

Living **power**

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

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Annual Retirement Reports Bring Unpleasant Surprise

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The Retirement Systems Board of Trustees met on October 16 and received the annual reports prepared by the state's actuary for the major retirement systems. The results were mixed. The Teachers' and State Employees' Retirement System (TSERS) showed a deficit of more than \$29 million for the year ending December 31, 2007 and had no available gains to fund a COLA in 2009. The Consolidated Judicial Retirement also had a deficit of \$1.2 million. In contrast, the Local Governmental Employees' Retirement System (LGERS) recorded gains for the same period.

Most observers had expected positive gains in all three major retirement systems despite the current turbulence in the financial markets. The actuarial reports covered the 2007 calendar year, a period during which major financial markets still were in good condition. Furthermore, the calculation of the actuarial value of the retirement systems assets covered a five-year period (2003 through 2007). This had been a period of positive financial market growth.

Teachers' and State Employees' Retirement System

The state's actuary indicated that there were a number of factors that had produced the unexpected deficit in the TSERS. The new ORBIT database and related audits of individual employee accounts revealed that the creditable service toward retirement previously had been underestimated. Also, the rate of withdrawals from TSERS has dropped as fewer state employees have left public service in this time of economic downturn.

The two most significant factors that contributed to the TSERS shortfall are the inadequate employer contribution rate and the conservative amortization period set for the retirement system. The state's employer contribution currently stands at 3.36% of total payroll. Although the General Assembly has gradually increased the rate from a low of zero in 2003, it still is well below the 6.26% identified in the actuary's report as the normal contribution rate necessary to sustain TSERS over the

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NCRGEA News & Views: Association to Mail Free Membership Cards 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. To qualify for this benefit, you have to have been a member of NCRGEA for at least the past year.

We currently have 2,143 "free" members in the Association. This number will grow by 403 more members in 2009. If you are an Association member who is turning 90 in 2009, watch your mailbox in January for your plastic, laminated lifetime membership card. This "free" lifetime membership card still entitles you to all benefits of membership in the Association.

So we hope you enjoy our birthday

gift to you!

Holiday Hours

The office of the North Carolina Retired Governmental Employees' Association will be closed from Wednesday,

December 24, 2008 through Thursday, January 1, 2009. The office will reopen at 8:00 a.m. on Friday, January 2, 2009.

We would like to take this time to thank you for your membership in our Association. NCRGEA is the largest association for retired state and local government employees in the country and we owe it all to our dedicated members. We will continue to strive to serve you and your interests in the upcoming years.

Signup to Receive Weekly Legislative Updates

The North Carolina General Assembly convenes for its 2009 session on Wednesday, January 28, 2009. This session should prove to be active and interesting.

If you have internet access, you may

go to our website, www.ncrgea.com, to sign up to receive our weekly legislative update. This report is sent to members via email on Friday afternoons while the North Carolina General Assembly is in session, with

a summary of events which occurred that week. Over 5,000 of our members have already signed up to receive this service. We do not share our email addresses with anyone.

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

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Annual Retirement Reports

(Continued from page 1)

long term. The report also states that the contribution rate would have to be raised to 3.57% at a minimum to offset the current shortfall.

The General Assembly has maintained a conservative amortization schedule for TSERS since the mid 1990s. **Essentially, the amortization period is the length of time set for paying off all of the system's remaining accrued liability.**

The Teachers' and State Employees' Retirement System uses a rolling nine-year period for the amortization of TSERS accrued liabilities. The General Assembly could lengthen this period to offset the current deficit.

Alternatively, the Legislature could maintain the current 9-year period and appropriate \$29 million from the General Fund to raise the contribution rate to 3.57%. This would offset the deficit but would not provide any funding for a COLA. Each 1% Cost-Of-Living Adjustment would require \$41 million from the state's General Fund.

Consolidated Judicial Retirement System

The judicial retirement system experienced a shortfall as of December 31, 2007. The actuarial report shows a deficit of \$1.2 million. Here, again, the deficit is the product of several factors. The shortfall reflects adjustments to accrued liabilities relating to more accurate data on creditable service and new judicial seats established by the General Assembly. Like the Teach-

ers' and State Employees' Retirement System, CJRS also uses the conservative 9-year amortization schedule.

