

Living power

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



North Carolina

**Retired
Governmental
Employees’
Association**

Volume 37, Number 4

July-August 2021

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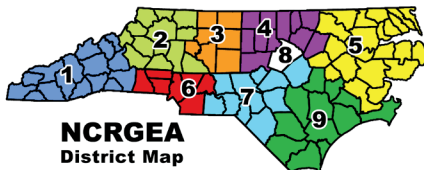
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**NCRGEA
District Map**

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President's Message

Dear Fellow Public Servants,

As we approach the end of NCRGEA's 2020/2021 fiscal year, it is time to celebrate our staff and their accomplishments while all 65,000 of us bear down on our goals for next year! We are beginning our next 50 years fighting for local and state government retirees. Since you are one of our 65,000 members, this means you can help too.



How you say? Well let's count the ways:

1. In the next two months, call a few of your retired friends and recruit one to join NCRGEA.
2. Make every effort to attend one of our 12 district meetings in your area in September- check this newsletter for dates, locations and how to register.
3. Become a part of our statewide effort to enhance the image of public servants in the eyes of your friends- become an emissary for the wonderful services of government and government employees. Don't let people get away with trashing government employees; just give the other side of the story in a very friendly manner of course.
4. Go to our website at least weekly to keep up with our activities on your behalf.
5. Be on the lookout for the creation of local advisory groups where you can join with other local and state retirees in your own community to better serve our members. Deryl Fulmer is the coordinator of this effort in conjunction with your District Directors, so please contact her to express your interest. (See District Connections.)

All of us are fortunate that we are served by such an exemplary staff led by Richard Rogers and the seven staff members who serve all 65,000 of you so well! What great work they do!! We also have four part-time lobbyists working on your behalf. You are also represented by 22 members of your Board of Directors who have developed a strategic plan effective July 1 which will add more value to your membership as we position ourselves for the next half century.

Here are the main points of the NCRGEA strategic plan as proposed to our Board of Directors in our annual Board of Directors meeting in June:

1. Currently we have as members about 20% of all local and state retirees. In the next few years our overarching goal is to increase our membership to 30% of all retirees through improving our services and recruitment. It is an ambi-

tious goal; yet if half of you recruited just one friend to join, we will achieve that goal and become a voice of 100,000!!

2. We will strengthen the awareness of pre-retirees of the benefits of NCRGEA through partnerships and improved outreach.

3. We will focus on increasing opportunities for your local engagement in NCRGEA activities by adding more opportunities for building relationships and doing community service.

4. We will add many more educational and informational opportunities on our website, webinars, and newsletters. In fact, we want our website to become the “go to place” for you to find everything a retiree might need.

5. NCRGEA is launching a broad and long-term campaign to literally change the general public’s perception of public service and public servants. You can start your own campaign in your community by helping folks better appreciate public service.

6. To achieve the aforementioned goals one of our priorities is to improve our digital communications capacity to better engage and serve our members.

7. We will expand our policy agenda and influence through increasing our partnerships, enhancing our research capacity and organizing our members to provide more focused advocacy inside your home districts as well contacting legislators and local public officials.

Please rest assured that your staff and Board of directors will be focused on implementing and measuring this plan over the next three years. You will learn more about this effort on a regular basis.

One last thought! Our efforts to help diminish spam calls and emails continues. Recently the Assistant Attorney General let us know that a national effort among state attorneys general has led to a new program called Shaken/Stir which is beginning to reduce the number of such calls with the help of the national phone companies. If your home is like ours, we are still getting lots of calls we should not. Rest assured NCRGEA will continue to advocate for technologies and laws to stop this intrusion! We are often told it is a first amendment issue; well what happened to the notion that “the other guys rights stop at the end of my nose or ear”?

Friends, your work has made our state and localities wonderful places to live. We are all proud of what our state has become. Thank you!!

With great admiration,

Vann Langston
NCRGEA President

Government Relations Update

Budget Discussions Continue

The legislative and executive branches continue working to build the state's 2021-2022 biennium budget. While at press time the budget "number," (the total amount of the budget) was still under deliberation, legislators are working long days (and nights too!) to create an agreeable budget for both chambers.

North Carolina must have a balanced budget by constitutional mandate. Fortunately, not only does the state remain in good economic shape as we proceed out of the pandemic, but forecasters show that the state should have as much as a \$4 billion surplus for the year. And even more fortunate, a windfall of federal money through the American Rescue Plan (ARP) will inject close to \$15 billion into a large scope of federally granted projects, with \$9.7 billion already appropriated through Senate Bill 172. The bill provides pass through grant funding for education, public health, child care, emergency management, food benefits, the arts, housing and utility assistance, and vaccine outreach. An additional \$3.4 billion is currently earmarked to enable local governments to administer rental assistance programs.

