employees whichever is higher,

Ø and, an increase of 1 point per year in the TSERS retirement accrual formula (from 1.82% to 1.85% by 2009) to regain parity with the Local Governmental Employees Retirement System.

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Comprehensive COLA Bill Introduced

The primary bill to implement these goals and to provide a COLA for local government retirees has been introduced by Rep. Larry Bell and Rep. Jim Harrell, the co-chairmen of the House Pensions and Retirement Committee. House Bill

778 authorizes a 4.0% state employer contribution rate in 2007-08, authorizes a 2.5% COLA for retired teachers and state employees, and raises the retirement accrual formula to 1.83%. The bill has been referred to the Pensions and Retirement Committee.

The bill would require an appropriation of approximately \$155 million to supplement available gains in the state retirement fund. Without supplemental funding, the TSERS gains would only support a 1.0% COLA for state retirees.

House Bill 778 also provides a 2.2% COLA for retired local government employees. The Local Governmental Employees' Retirement System (LGERES) has sufficient gains to fund a 2.2%

Cost-Of-Living Adjustment in 2007 for local government retirees. The Board of Trustees of the Retirement Systems recommended that the full amount of these gains be used to fund the COLA.

The higher gains in the local retirement fund to a large extent reflect the higher

employer contribution rate. While the state's employer contribution rate has ranged from zero to the current 2.66% during the past 5 years, local government employers have maintained a stable 4.8% normal contribution rate to LGERES.

State Health Plan Changes

Senate Bill 1207 was filed on March 21. The bill is sponsored by Senator Rand and includes proposals developed by the State Health Plan staff. The majority of these proposals are positive, including the change of the plan year from the current October 1 through September 30 to the calendar year, effective January 1, 2009. This will promote easier coordination of benefits for Medicare eligible State Health Plan members.

However, Senate Bill 1207 also includes a provision (Section 11) that would allow the State Health Plan Board of Trustees to charge a premium to members who remain in the traditional Indemnity Plan. The amount of the monthly premium is not addressed in the bill but the Trustees could establish premium rates for the plan year beginning October 1, 2007. Our Association is opposed to this provision and urges our members to call their legislators to express opposition.

(Editor's Note: At press time, the staff of the State Health Plan were developing details of an alternative Indemnity Plan that would be available in October. In general, this alternative would accomplish the following:

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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1. *keep the current benefit levels of the traditional Indemnity Plan,*
2. *be linked to a PPO – type network of medical providers, and*
3. *be made available to members with no premiums required.*

However, the traditional Indemnity Plan still would require monthly member premiums to provide an incentive for members to move to the new alternative. Our Association remains opposed to the proposed premiums for the traditional Indemnity Plan.)

Other Post-Employment Benefits (OPEB)

A new term of interest to governmental retirees has emerged this year and is getting the attention of state legislators. Other Post-Employment Benefits (OPEB) refers to the long term liability associated with benefits such as health insurance coverage that are provided to retired employees by state and local governments.

Under rules established by the Governmental Accounting Standards Board (GASB), governments now must change accounting procedures for health care coverage and other post retirement benefits. Governmental entities are required to use actuarial valuation methods and accrual accounting practices to calculate the future costs of these benefits. The actuarial assessment of the State Health Plan indicates a \$23.8 billion long-term liability for the State of North Carolina. Every local government that provides post employment benefits for their retirees also must follow

these procedures.

The General Assembly received a special briefing from the staff of the Fiscal Research Division on February 14. The briefing materials pointed out that while GASB expects governments to carefully develop plans to provide advance funding for the long-term liabilities of the State Health Plan, the new requirements did not pose a crisis situation for the state or local governments.

Treasurer Richard Moore addressed the issue in a letter to the Governor and members of the General Assembly. In his letter of January 29, the Treasurer urged the General Assembly and the Governor to: “not allow this obligation to compete with the State’s ongoing responsibility to keep the pension payment promises made to our retirees and current employees. It would be a bad and shortsighted idea for the State to reduce its contribution to the Retirement System or otherwise take Retirement System funds.”

Two bills have been introduced to address the state’s OPEB obligations. Senate Bill 71 sponsored by Sen. Pittenger would establish the State Retirees Health Benefits Trust Fund in the Office of Budget and Management. The Fund would provide supplemental funding for retiree health benefits to offset any future shortfall. The bill appropriates an initial sum of \$250 million to the Fund.