The General Assembly might address the deficit by adjusting the amortization schedule or by appropriating \$1.2 million to raise the contribution rate from 13.21% to 15.11% of covered payroll. However, these steps would not generate any money to fund a COLA in 2009. Each 1.0% Cost-Of-Living Adjustment for retired members of the judicial system would require an appropriation of roughly \$330,000.

Local Governmental Employees' Retirement System

The 2007 actuarial report for the Local Governmental Employees' Retirement System (LGERS) contains good news for local government retirees. The LGERS had undistributed gains of \$259 million, the equivalent of .58% of local government payroll. This is sufficient to cover as much as a 3.4% COLA for local retirees in 2009.

This positive situation for the local system is the product of several factors. First, the adjustments related to more accurate member data through the new ORBIT information system were far less significant than the corrections in the TSERS and CJRS. Apparently, the information on employee years of service, payroll, etc. provided by participating local governments has been more accurate.

The method of calculating and amortizing accrued liability in the local system differs from the conservative nine-year

(Continued on next page)

schedules of the state and judicial systems. Local governments are allowed up to 22 years when they join the LGERS to amortize accrued liability and pay a higher contribution rate for this purpose. The vast majority of participating local governments have fully amortized this liability and pay the normal contribution rate of 4.8%.

By far the most significant factor in the positive news for LGERS is the stability of the local government employer contribution rate which has stood at 4.8% for the past thirteen years. This rate may need to be increased slightly in the near future. However, the stability of the local rate stands in contrast to the TSERS rate which has fluctuated wildly during the past ten years.

Despite the positive situation for LGERS, the state's actuary urged the members of the Board of Trustees to exercise caution in their decisions on COLAs for retired local government employees that the Board will make at the regular quarterly meeting in January. The Board may find it in the best long-term interest of LGERS to retain a portion of the 2007 gains in reserve to offset the current market downturn that will affect the 2008 actuarial report. The extent to which current gains are held in reserve will depend on where the market stands at the end of this year. The Board of Trustees will meet in late January to develop final recommendations on 2009 legislation and COLAs.

- Ed Regan

Medicare Part D Open Enrollment Fast Approaching

Prescription Drug Plan Enrollment Runs
Nov. 15 to Dec. 31

[Editor's Note: The current enrollment period for the Medicare Part D Prescription Drug Program opened on November 15 and runs through December 31. During this period, Medicare eligible members may enroll in one of the nearly 50 plans being offered in North Carolina by drug companies or switch plans if they were enrolled during 2008 or earlier.

The majority of our Medicare eligible members are covered by the State Health Plan (SHP) and have their pharmacy benefit through the Plan. For these members, there is no need to enroll in a Medicare Part D Plan because the pharmacy benefits of the State Health Plan are equal to or better than the Part D benefits. As a State Health Plan member, you will receive a letter from the SHP stating that you do not need to enroll in a Part D Plan.

On the other hand, we have many retired local government members who do not have employer-provided health and pharmacy benefits once they reach age 65. These individuals should enroll in one of the Part D plans unless they have obtained other coverage that is equal to or better than Part D. The same is true for spouses who are not covered by the State Health Plan.

The information in this article was provided by the Seniors' Health Insurance Information Program (SHIIP) which is part of our Department of Insurance. SHIIP can help individuals to work through the process of choosing the Part D Plan that best meets their needs. You can reach SHIIP at 1-800-443-9354 or at 807-6900 in the Raleigh calling area.]

Once again, it's time for North Carolina's Medicare beneficiaries to make a decision about their prescription drug coverage. The Medicare Part D — the federal program's prescription drug benefit — open enrollment begins on Nov. 15 and runs through Dec. 31. During this enrollment period, people with Medicare can sign up for a prescription drug plan (PDP) or switch their current Medicare Part D plan.