Yet there is more to come. An additional \$5.7 billion in ARP funds are now in deliberation. The remaining funds are expected to address broadband, opportunity scholarship, water, sewer and storm water projects, access to workforce training, relief for the hospitality industry, and other infrastructure.

For the first time in years, the NCRGEA government relations team is working with legislators to provide cost of living relief for **both** LGERS and TSERS. House Bill 583, with Majority Whip Rep. John Hardister as its primary sponsor, provides local government retirees with a 2 percent cost of living bonus. For state government and retired teachers, House Bill 269 provides the same. House Bill 269 has strong bipartisan support and roughly 1/3 of the entire chamber signed on as sponsors.

Broadband Expansion Prioritized

As the COVID-19 pandemic sheltered us at home, we began advocating for our state to address lacking broadband access in underserved areas. We have members and retirees in all 100 counties, we are working to make sure that everyone has access to reliable, affordable Internet access.

Governor Cooper has proposed a \$1.2 billion plan to bring digital equity to the state by providing infrastructure and access, affordability and training for citizens who are underserved. Rapid efforts among legislators to get money to

our state’s underserved communities has seen no less than a dozen bills introduced on this issue. However, House Bill 947 The G.R.E.A.T. Broadband Expansion Act appears to be the chosen bill in the House. This bill provides roughly \$750 million to expand current grant programs to reach every community across North Carolina. House Bill 947, the grant’s expansion act, has strong majority and minority support in both chambers.

When you check out our NCRGEA website government relations page www.ncrgea.com you will find a bounty of information including how to contact your representatives, news updates, advocacy training and tips, and more.

Crossword Puzzle

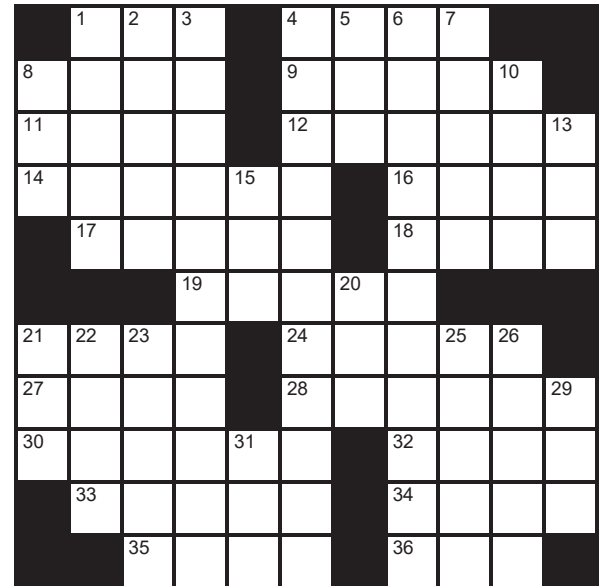
Across

- 1 Claptrap
- 4 Funds for the future
- 8 Quartet
- 9 Morticia, to Fester
- 11 Capable of
- 12 Overseas
- 14 Profit on sales
- 16 About
- 17 Jewish teacher
- 18 Consider
- 19 Hop named after a pilot
- 21 Temper
- 24 Squeals
- 27 Black cuckoos
- 28 Rip to pieces
- 30 Andean capital
- 32 One of the Three Bears
- 33 An island, according to John Donne
- 34 Jump --- the deep end

- 35 Biblical passage
- 36 National health watchdog

Down

- 1 Polling pioneer Elmo ---
- 2 “(If You’re Not in It for Love) I’m --- Here!” (Shania Twain)
- 3 Annoying cocktail of obsolete rum
- 4 Right away
- 5 Tease
- 6 Relating to the study of moving air
- 7 Ballpark figure
- 8 Controversial wear
- 10 Abate
- 13 Monk’s title
- 15 Diamond statistic
- 20 Casino cube
- 21 Beater for mixing mortar with hair



- 22 Unknown
- 23 Leg of lamb
- 25 K
- 26 Tanning material
- 29 Small flat mass of a soft substance
- 31 Burden

Puzzle Solution is on Page 11

NCRGEA Trivia



Play our NCRGEA Trivia game from the 15th through the 30th of each month! You can play by going to our website.
www.ncrgea.com

- ▶ **How to play:** Click on NCRGEA Trivia! Read the trivia question and go find the answer somewhere on our NCRGEA website.
- ▶ **Game period:** Trivia responses will be accepted from the 15th to the 30th of each month. Every month, we will provide a new question. Trivia answers can be found by searching our website: www.ncrgea.com
- ▶ **Winners:** The first 50 members who submit the correct answer will receive a prize. We will mail the prize to you so be sure we have your correct address by completing all the information on the registration form. The trivia game prize changes every month – so try to win them all!

Humana Go365 Rewards

State Health Plan's Humana Medicare Advantage plan members, you can earn rewards by completing eligible healthy activities.