Senate Bill 352 authorizes a public referendum to approve a State Constitutional

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amendment establishing a non-reverting, interest-bearing special trust fund for state retiree health benefits. The trust fund would receive 5% of the annual net revenues of the State Lottery.

Retiree Death Benefits

Teachers, state and local governmental employees, state judicial system personnel, and legislators have the option at the time of retirement of electing coverage under the contributory death benefit. Participants pay a monthly premium from their monthly pension benefit. The current benefit is \$9,000.

Two bills have been introduced that effect the death benefit. House Bill 779, sponsored by Reps. Larry Bell and Jim Harrell, increases the maximum benefit to \$10,000. The higher benefit would not require an increase in the monthly premium and would become effective July 1, 2007.

Senator Bob Atwater has introduced Senate Bill 720 to authorize a special open enrollment period for the contributory death benefit plan. Retirees who had not elected coverage at the time of retirement would have the opportunity to enroll between October 1, 2007 and January 31, 2008. Monthly premiums would be based on age at the effective date of coverage.

- Ed Regan

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**S&P RANKS N.C.
PENSION FUND
SECOND IN NATION**

RALEIGH – North Carolina’s pension fund is the second strongest in the nation, according to a report issued by Standard & Poor’s and covered in *The Wall Street Journal*. The fund, managed by State Treasurer Richard Moore, is one of only five in the nation with a positive funding ratio – the necessary resources to cover promised benefits. North Carolina’s pension fund has a funding ratio of 106.5 percent, compared to a national average of 81.8 percent. Since 2000, the national average has dropped from just over 100 percent to around 82 percent, while North Carolina has retained its strong funding status.

“This report is further confirmation of the strength of our pension fund and North Carolina’s commitment to stable investment returns,” Moore said. “Our teachers, state employees and other public workers can rest assured that their pensions are safe and protected. Under my watch, North Carolina is keeping its promises to our workers and retirees.”

While many pension plans across the country are facing funding shortages, the North Carolina Retirement Systems have won acclaim across the nation for their strong investment returns, sound management and high funding level. In the October 2006 issue of *Governing*, the Teachers’ and State Employees’ Retirement System (TSERS) ranked at the top of the list of state pension funds that are “ready for re-

tires.” North Carolina’s pension fund was also ranked second in the nation in last year’s analysis by Standard & Poor’s and *The Wall Street Journal*.

According to the study, investment earnings account for 60 to 70 percent of state pension funds. For the year ending December 31, 2004, investment earnings accounted for approximately 85 percent of North Carolina’s pension fund’s total receipts, or inflows. For the year ending December 31, 2005, investment income accounted for approximately 78 percent of the fund’s receipts. The General Assembly set the employer contribution rate at 2.17 percent of covered payroll effective July 1, 2004, at 2.34 percent effective July 1, 2005 and at 2.66 percent effective July 1, 2006.

The study was based on data for the fiscal year ending June 30, 2005.

Correction

In the January-February issue of *Living Power*, we told you about the HearPO Hearing Plan. Members can receive free or discounted hearing screenings, discounted hearing aids, and discounts on batteries. There is no cost to use this discount plan for you or your spouse.

Unfortunately, we included the wrong telephone number to access this program. If you think you or your spouse may need hearing assistance, the correct number to call is 888-432-7464. Please accept our apologies for any confusion this may have caused.

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. Over 1,670 of our members have chosen the lifetime option. Lifetime members receive the same benefits as those who pay regular, yearly dues.

Check the age range on the chart below and send us a check or money order for that amount. In a few weeks, 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. You may also select this option if you are on pension deduction. We will discontinue your pension deduction if you have a lifetime membership.

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Editor's Note:

If you have internet access, you may go to our website at www.ncrgea.com to sign up to receive our weekly legislative update. The report is sent to members via email every Friday, with a summary of events that occurred that week at the North Carolina General Assembly. We do not share our email addresses with anyone.

If you do not have internet access and are interested in listening to this summary, please call our tollfree hotline, 1-800-356-1190. If it is after business hours, please type in "30" to hear the update.

Safe Substitutes in the Kitchen and Bath

One shelf of simple and relatively safe ingredients can be used to perform most home cleaning chores. All that's needed is a knowledge of how they work and how different ingredients should be combined to get the cleaning power needed for a specific job. Try these at your own risk; we make no guarantees that they will work.