SHIIP, the Department of Insurance's Seniors' Health Insurance Information Program, is available to help seniors and other Medicare beneficiaries with the enrollment process or answer any questions about the program. Trained SHIIP counselors are available to meet with you face-to-face in all 100 counties, and our toll free SHIIP hotline has trained communication specialists that can answer your questions Monday through Friday, 8 a.m. to 5 p.m.

We have included an insert on pages 7 through 9 of the "2009 North Carolina Stand-Alone Prescription Drug Plan Organizations" developed by SHIIP for your reference. It provides a summary comparison of these plans.

SHIIP created the following frequently asked questions to guide you through the Part D enrollment process. If you have additional questions, call SHIIP at 1-800-443-9354 or visit www.ncshiip.com.

What is a Medicare Part D Prescription Drug Plan (PDP)?

Medicare PDPs are insurance plans ap-

proved by Medicare and sold by private insurance companies that offer prescription drug coverage to people with Medicare. All people on Medicare are eligible to enroll into a Medicare PDP regardless of their income or assets. Medicare PDPs work like any other insurance products — they have premiums, co-payments, deductibles and formularies (list of approved drugs that the plan will cover).

What if I cannot afford a Medicare PDP?

There is federal assistance available for people with Medicare who have limited income and resources. If you qualify, you can receive assistance with premiums, deductibles and prescription co-payments. To apply for the Low Income Subsidy (LIS) program call the Social Security Administration at 1-800-772-1213, visit www.socialsecurity.gov or contact SHIIP for help, 1-800-443-9354.

North Carolina residents may also apply for assistance through the Governor's NCRx program by calling 1-888-488-6279 or visiting www.ncrx.gov.

Should I change my current PDP?

Many Medicare PDPs change their formularies and prices every year, so it is possible that the PDP you chose for 2008 won't work as well for you in 2009. Just like with any insurance product, it's important to make sure that your coverage continues to meet your needs year after year. By comparing plans, you can see if another Medicare PDP would save you

money and/or cover more of your prescriptions. Start your comparisons now so that there is plenty of time to shop around before making your decision. If you do sign up for Part D or change your current plan during the open enrollment, Nov. 15 – Dec. 31, your new plan will take effect on Jan. 1, 2009.

What other options are available for Medicare prescription drug coverage?

Some Medicare Advantage plans contain prescription drug coverage. If you have questions about Medicare Advantage plans, contact SHIIP for assistance.

If you know someone who is on Medicare and needs assistance in paying for their prescription drugs, they may be eligible for the federal Extra Help low income subsidy program if they have limited income and resources. The Extra Help program can increase cost savings by paying for all or part of the monthly premiums, annual deductibles and provide lower prescription co-payments under a Medicare prescription drug plan.

To qualify for Extra Help, the annual income must be limited to \$15,600 for an individual (\$21,000 for a married couple living together). Additionally, the total resources must be limited to \$11,990 for an individual (\$23,970 for a married couple living together). The resources do not include a primary residence or a vehicle.

If you believe someone you know may qualify for the Extra Help program, please encourage them to apply on-line at

www.socialsecurity.gov or contact the North Carolina Department of Insurance's Seniors' Health Insurance Information Program (SHIIP) toll free at 800-443-9354 for assistance in completing the on-line application process or sending a paper application. North Carolina residents may also apply for assistance in paying their Part D premium through the Governor's NCRx program by calling 1-888-488-6279 or visiting www.ncrx.gov.

The USO Needs Retirees As Volunteers

Most people know what the USO is about; they're there to "Comfort The Troops." The USO currently operates more than 130 centers, including 10 mobile canteens, around the world. The duties of USO volunteers vary, depending on location and need. Whether serving snacks and refreshments with a smile, distributing care packages, providing travel assistance, staffing USO centers or welcoming home troops from deployments, USO volunteers play a vital role in the success of the USO. Their mission has remained the same, to improve the quality of life of service members, boost their morale and serve as a link between them and the American public.

If you are interested in learning more, please contact the "USO of North Carolina" at RDU for information, or answers to any questions you may have about the USO at 919-840-0941 or 910-346-3155.

