

# 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 5

September–October 2021

## President's Message

Dear friends,

Here we go again! We are fired up about the upcoming year still working for a COLA as I write this letter in July, driving our strategic plan and restarting our district meetings with some new twists! We will hold nine district meetings in Districts 1, 2 and 6 in September. Let's fill the house at each meeting; it will be great to see our fellow retirees and eat that great food Donna always arranges. This year, you can participate virtually during several district meetings from our website regardless of where you live. (The virtual meetings schedule will be posted on [www.ncrgea.com](http://www.ncrgea.com) soon.) You can get all the information we share at the district meetings while at home (except for the great food — sorry.) Yes, we learned a lot from the pandemic; we have expanded our services virtually and we are just beginning!

### DENTAL AND VISION OPEN ENROLLMENT

Whatever you do, pay attention to information in this newsletter about open enrollment period for NCRGEA's dental, vision and other services. And don't miss the deadlines. For enrollment assistance, refer to page 6 or go to [www.ncrgea.com](http://www.ncrgea.com). There is plenty of help available to you as you study our plans.

### JUST A CHECK-UP

In my last letter, I asked everyone to pitch in to help NCRGEA help all our members. So were you able to:

1. Call a few friends to recruit new members? We want 100,000 members!!
2. Make plans to attend a district meeting in person or virtually?
3. Speak up for public servants with your friends? Remember people don't want to spend money for government workers pensions and COLAs if they don't appreciate our government services!
4. Go to our website weekly for information and advocacy coaching?
5. Find out about community advisory boards (CABs) being

### NCRGEA Board of Directors

#### Officers

V. Vann Langston, Raleigh,  
President (Dist. 8)  
Martha Sue Hall, Albemarle,  
Vice President (Dist. 6)  
Michael R. Taylor, Emerald Isle,  
Secretary/Treasurer (Dist. 9)  
Linda S. Suggs, Morrisville,  
Past President (Dist. 8)  
Richard Rogers, Executive Director

#### District Directors

##### District 1

Robert (Bob) E. Shepherd, Asheville

##### District 2

Cecil E. Wood, Wilkesboro  
J. Thomas Lundy, Hickory

##### District 3

Ben L. Neal, Clemmons  
Bobby Burluson, King

##### District 4

Alice L. Bordsen, Mebane  
Alan C. Roberts, Durham

##### District 5

Tony E. Perry, Camden  
Karl E. Sanders, Rocky Mount

##### District 6

Jerry Pinkard, Charlotte  
Libby Snuggs McAteer, Gastonia

##### District 7

N. Frank Lewis, Lillington  
Mary Kay James, Goldsboro

##### District 8

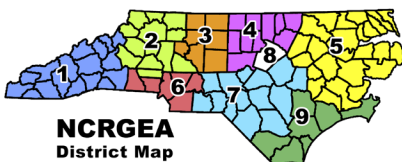
Suzanne P. Merrill, Raleigh

##### District 9

Melissa E. Bartlett, Carolina Beach

#### At-Large Director

Calvin Dobbins, Raleigh



NCRGEA  
District Map

Continued on Page 2

formed in your area and join?

6. Contact your legislators to advocate for a COLA?

Hopefully you were able to help in recent months as we worked to grow and to serve our members even better. There is power in numbers!! Will you help? Often you will find a prompt in an email from Richard Rogers or on our website about what to say to legislators. When you speak with a legislator about our issues, be sure to let Richard know what they say. That information helps us know how to work better with your legislator to achieve our goals. And, we catch more flies with honey than with vinegar; that's true of our conversations with legislators as well.

**ROBOCALLS AND OTHER FORMS OF ELDER ABUSE**

Last issue we wrote about efforts by the NC Attorney General's Office and US House of Representative Deborah Ross to clamp down on these calls. More has been done since then to slow these calls.

1. Representative Ross and her staff are focused on this issue at the federal level. By the time you read this letter, Rep. Ross will have introduced a bipartisan bill entitled "Do Not Call Act" doubles the penalty for violators. More details coming soon.
2. NC Attorney General Josh Stein recently led several efforts to encourage a nationwide ef-

fort to investigate phone companies that allow these robocalls. His staff conducted training for Attorney Generals from many states so they can prosecute these offenders.