As a member of the State Health Plan Humana Plan, you are automatically enrolled in the Go365 program. Earn rewards you can redeem for gift cards, by completing eligible healthy activities like walking, getting your Annual Wellness Visit, volunteering, or participating in a SilverSneakers' exercise class. Once you've earned at least \$10 in rewards, choose your gift card in the Go365 Mall. Earn \$5 in rewards a month for completing 8 workouts, or \$10 in rewards for completing 16 workouts. Here are three easy ways to track and earn:

- Attend a participating SilverSneakers® Fitness class to earn rewards automatically. Your reward may take up to 45 days to show up in your Go365 account.
- Log your workouts online or use a paper workout tracker to record your exercise and mail it back to us each month to earn your reward.
- Connect a compatible activity tracker to Go365, then log at least 500 steps a day and earn rewards automatically for uploaded device workouts.

To track your activities and redeem rewards, you can visit the Go365 website which can be accessed through your MyHumana account at our.Humana.com/ncshp. After you have signed into your MyHumana account, click “Go365” from your dashboard – it’s that easy! To visit the Go365 Mall to redeem your rewards, just click “Go365 Mall” from the dashboard of your Go365 account, or visit Go365.com/shop. For more information about the Go365 program and Silver-Sneakers please click here.

If you don’t have online access, you can also track your rewards using the Go365 paper trackers. To obtain paper trackers, redeem your rewards, or ask questions about the program, please contact the dedicated North Carolina State Health Plan Humana Group Medicare Customer Care team at 1-888-700-2263 (TTY: 711), Monday – Friday, 8 a.m. – 9 p.m., Eastern time.

Is it time to update your will? How “will” you score on this quiz?

A will is a legal document that takes effect after your death and functions as a blueprint for how you want your property distributed. Having a will in place makes it easier to ensure your final wishes are fully observed. Take this quiz and see if your document is OK as is, or if it’s time to review and make changes.

Questions:

1. **It’s best to review your will annually, whenever there is a change in family structure or a change in the wishes outlined in your current will.**
 True False
2. **If you update your will without a lawyer, it’s invalid.**
 True False
3. **Estate planning experts say the easiest way to update your will after it’s been finalized is to write a new will.**
 True False
4. **Revise your will if your personal net worth increases or decreases.**
 True False
5. **If state laws change, your will is grandfathered into previous laws.**
 True False

Answers:

1. True. These are all good opportunities to ensure your final wishes are observed.
2. False. Your updated will only becomes invalid if you do not have two witnesses to attest to the changes in the latest version.
3. True. Writing a new will is one of the simplest ways to update your final wishes. Once complete, destroy your old will to ensure the most recent copy is a true reflection of your wishes.
4. True. It’s common for your personal net worth to fluctuate. Changes like this could impact how your estate gets divided.
5. False. It’s best to start over with a new will that represents current state laws. Creating a new will isn’t that difficult since you’ve already got one finalized.

August is Make a Will month. Remember that regardless of how many or few assets you own, it’s important the distribution of your wealth is handled the way you choose. There’s no better time to review your current wishes and document any changes you think might be necessary. Find out more about making a will at lgfcu.org/estateplan.

Article provided by Local Government Federal Credit Union, lgfcu.org. The advice provided is for informational purposes only. Contact a legal professional for additional guidance.



Coming in September!!!! NCRGEA Open Enrollment for Your Dental and Vision Plans

Join NCRGEA on Wednesday, September 8 from 2 to 3 p.m. for our live YouTube webinar for our 2022 Dental & Vision Open Enrollment!

Yes, it's almost that time of the year again! How time flies! Join us for our annual group dental and vision plan reviews!

Open Enrollment Dates September 15 through October 25* (NCRGEA)

- September-October **Living Power** issue will contain enrollment forms, benefit summaries
- Four ways to enroll or make changes to your current plans
- Learn how to keep your current coverage in 2022

To register for the September 8 YouTube webinar, go to the ncrgea.com home page

Superior Vision Plan

- Low copays for exams, frames, contact lenses
- Low monthly premiums
- Benefits of in-network providers

Standard Dental Plans (You have choices)

- High benefit or low benefit plans (select the plan that meets your dental needs!)
- Dental plans are administered through the Ameritas Dental Network
- Find out what's covered: In-network and out-of-network
- How to find providers, nominate providers and use estimators

LegalShield and IDShield Plans

Learn how to protect yourself with these two plans! Individual and Family Plans

LegalShield Plans

- Will preparation or updates
- Been overcharged for a repair or paid an unfair bill
- Warranty or defective product
- Received a moving traffic violation

IDShield Plans

- Worried about being a victim of identity theft
- Lost your wallet
- Been pursued by a collection agency

Presenters: Josephine Lanier, NCRGEA Insurance Director
Tom Cheswick, Mark III Employee Benefits, Inc.
Laura Duncan, Standard Dental/Ameritas Representative



* NOTE: NCRGEA's Open Enrollment period may differ from other agencies.