2009 North Carolina Stand-Alone Prescription Drug Plan Organizations

Organization Name/Plan Name	Beneficiary Total Drug Plan Premium	Deductible	Coverage During Gap/Donut Hole	Contract & Plan ID Number
Aetna Life Insurance Company* 1-800-529-5586 www.aetna.com				
Aetna Medicare Rx Essentials	\$33.90	\$215	No Gap Coverage	S5810-042
Aetna Medicare Rx Plus	\$63.50	\$0	Some Generics	S5810-144
Aetna Medicare Rx Premier	\$128.50	\$0	Many Generics	S5810-178
Blue Cross and Blue Shield of NC* 1-800-661-5518 www.bcbsnc.com				
Blue Medicare Rx Standard	\$39.40	\$0	No Gap Coverage	S5540-002
Blue Medicare Rx Enhanced	\$68.80	\$0	All Generics	S5540-004
Bravo Health Insurance Company 1-800-821-7513 www.elderhealth.com				
BravoRx**	\$31.90	\$295	No Gap Coverage	S5998-017
Connecticut General Life Insurance Co.* 1-800-735-1459 www.cignamedicarerx.com				
CIGNA Medicare Rx Plan One	\$35	\$295	No Gap Coverage	S5617-038
CIGNA Medicare Rx Plan Two	\$45.50	\$0	No Gap Coverage	S5617-040
CIGNA Medicare Rx Plan Three	\$68.10	\$0	Some Generics	S5617-178
Coventry Health and Life Insurance Co.* 1-800-882-3822 www.AdvantraRx.net				
AdvantraRx Value	\$23.40	\$0	No Gap Coverage	S5670-045
AdvantraRx Premier	\$39.10	\$0	No Gap Coverage	S5670-046
AdvantraRx Premier Plus	\$54.80	\$0	Many Generics	S5670-048
EnvisionRx Plus, Inc.* 1-866-250-2005 www.envisionrxplus.com				
EnvisionRxPlus Silver	\$34.50	\$295	No Gap Coverage	S7694-008
EnvisionRxPlus Gold	\$73.40	\$0	No Gap Coverage	S7694-042
First Health Part D* 1-800-588-3322 www.firsthealthpremier.net				
First Health Part D-Secure	\$15.20	\$175	No Gap Coverage	S5768-090
First Health Part D-Premier**	\$31.70	\$0	No Gap Coverage	S5768-039
Fox Insurance Company 1-888-369-7979 www.foxrxcare.com				
Fox Value Plan**	\$18.80	\$295	No Gap Coverage	S5557-024
Fox Grand Plan	\$31.90	\$185	Some Generics	S5557-015
Health Net* 1-800-865-9431 www.healthnet.com				
Health Net Orange Option 1	\$35.80	\$295	No Gap Coverage	S5678-022
Health Net Orange Option 2	\$55.60	\$0	No Gap Coverage	S5678-021

*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.