Baking Soda is sodium bicarbonate. It has a number of useful properties. It can neutralize acid, scrub shiny materials without scratching, deodorize, and extinguish grease fires. It can be used as a deodorizer in the refrigerator, on smelly carpets, on upholstery and on vinyl. It can help deodorize drains. It can clean and polish aluminum, chrome, jewelry, plastic, porcelain, silver, stainless steel, and tin. It also softens fabrics and removes certain stains. Baking soda can soften hard water and makes a relaxing bath time soak; it can be used as an underarm deodorant and as a toothpaste, too.

Borax is a naturally occurring mineral, soluble in water. It can deodorize, inhibit the growth of mildew and mold, boost the cleaning power of soap or detergent, remove stains, and can be used with attractants such as sugar to kill cockroaches.

Cornstarch, derived from corn, can be used to clean windows, polish furniture, shampoo carpets and rugs, and starch clothes.

Isopropyl Alcohol is an excellent disinfectant.

Lemon Juice, which contains citric acid, is a deodorant and can be used to clean glass and remove stains from aluminum, clothes, and porcelain. It is a mild lightener or bleach if used with sunlight.

Soap (NOT detergent) is made in several ways. Castle soap can be used as a shampoo or as a body soap. Olive-oil based soap is gentlest to the skin. An all-purpose liquid soap can be made by simple dissolving the old ends of bar soap (or grated slivers of bar soap) in warm water.

Steel Wool is an abrasive strong enough to remove rust and stubborn food residues and to scour barbecue grills.

TSP is trisodium phosphate, a mixture of soda ash and phosphoric acid. TSP is toxic if swallowed, but it can be used on many jobs, such as cleaning drains or removing old paint, that would normally require much more caustic and poisonous chemicals, and it does not create any fumes.

Vinegar is made from soured apple juice, grain, or wine. It contains about 5 percent acetic acid, which makes it a mild acid. Vinegar can dissolve mineral deposits, grease, remove traces of soap, remove mildew or wax buildup, polish some metals, and deodorize. Vinegar can clean brick or stone, and is an ingredient in some natural carpet cleaning recipes. Use vinegar to clean out the metallic taste in coffeepots and to shine windows without streaking. Vinegar is normally used in a solution with water, but it can be used straight.

Washing Soda or SAL Soda is a sodium carbonate decahydrate, a mineral. It can cut stubborn grease on grills, broiler pans, and ovens. It can be used with soda instead of laundry detergent, and it softens hard water. These items are available from drug and chemical-supply stores.

Turn to Page 10 to read more common household uses for everyday products in our homes.

More Safe Substitutes...

For common household tasks, try these nontoxic strategies using the above ingredients:

- Freshen air by opening windows and doors for a short period; distribute partially filled dishes of vinegar around the kitchen to combat unpleasant cooking odors; boil cinnamon and cloves in a pan of water to scent the air; sprinkle 1/2 cup borax in the bottom of garbage pails or diaper pails to inhibit mold and bacteria growth that can cause odors; rub vinegar on hands before and after slicing onions to remove the smell; use bowls of potpourri to give inside air a pleasant scent.

- All-purpose cleaner can be made from a vinegar-and-salt mixture or from 4 tablespoons baking soda dissolved in 1 quart warm water.

- Disinfectant means anything that will reduce the number of harmful bacteria on a surface. Practically no surface treatment will completely eliminate bacteria. Try regular cleaning with soap and hot water. Or mix 1/2 cup borax into 1 gallon of hot water to disinfect and deodorize. Isopropyl alcohol is an excellent disinfectant, but use gloves and keep it away from children.

- Drain cleaner: Try a plunger first, though not after using any commercial drain opener. To open clogs, pour 1/2 cup baking soda down drain, add 1/2 cup white vinegar, and cover the drain. The resulting chemical reaction can break fatty acids down into the soap and glycerine, allowing the clog to wash down the drain. Again, do not use this method after trying

a commercial drain opener—the vinegar can react with the drain opener to create dangerous fumes.

- Floor cleaner and polish can be as simple as a few drops of vinegar in the cleaning water to remove soap traces. For vinyl or linoleum, add a capful of baby oil to the water to preserve and polish. For wood floors, apply a thin coat of 1:1 oil and vinegar and rub in well. For painted wooden floors, mix 1 teaspoon washing soda into 1 gallon hot water. For brick and stone tiles, use 1 cup white vinegar in 1 gallon water and rinse with clear water.