3. Our Attorney General is currently in litigation with the man responsible for "auto warranty" calls we all get regularly. The AG's Consumer Affairs office is dedicated to fighting Financial and Elder Fraud and also handles issues related to robocalls and other fraudulent activities. They work with the FCC and Social Security Administration to reduce the very common scams where scammers try to get into your Social Security account.

While the calls are irritating, it is **devastating** when they get into your lifetime savings or your debit or credit card accounts. All our professionals defending us against these robocalls and scams have two cardinal rules: 1. Never give out any account numbers or other personal information by phone or email. 2. If it seems too good to be true, **it is!**

One of my favorite comedians has a great phrase, "**Git 'er done**" This year all of us members and our staff plan to do just that: "**Git 'er done!**"

Thanks for what you all did during your careers and for your support of NCRGEA.

Vann Langston,  
NCRGEA President

**IN THIS ISSUE**

President's Message .....	<a href="#">1</a>	Superior Vision Benefits Summary.....	<a href="#">10</a>
NCRGEA Board of Directors .....	<a href="#">1</a>	LegalShield Application.....	<a href="#">11</a>
Dental and Vision Open Enrollment Webinar .....	<a href="#">3</a>	LegalShield/ID Shield Plans Information .....	<a href="#">12</a>
2021 NCRGEA Fall District Meetings are Back!.....	<a href="#">4</a>	Districts Connections.....	<a href="#">13</a>
Crossword Puzzle .....	<a href="#">5</a>	NCRGEA Trivia.....	<a href="#">14</a>
Gift a "Roth" to the Children in Your Life .....	<a href="#">5</a>	Get Moving with Silver Sneakers .....	<a href="#">14</a>
NCRGEA's Open Enrollment is Here!.....	<a href="#">6</a>	What Your Net Worth Means in Retirement.....	<a href="#">15</a>
4 Ways to Enroll in Open Enrollment.....	<a href="#">6</a>	Retiree Pay Dates.....	<a href="#">15</a>
Standard Dental Enrollment & Change Form .....	<a href="#">7</a>	Puzzle Solution.....	<a href="#">15</a>
Is My Coverage Different if I Go Out of Network? .....	<a href="#">8</a>	Sign Up for Government Relations Updates .....	<a href="#">16</a>
Superior Vision Enrollment & Change Form .....	<a href="#">9</a>	IMPORTANT PHONE NUMBERS.....	<a href="#">16</a>

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

Editor: Richard E. Rogers, Jr.  
Managing Editor: Donna K. Riggs

For address changes, suggestions or comments, please contact:  
NCRGEA • 528 Wade Avenue • Raleigh, NC 27605  
919.834.4652 • 1.800.356.1190 • [www.ncrgea.com](http://www.ncrgea.com)

To receive **Living Power** newsletter electronically, please send an email to [info@ncrgea.com](mailto:info@ncrgea.com) and include your full name and the city where you live.

# September 8th from 2 to 3 p.m. REGISTER NOW! NCRGEA Open Enrollment for Your Dental and Vision Plans

Join NCRGEA on Wednesday, September 8th 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 8th live YouTube webinar, go to the [ncrgea.com](http://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

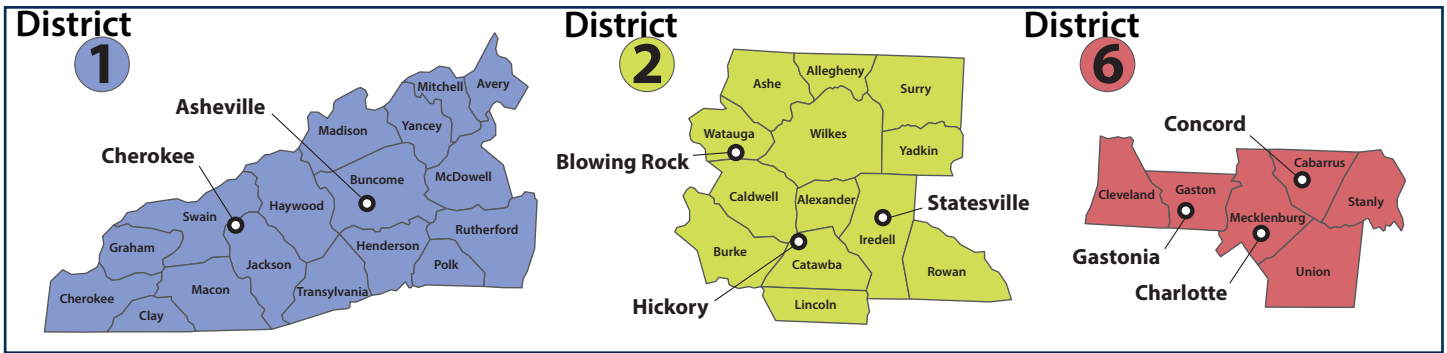
- Worried about being a victim of identity theft
- Lost your wallet
- Been pursued by a collection agency