2009 North Carolina Stand-Alone Prescription Drug Plan Organizations

Organization Name/Plan Name	Beneficiary Total Drug Plan Premium	Deductible	Coverage During Gap/Donut Hole	Contract & Plan ID Number
HealthSpring Prescription Drug Plan* 1-888-299-3592 www.healthspring.com				
HealthSpring Prescription Drug Plan—Reg 8**	\$31.40	\$295	No Gap Coverage	S5932-008
Humana Insurance Company* 1-800-372-2147 www.humana.com				
Humana PDP Enhanced	\$39.40	\$0	No Gap Coverage	S5884-007
Humana PDP Standard	\$43.70	\$295	No Gap Coverage	S5884-066
Humana PDP Complete	\$98.90	\$0	Many Generics	S5884-036
Medco Containment Life Insurance Co.* 1-800-758-4531 www.medcomedicare.com				
Medco Medicare Prescription Plan—Value**	\$32.20	\$295	No Gap Coverage	S5660-110
Medco Medicare Prescription Plan—Choice	\$37.30	\$0	No Gap Coverage	S5660-007
Medco Medicare Prescription Plan—Access	\$68.20	\$0	All Generics	S5660-178
Pennsylvania Life Insurance Company* 1-800-823-9990 www.PrescribaRx.com				
Prescriba Rx Gold	\$32.30	\$0	No Gap Coverage	S5597-040
Prescriba Rx Bronze**	\$32.40	\$295	No Gap Coverage	S5597-242
Prescriba Rx Platinum	\$74.20	\$0	All Generics	S5597-205
RXAmerica, LLC* 1-877-279-0370 www.meds4medicare.com				
Advantage Star Plan**	\$33.40	\$295	No Gap Coverage	S5644-074
Advantage Freedom Plan	\$37.80	\$0	No Gap Coverage	S5644-053
SilverScript Insurance Company* 1-866-552-6106 www.silverscript.com				
SilverScript Value**	\$30.20	\$295	No Gap Coverage	S5601-016
SilverScript Plus	\$55.50	\$50	Many Generics	S5601-017
SilverScript Complete	\$77.50	\$0	Many Generics	S5601-079
Sterling Life Insurance Company* 1-888-909-1713 www.sterlingplans.com				
Sterling Rx	\$42.40	\$295	No Gap Coverage	S4802-005
UNICARE* 1-866-892-5334 www.medicarerewards.com				
Medicare RX Rewards Standard**	\$32.60	\$295	No Gap Coverage	S5960-114
Medicare RX Rewards Value	\$36.70	\$130	No Gap Coverage	S5960-008
United American Insurance Company* 1-866-524-4169 www.uamedicarepartd.com				
UA Medicare Part D Rx Coverage – Silver	\$41.50	\$130	No Gap Coverage	S5755-046
UA Medicare Part D Prescription Drug Cov	\$45.80	\$0	No Gap Coverage	S5755-011

*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.

2009 North Carolina Stand-Alone Prescription Drug Plan Organizations

Organization Name/Plan Name	Beneficiary Total Drug Plan Premium	Deductible	Coverage During Gap/Donut Hole	Contract & Plan ID Number
United Healthcare Insurance Company*				
1-866-255-4835				
www.aarpmedicarerx.com				
AARP MedicareRx Saver**	\$28	\$295	No Gap Coverage	S5921-111
AARP MedicareRx Preferred	\$39.90	\$0	No Gap Coverage	S5820-007
UnitedHealth Rx Basic	\$42.60	\$0	No Gap Coverage	S5921-112
AARP MedicareRx Enhanced	\$74.40	\$0	Many Generics	S5921-113
Universal American Corp.—Member Health*				
1-866-684-5353				
www.communitycarerx.com				
Community CCRx Basic**	\$32.80	\$295	No Gap Coverage	S5803-077
Community CCRx Choice	\$47	\$0	No Gap Coverage	S5803-145
Community CCRx Gold	\$62.30	\$0	All Generics	S5803-225
WellCare Health Plans*				
1-888-547-5252				
www.wellcarepdp.com				
WellCare Classic	\$35.40	\$295	No Gap Coverage	S5967-145
WellCare Signature	\$36.80	\$0	No Gap Coverage	S5967-042

*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.

Prudential to Administer 401(k) and 457 Plans

Prudential Financial will assume responsibility for third-party administration of both the 401(k) Supplemental Retirement Plan and the 457 Deferred Compensation Plan in January, 2009. These two retirement service plans are housed in the Department of State Treasurer. In August, the Treasurer

awarded the contract for third-party administration of both plans to Prudential which had managed the 401(k) Plan for the past 5 years. The NC Pub-

lic Employee Deferred Compensation Plan (457) has been administered by Great-West Retirement Services.

The two plans have 240,000 members including both active and retired governmental employees. The transition to administration under Prudential will produce savings on administrative fees for members of the plans. Prudential estimates that a member with a \$20,000 account who is contributing \$1,200 per year could experience a \$174 savings in fees.

The transition will involve a new array of investment options. Member accounts will be moved to (“mapped to”) these options unless the member chooses to opt out and keep the account invested in the existing options. The opt out provision does

not apply to the Stable Value Fund. The “mapping” for existing 401(k) and 457 investment options are presented below.

Prudential already has initiated regional meetings for employers. Regional meetings for both active and retired members of the two plans will be held in December. Prudential will send all active and retired members notices of these two meetings. The transition will be completed by January 23, 2009. Following are several key

dates and milestones in the process.