Social Security and Protecting Elders From Scams

By Lisa Wallace, Social Security Public Affairs Specialist in North Carolina

World Elder Abuse Awareness Day is on June 15. On this day, and throughout the month, communities, seniors, caregivers, governments, organizations, and the private sector unite to prevent the mistreatment of and violence against older people.

Social Security imposter scams are widespread across the United States. Scammers use sophisticated tactics to deceive you into providing sensitive information or money. They target everyone – even the elderly – and their tactics continue to evolve.

Most recently, Social Security's Office of the Inspector General (OIG) has received reports of phone scammers creating fake versions of the identification badges most Federal employees use to gain access to Federal buildings. The scammers may text or email photos of the fake badges to convince potential victims of their legitimacy. These badges use government symbols, words, and even names and photos of real people, which are available on government websites or through internet searches.

If you receive a suspicious letter, text, email, or call, hang up or do not respond. You should know how to identify when it's really Social Security. **The Social Security Administration will NEVER:**

- Text or email images of an employee's official government identification.
- Suspend your Social Security number.
- Threaten you with arrest or other legal action unless you immediately pay a fine or fee.
- Require payment by retail gift card, wire transfer, internet currency, or cash by mail.
- Promise a benefit increase or other assistance in exchange for payment.
- Send official letters or reports containing your personal information via email.

We only send text messages if you have opted in to receive texts from us and only in limited situations, including the following:

- When you have subscribed to receive updates and notifications by text.
- As part of our enhanced security when accessing your personal my Social Security account.

If you owe money to us, we will mail you a letter with payment options and appeal rights.

We encourage you to report suspected Social Security imposter scams — and other Social Security fraud — to the OIG website at oig.ssa.gov. You may read our previous Social Security fraud advisories at oig.ssa.gov/newsroom/news-release. Please share this information with your friends and family to help spread awareness about Social Security imposter scams.

Your Hearing Aid Decision Checklist

Consumers today have access to an unprecedented array of hearing aid styles, technology levels and options. This is great news in terms of tailoring a solution to your hearing loss, lifestyle and preferences. However, all these options can overwhelm the average consumer.

Therefore, the selection of hearing aids and hearing aid options must be a collaborative process between you and the hearing care provider. It's also a big reason why you want to work with a provider who thoroughly understands what you need and expect from hearing aids.

A professional hearing evaluation provides a solid foundation for arriving at a customized solution for you and your hearing loss. Other important considerations include:

Manual dexterity — If you have limited use of your fingers due to arthritis or other causes, a larger hearing aid style may be a better choice than a tinier style. This will make it easier to remove, insert and adjust the hearing aids.

Other physical factors — Do you wear glasses? Use oxygen? Do your ears produce excessive wax? These and other physical factors can greatly influence the choice of hearing aid styles and options.

Lifestyle — In general, the more active you are, the more advanced you want your hearing aid technology to be. If you are often in noisy environments, you may need a hearing aid that suppresses background noise while boosting speech sounds. Or, if you spend a lot of time outside, you may benefit from a feature that reduces wind noise.

Cosmetics — All hearing aid manufacturers offer styles that virtually disappear in the ear canal. Even hearing aids worn behind the ear come in sizes and color options that make them practically undetectable, depending on the wearer's hairstyle.

During the hearing evaluation and consultation process, you and your Amplifon

On The Road Again!

2021 TOURS – We're Ready!

FLY TO 2021

NEW ENGLAND FALL FOLIAGE TOUR – Oct. 17-22 Enjoy some of the most breathtaking views in the world on this special fall foliage tour to the White Mountains of New Hampshire, countryside of Vermont, and the Coast of Maine. You will be awed by the spectacular scenery and brilliant array of colors as you travel through New England during fall foliage time. Guided sightseeing tours of Mount Washington Valley, Crawford Notch, and Vermont. Great food, day tours and beautiful views on this tour. 6 DAYS, 5 NIGHTS, 1 RESORT, MEALS & ROUNDTRIP AIR INCLUDED! (pricing \$2398 pp dbl – space is limited)

VIKING CHRISTMAS MARKET RIVER CRUISE – Nov. 29 - Dec. 8 Stroll Europe's enchanting Christmas markets along the beautiful Danube River. Group Pricing Available with Air Promo – Call our office! If you love Christmas, you'll love this!!!

MOTORCOACH TRAVEL 2021

FALL AMISH TOUR – Sept. 29 - Oct. 1, featuring "Queen Esther" performance, Amish In Home Meal, & a special "Chalk Talk" presentation. Includes hotel, most meals, activities, bus \$649 pp – Tour Departs from Raleigh, pick up in Rocky Mount.