- Metal cleaners and polishes are different for each metal — just as in commercial cleaners. Clean aluminum with a solution of cream of tartar and water. Brass may be polished with a soft cloth dipped in lemon-and baking-soda solution, or vinegar- and-salt solution. Polish chrome with baby oil, vinegar, or aluminum foil shiny side out. Clean tarnished copper by boiling the article in a pot of water with 1 tablespoon salt and 1 cup white vinegar, or try differing mixtures of salt, vinegar, baking soda, lemon juice, and cream of tartar. Clean gold with toothpaste, pewter with a paste of salt, vinegar, and flour. Silver can be polished by boiling it in a pan lined with aluminum foil and filled with water to which a teaspoon each of baking soda and salt have been added. Stainless steel can be cleaned with undiluted white vinegar.

- Oven cleaner: Sprinkle baking soda on moist surface and scrub with steel wool. Or use Arm & Hammer Oven

(Continued on page 12)

SHIP Reminds People with Medicare to Stay Healthy

<u>Type of Screening</u>	<u>Coverage Schedule</u>	<u>Cost to Beneficiaries (after \$131 deductible is met)</u>
Welcome to Medicare Physical	Only during first six months of Medicare Part B coverage	20% of approved amount
Cardiovascular	Every five years	Lab tests - no coinsurance or deductible; Screenings - 20% of approved amount
Mammograms	Every 12 months for women 40 or older; Base-line screening for women between 35 and 39	20% of approved amount, deductible does not apply
Pap Test and Pelvic Exam	Every 24 months; Every 12 months for women who have received abnormal results within the previous 36 months or are high risk for cervical or vaginal cancer	Pap Lab Test - no cost; Pap test collection, pelvic and breast exam - 20% of approved amount; deduction does not apply.
Colorectal Cancer	Fecal Occult Blood Test - every 12 months; Flexible Sigmoidoscopy - every 48 months; Colonoscopy - every 10 years; every 24 months for high risk patients; Barium Enema (instead of colonoscopy) - every 48 months; every 24 months for high risk patients	Fecal Occult Blood - no cost; All others* - 20% of approved amount *If the flexible sigmoidoscopy or colonoscopy is done on a hospital outpatient basis, the cost is 25% of the approved amount.
Prostate Cancer	PSA blood screening or Rectal exam - every 12 months for men age 50 and older	PSA screening - no cost; Rectal exam - 20% of approved amount
Vaccinations	Flu and Pneumonia - every 12 months; Hepatitis B - three shots for complete protection; check with doctor for criteria.	Flu and Pneumonia - no cost; Hepatitis B - 20% of approved amount
Bone Mass	Every 24 months for those at risk for osteoporosis (more if medically necessary)	20% of approved amount
Glaucoma	Annually for high risk patients	20% of approved amount
Diabetes	Screenings - twice annually for high risk patients	Screenings - no cost; supplies (monitors, strips, lancets, etc.) - 20% of approved amount; Diabetes Self Management Training (if applicable) - 20% of approved amount



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More Safe Substitutes

(Continued from page 10)

Cleaner, declared nontoxic by Consumers Union.

Scouring powder can be made from baking soda or dry table salt. Or try Bon-Ami Cleaning Powder or Bon-Ami Polishing Cleaner.

Toilet bowl cleaner can be made from straight bleach (do NOT mix with any other substance except water), baking soda and vinegar, or borax and lemon juice.

Tub and tile cleaner can be as easy as rubbing in baking soda with a damp sponge and rinsing, or wiping with vinegar first and following with baking soda as a scouring powder.

Important Phone Numbers to Remember

NCRGEA	1-800-356-1190
MetLife Dental	1-888-466-9073
NC Retirement System	1-877-733-4191
CIGNA (Medicare Administrator)	1-800-633-4227
Seniors' Health Insurance Information Program	1-800-443-9354
Medical Review of North Carolina	1-800-722-0468
NC State Health Plan	1-919-881-2300
Blue Cross/Blue Shield	1-800-422-4658
(State Health Plan Administrator)	
Social Security Administration	1-800-772-1213
State Employees' Credit Union	1-888-732-8562
Local Government Federal Credit Union	1-888-732-8562