Ø December 10, 2008: Blackout period begins.

There is a temporary suspension of

activities involving loan, withdrawal, distribution, and rollover requests from members.

Ø December 12, 2008: Blackout period begins for transfer of funds among investment options, updating of personal information, and balance inquiries.

Ø December 22, 2008: Blackout periods end and normal activities resume. Also, this date marks the opening of the opt out period for members who wish to keep their money in existing investment options.

Ø January 16, 2009: Opt out period ends.

Ø January 23, 2009: Fund “mapping” is complete and all funds are available.

“The State of North Carolina constantly



If NC 401(k) Plan investments are currently invested in:

- American Funds EuroPacific Growth
- Goldman Sachs Mid Cap Value
- Oppenheimer Main Street Small Cap
- Vanguard Equity Index Portfolio*
- Van Campen Growth and Income
- American Funds Growth Fund of America
- Van Kampen Equity and Income
- Fidelity Intermediate Bond
- Prudential Stable Value

Their account balances will be moved to:

- North Carolina International
- North Carolina Small/Mid Cap Value
- North Carolina Small/Mid Cap Index
- North Carolina Large Cap Index
- North Carolina Large Cap Value
- North Carolina Large Cap Growth
- NC Large Cap Index 60% and NC Fixed Income 40%
- North Carolina Fixed Income
- North Carolina Stable Value

If NC Deferred Compensation Plan investments are currently invested in:

- American Funds EuroPacific Growth
- Baron Small Cap
- T. Rowe Price Small Cap Value
- Artisan Mid Cap
- Lord Abbett Mid Cap Value
- BGI Equity Index
- Dodge & Cox Stock
- Fidelity Contrafund
- Fidelity Equity Income
- T. Rowe Price Blue Chip Growth
- American Funds Balanced
- PIMCO Total Return
- Guaranteed Insurance**
- Stable Value**

Their account balances will be moved to:

- North Carolina International
- North Carolina Small/Mid Cap Growth
- North Carolina Small/Mid Cap Value
- North Carolina Small/Mid Cap Growth
- North Carolina Small/Mid Cap Value
- North Carolina Large Cap Index
- North Carolina Large Cap Value
- North Carolina Large Cap Index
- North Carolina Large Cap Value
- North Carolina Large Cap Growth
- NC Large Cap Index 60% and NC Fixed Income 40%
- North Carolina Fixed Income
- North Carolina Stable Value
- North Carolina Stable Value

* As part of the transition from Great West to Prudential, on 12/18/08 member balances will move into the Fidelity Contrafund. Then, after hours on 1/23/09 member balances in the Fidelity Contrafund will move into the NC Large Cap Index fund.

**The Guaranteed Insurance and Stable Value funds will map at a later date.

strives to provide the very best supplemental retirement savings options at a very low cost for our teachers and public employees across the state. I am pleased that we will be expanding our relationship with Prudential Retirement to offer our members significant cost savings and superior plan services. Combined with our pension fund, this contract will help

North Carolina's public employees prepare for a secure retirement," said N.C. State Treasurer Richard Moore.

For questions or concerns, please call **1-866-NCPlans (1-866-627-5267)**, send an email to **NCPlans@prudential.com**, or contact your Regional Retirement Education Manager.



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**Retired
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 Employees'**
Association

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ADDRESS SERVICE REQUESTED

News & Views *(Continued from page 2)*

If you are one of the many members who do not have email, do not worry about being left out! If you do not have internet access and want this weekly service, you may call our tollfree number, 1-800-356-1190, and ask for our “Legislative Hotline”. If it is after business hours or on the weekend, our automated phone service will prompt you with easy directions of how to listen to the summary.

Schedule for Mailing Pension Checks

With the holidays coming up, we wanted to remind you that the North Carolina Retirement System will either deposit or mail your monthly pension check on December 19th.

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	1-888-234-2416
(State Health Plan Administrator)	
Social Security Administration	1-800-772-1213
State Employees' Credit Union	1-888-732-8562
Local Government Federal Credit Union	1-800-344-4846