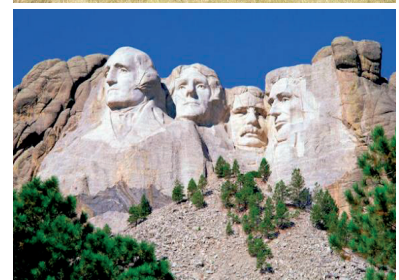
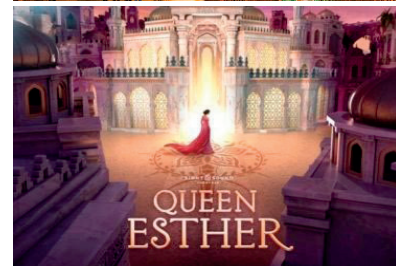
MYRTLE BEACH CHRISTMAS – Nov. 4-6, featuring Pirates Voyage and Carolina Opry Christmas productions, enjoy time to shop and enjoy good eats! Includes hotel, most meals, activities, and bus \$598 pp – Tour Departs from Raleigh, pick up in Dunn.

2022 TOURS - Let's Travel Again!

SARAFI TOUR in KENYA - May 21-30 – ONLY 16 GUESTS! This tour is perfect for the first timers traveling to Africa. Featuring a non-stop flight from USA visiting Nairobi, Samburu, Lake Nakuru, Masai Mara. This tour is 10 days, 7 nights, Includes roundtrip air, hotel, lodges, most meals, transfers, and local guides. \$4699 pp

ALASKA CRUISE ABOARD THE CELEBRITY "SOLSTICE" – June 10-17 Discover the last frontier aboard a premium cruise line. Roundtrip Seattle, Washington. Visiting ports of call: Ketchikan, Juneau, Skagway, and Victoria. Enjoy drinks, gratuities and Wi-Fi and a balcony stateroom \$2100 pp. (We are working on group air and pre-night hotel stay)

NATIONAL PARKS WONDERS – Aug. 14-22 The National Parks Wonders is an explorer tour that takes 9 days taking you from Jackson to Rapid City and through other destinations in North America. VISIT the towering peaks of Grand Teton National Park, Yellowstone National Park, the Buffalo Bill Center of the West in Cody, Devils Tower National Monument, the Black Hills of South Dakota, Crazy Horse Memorial and Mount Rushmore. This tour is with TRAFALGAR, land only pricing is \$3200 pp. (Additional savings for our group and past guests may apply).

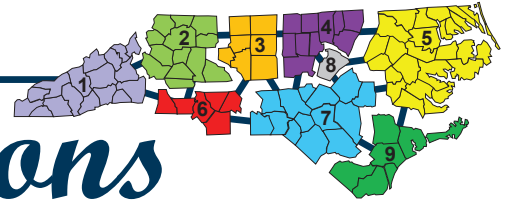


BRITT TRAVEL GROUP

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www.bookwithbritt.com



Districts Connections



Deryl Davis Fulmer, PhD | Community Liaison

My Fellow Retirees,

Now that summer is approaching, we hope you are all taking advantage of the outdoors, walking 250 steps each hour, wearing your masks when necessary, washing your hands often and practicing social distancing. We hope you have received your vaccination so that we can see each other in the very near future. So, my fitness tip is to walk a little. Follow Denise Austin on a supported AARP Interval Walking 10-minute workout.



10-Minute Interval Walking Workout With Denise Austin - Bing video Here's the link: <<https://www.bing.com/search?q=10+minutes+interval+walking+with+Denise+Austin&cvid=680d39c0fcfa4d8db55cc802fce64182&aqs=edge..69i57.9427j0j1&pplt=2083&FORM=ANNAB1&PC=DCTS>> It is a free video just for those over 50! As COVID continues to run its course, it's good to move a little while inside the house. You should get outside too! You will be glad you did for a healthier 2021! Remember to check on a friend or family member and be a Retiree Buddy!

Get to Know the NCRGEA Trivia Game

Trivia is fun to play while learning about the NCRGEA! Keep playing and tell others about it! Go to our website at www.ncrgea.com to participate. The first 50 members to submit correct answers will receive a small prize. At the end of each quarter, we will draw for a \$100 gift card. Each quarterly winner will be featured in a subsequent newsletter. On April 30th, Ruth Bishop became our second \$100 gift card winner. You can read about her on page 11. Congratulations Ruth!! Our next drawing will be held on July 30th and the winner will be featured in our September-October newsletter.

Here are the answers for our May and June Trivia questions.

May Questions: Name three member benefits offered by NCRGEA. Do these benefits require an additional fee/subscription? Answers: There are several optional benefits to choose from including Superior Vision, The Standard Dental, Amplifon Hearing Healthcare Program, AmWINS Medicare Supplemental Plan, ID Shield/Legal Shield, Access Perks, etc. Each program has a monthly or

annual fee.

June Questions: What year did the membership exceed 53,000? What is the current membership of the NCRGEA? Answers: 2003 is the year. 67,000 is the current number of members.

The Tips and Tools for Financial Health in Retirement Webinar

If you missed the webinar with Lee Hopper, financial advisor with Hopper Financials, you can view this important and timely presentation on the NCR-GEA YouTube channel for your convenience. Go there to listen for important tips on how to manage your finances now and in the future. You can find articles and other tips on his website at: hopperfinancialgroup.com. Thank you, Lee Hopper for a great presentation! Feel free to contact Lee or your financial advisor for a more personal evaluation and advice.

A little insight on Broadband and Digital Inclusion in North Carolina: Some 30% of rural North Carolina lacks access to broadband Internet services. During the COVID-19 pandemic, 192,000 of the state's 1.5 million students lacked access to the modern high-speed access they needed to attend state-mandated online courses. Hundreds of thousands of older residents were unable to access vital services such as telemedicine, or communicate with their families during lockdowns. People of all ages in underserved areas struggled to access services they might have needed for work or for e-commerce while under stay-at-home orders.

While COVID-19 may eventually end, the problems will not. The pandemic just exposed how badly this digital divide is negatively impacting communities across the state. Many existing depictions of internet coverage used by the federal government to allocate infrastructure investments are overstated and inaccurate. (Written by Jessica Kozma Proctor, a lobbyist for NCRGEA)

How important is having broadband internet to you? What would it mean for you and to you and your family to have reliable internet services available in your area? If you have comments about this issue, email me at deryl@ncrgea.com. This is a topic of importance and we are committed to advocating for reliable and accessible internet across the state of North Carolina and to close the digital divide! Stay tuned!

Regarding the Surveys that you are receiving...

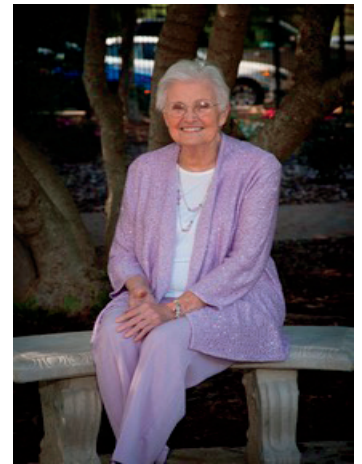
I know that many of you are wondering about the number of surveys that are coming to you from the NCRGEA. As part of our member engagement initiative, it is important to hear from you. One way is through surveying. Your responses are helping us to know your concerns, your preference(s) for how we

contact you and how you want to engage with the NCRGEA. We do not want to over-survey you, however, your responses are very important as we are embracing this new world of technology, along with Identifying more way to connect and keep you informed. Thank you for your participation in all of our efforts.

Stay Safe and Healthy!
Your Retiree Buddy Deryl

Meet Our First Quarter Trivia Winner

I am Ruth Bishop and I'm happy and surprised to win the \$100 gift card. I retired from Forsyth County Schools in 1986 after being there 13 years. I was a teacher's aide, most of the time in kindergarten. I liked working with the children and it was nice in later years to meet grown-up students or their parents and reminisce. After this retirement I had two other jobs which I also enjoyed. I worked several years in reservations for Piedmont Airlines/USAirways and then at Beth's Hallmark in Clemmons. During these years I also volunteered at Samaritan Ministries soup kitchen in Winston-Salem and for Meals-on-Wheels. About two years ago I moved to an independent living community in Winston-Salem. This was a good move for me as I no longer have the responsibility of home maintenance and I have new friends to enjoy planned activities, outings and three meals a day or just sit and rock on the porch and relax! We were somewhat restricted during the pandemic but things are getting better now.



Being a member of NCRGEA and receiving the newsletter keeps me informed about current events that affect seniors; and having reached the ripe old age of 90, my dues are paid. Retirement life is good!



North Carolina Retired Governmental Employees' Association

NEWSLETTER

After Twenty-Five Years ...

As we continue to celebrate our 50th year serving the retirement interests of our local and state government retirees, here are some highlights featured in our 25th Anniversary newsletter published in October 1995.

In those beginning years, the declared purpose of the NCRGEA was “to advance, promote and defend by any lawful means the rights, interests and welfare of retired employees of the State of North Carolina and its political divisions, their dependents and beneficiaries”. Twenty-five years later, the purpose was revised with the addition “...and cooperate with other similar associations and appropriate state and federal agencies to accomplish these objectives.”

In the early days of NCRGEA, many of the leaders came from Wake County and surrounding counties but as our organization grew, leaders joined in from other parts of the state. The recorded number of members at the end of membership year 1971, the first year of recorded organized membership was 1,898.

The first dues were \$5.00 for the original 85 charter members. In 1971 the structured dues ranged from \$1 to \$5 and remained at that level for five years. The structure of dues was set in the beginning at a prorated amount according to the income of each member. The founders felt that those who received more should carry the load of support for the Association and those who received less benefits should pay less. That structure remains in place today.

By July 1972, the organizers had already been involved in lobbying efforts, incorporated the organization, adopted a constitution and bylaws, elected a board of directors and made headway in obtaining members for the new organization.

The first structure of Association leadership was president, secretary, treasurer and directors. The state was divided into districts by 1972 and directors were spread across those districts. In that same year a Legislative Committee was added to this structure being “composed of several members in order that one or more members will more likely have an opportunity to attend the sessions of the General Assembly watching for introduction of legislation or otherwise gain-

ing information for of interest to retired people.

During the early seventies, a great deal of attention was devoted to providing increased benefits to those who had retired in the earlier years at a lower rate of pay. These efforts were successful and benefit increases were given at a prorated rate for some years, rather than an across-the-board percentage increase.

The early Association involved itself in other issues affecting retirees such as the Homestead Exemption issue, credit for military service, repayment of withdrawn contributions, credit for work outside North Carolina as well as the issue of disability retirement.

In June 1973, C.P. "Pink" Deyton became the Association's first part-time executive secretary. Mr. Deyton took part in the formation of NCRGEA from the beginning. He had retired from the Teachers and State Employees' Retirement System so he brought much expertise about the workings of the system to the Association's early development.

In 1974, the Association office operation moved into office space at 715 W. Johnson Street and remained at that address until 1993.

In 1975, Mr. Deyton stepped down from the position of executive secretary and was replaced by Selby E. Stokes who served in that capacity until 1983. Also in 1975, Ernest McCracken joined the office staff as a consultant. Dues were increased to a range of \$3 to \$10 per year beginning in 1976.

During these early years the Association continued to be successful with the legislature in obtaining benefit enhancements for retirees. Membership continued to grow so that by 1976 membership totaled 5,329.

Even while working constantly with the legislature and retirement systems during these early years, the leaders of the Association were constantly looking for ways to obtain more members. They were very much aware that the organization's strength came from its membership, even as it does today. The need to update the operation on a continuing basis was a goal of the board and staff of the Association.

A big milestone for the Association's leaders and members was reached in 1978 when the legislature approved the payment of health insurance for state retirees. Significant cost-of-living increases were obtained during these years and in 1980 another prorated increase was given, with those retiring before 1963 receiving a higher benefit than those retired after that year.

During membership recruitment activities in the early 80s, the idea of local chapters arose. Through the work of "Pink" Deyton, the Association's first local chapter was begun in Butner, and is still active in 2021. Since that time three

more have been formed in Morehead City, Wilmington, and Nashville.

At the death of Ernest McCracken in 1981 the Association leadership decided to secure a full-time executive director for NCRGEA. In 1982 John Rice joined the Association in that position. Membership continued to grow steadily. Computer were on the scene and were now affordable to NCRGEA. By 1985, the membership records were computerized which gave the association the ability to automate mailings to all retirees. In 1985, membership increased by 60 percent and by that time the office was a full-time operation with a staff of three.

Membership continued to increase at a health rate during 1986, 1987 and 1988.

With the added revenue growth in membership brought, other benefit in addition to lobbying, could be made available to the association's membership.

A newsletter to the membership was begin in 1984 and had grown to a quarterly publication, ***Living Power***, in 1995.

In 1985 District Meetings were started giving each member the opportunity to attend an informative meeting in their local area, where they would be given valuable information and enjoy fellowship and a complimentary lunch.

Beginning with \$1,000 coverage, an accidental death & dismemberment benefit (AD&D) was provided each member in July 1986. This coverage has increased over the years until its present value of \$10,000.

In 1989, the Association began providing each member who reaches his/her 90th birthday a free lifetime membership. At the beginning of 1995, there were 950 "free lifetime members". Today, there are 3,044 free lifetime members.

After John Rice's retirement in December 1990, Leigh Hammond joined NCRGEA as executive director. Feeling the need for the Association to have its own facility the board of directors began that process in 1992 and NCRGEA occupied its own building in March 1993 at 528 Wade Avenue in Raleigh, where our offices are still located today.

In 1995, membership was at the 40,000 mark with a potential membership of well over 100,000.

Over the years many, many people have volunteered their time, talents and energy to the organization and operation of NCRGEA. Many of the early leaders have been mentioned in this article, but the space does not permit including everyone who made a contribution.

At this, our fiftieth-year mark, it is appropriate to look back and recognize the foresight and work of those who helped form NCRGEA through the years. Much has been accomplished over the years to raise the benefits of retirees by those who have been a part of NCRGEA, leaders and members alike. Dr.

Charles Carroll may have said it best when he was asked in 1990 about NCR-GEA's beginning. Quoting Dr. Carroll, "My retirement benefit has more than doubled since the Association was started. I feel the work of the Association is largely responsible for this increased benefit by its work with the General Assembly, the retirement system and other portions of state government on behalf of all retirees."

And though it all started in 1970; however, there's still much work to be done. This is just a peek at our first twenty-five-years. Wait until our next issue to learn more NCRGEA history.



Check out NCRGEA's YouTube Channel. You can also view our videos through our website www.ncrgea.com or you can go to www.YouTube.com and search NCRGEA. To make comments during future live webinars, you will need to subscribe on the YouTube site. (It's free!)

Retiree Pay Dates

(Dates pension checks are direct deposited or date checks are mailed.) Be sure to keep the NC Retirement Systems informed of your current mailing address. Call 877-627-3287 for all questions about your retirement check or deductions.

July 23, 2021

August 25, 2021

September 24, 2021

October 25, 2021

November 24, 2021

December 22, 2021



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COVID-19 Funeral Assistance through FEMA



How to Apply

COVID-19 Funeral Assistance Line Number

Applications begin on **April 12, 2021** | **844-684-6333** | TTY: **800-462-7585**

Hours of Operation: Monday – Friday 9 a.m. to 9 p.m. Eastern Time

Call this dedicated toll-free phone number to get a COVID-19 Funeral Assistance application completed with help from FEMA's representatives. Multilingual services will be available.

Get answers to frequently asked questions about the application process on our Funeral Assistance FAQ page:

<https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance/faq>

If you use a relay service, such as your videophone, Innocaption or CapTel, please provide your specific number assigned to that service. It is important that FEMA is able to contact you, and you should be aware phone calls from FEMA may come from an unidentified number.

Fraud Alert: FEMA has received reports of scammers reaching out to people offering to register them for funeral assistance. **FEMA has not sent any such notifications and does not contact people before they register for assistance.**

Who is Eligible?

To be eligible for funeral assistance, you must meet these conditions:

- The death must have occurred in the United States, including the U.S. territories, and the District of Columbia.
- The death certificate must indicate the death was attributed to COVID-19.
- The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020.
- There is no requirement for the deceased person to have been a U.S. citizen, non-citizen national, or qualified alien.

If you had COVID-19 funeral expenses, we encourage you to keep and gather documentation. Types of information should include:

- **An official death certificate** that attributes the death directly or indirectly to COVID-19 and shows that the death occurred in the United States, including the U.S. territories, and the District of Columbia.
- **Funeral expenses documents** (receipts, funeral home contract, etc.) that includes the applicant's name, the deceased person's name, the amount of funeral expenses, and the dates the funeral expenses happened.
- **Proof of funds received from other sources** specifically for use toward funeral costs. We are not able to duplicate benefits received from burial or funeral insurance, financial assistance received from voluntary agencies, government agencies, or other sources.

How Funds are Received

If you are eligible for funeral assistance, you will receive a check by mail, or funds by direct deposit, depending on which option you choose when you apply for assistance.

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- ① Go to: ncrgeafree.accessperks.com
- ② Click on **SIGN UP** and enter registration code **RETIRED**; enter your name, email address, set up a password and click signup.

That is it! Once you hit enter, you will be returned to the screen where coupons and vendors are made available to you. If you want more choices and deeper discounts, upgrade to the Premium Access Perks.

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Includes entertainment, travel, fitness, and other venues not included in the free program. You will also reap deeper discounts with the Premium Access Perks Program. **THIS PROGRAM COSTS \$18.00 PER YEAR**, and you can enroll by going to our website www.ncrgea.com, **select benefits, Access Perks Program, and then CLICK HERE TO ENROLL**. Or complete the form below, and mail to us with your payment. Once your enrollment is received, it will take approximately two days for your account to be live.

PREMIUM ACCESS PERKS ENROLLMENT

Prefer to mail payment: *(Please Print)*

Name _____

Mailing address _____

Email _____ Phone _____

Mail check for \$18.00 payable to NCRGEA to 528 Wade Avenue, Raleigh, NC 27605

Enrollment questions, please contact NCRGEA at 800-356-1190

Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees when the legislature is in session. You can sign up to receive NCRGEA Legislative updates by email!

- Go to www.ncrgea.com.
- Click on: **Sign-up to Receive NCRGEA Communications Electronically!**

IMPORTANT PHONE NUMBERS

NCRGEA	1-800-356-1190
In Raleigh Area	919-834-4652
The Standard	1-800-547-9515
Superior Vision	1-800-507-3800
NC Retirement Systems.....	1-877-627-3287
Seniors' Health Insurance Information Program	1-855-408-1212
In Raleigh Area	919-807-6900
NC State Health Plan	1-919-814-4400
Blue Cross/Blue Shield.....	1-888-234-2416
Amplifon Hearing Health Program	1-877-806-7054
Humana	1-888-700-2263
Social Security Administration	1-800-772-1213
State Employees' Credit Union	1-888-732-8562
Local Government Federal Credit Union	1-800-344-4846
NC Total Retirement Plans 401K/457 Plans	1-866-627-5267
Britt Travel Group	919-889-4900

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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