**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.





# 2021 NCRGEA Fall District Meetings are Back!!!

In September, we will continue our district meetings across the state! We have combined three districts to catch up from not being able to hold meetings in 2020 or early 2021.

If you live in Districts 1, 2 or 6, invitations were mailed in late July. If you did not receive one (address change reasons, etc.) go to our website [and register: www.ncrgea.com](http://www.ncrgea.com), or call the NCRGEA office to correct your mailing address 1-800-356-1190.

Any NCRGEA member in these districts can attend at no cost and can also bring a guest, whether your spouse, caregiver, friend or fellow retiree, but **you must register in advance.**

Come hear about NCRGEA's strategic planning initiative and how we plan to come to your community to meet your retiree needs and interests! Our program will also feature representatives from the Seniors' Health Insurance

Information Program (SHIIP), NC Retirement Systems, NC State Health Plan of North Carolina, and other retiree-focused agencies to give you the latest information on your retirement benefits, health insurance and answer your questions. **Breakout sessions (one for local governmental retirees and one for state retirees) will be held to discuss health insurance and Medicare options.**

### Schedule

9:00 a.m.	Registration Opens/ Coffee and Danish (Visit our exhibitors!)
10:00 a.m.	Meeting and Presentations begin
12:30 p.m.	Lunch
1:30 p.m.	Seniors' Health Insurance Information Program
2:00 p.m.	Door Prizes — Meeting adjourns

**COVID SAFETY:** Lunches will be served as buffet and served by facility staff. Please bring a mask to wear to the buffet line. **If you have NOT been fully vaccinated for COVID-19, please wear a mask at all times except when eating or drinking.** Tables will be spaced apart and reduced seating at each table. Thank you for helping keep everyone safe.

Tuesday, September 14, 2021 BLOWING ROCK	Meadowbrook Inn, 711 Main Street, Blowing Rock, NC 28605 <i>For NCRGEA Members who reside in Avery, Caldwell, Watauga counties</i>
Wednesday, September 15, 2021 STATESVILLE	Statesville Civic Center, 300 South Center Drive, Statesville, NC 28677 <i>For NCRGEA Members who reside in Iredell and Rowan counties</i>
Thursday, September 16, 2021 HICKORY	Hickory Metro Convention Center, 1960 13th Avenue Dr SE, Hickory, NC 28602 <i>For NCRGEA Members who reside in Alexander, Burke, Catawba and Lincoln counties</i>
Monday, September 20, 2021 CONCORD	Cabarrus Arena & Event Center, 4751 NC Highway 49 North, Concord, NC 28025 <i>For NCRGEA Members who reside in Cabarrus, Stanly, and Union counties</i>
Tuesday, September 21, 2021 GASTONIA	Gastonia Civic Center, 135 Dr. Martin Luther King Jr. Way, Gastonia, NC 28052 <i>For NCRGEA Members who reside in Cleveland, Gaston and nearby South Carolina counties</i>
Monday, September 27, 2021 CHARLOTTE (Choose 1 Charlotte Date)	Hilton University Charlotte, 8629 JM Keynes Drive, Charlotte, NC 28202 <i>For NCRGEA Members who reside in Mecklenburg County and nearby South Carolina counties</i>
Tuesday, September 28, 2021 CHARLOTTE (Choose 1 Charlotte Date)	Hilton University Charlotte, 8629 JM Keynes Drive, Charlotte, NC 28202 <i>For NCRGEA Members who reside in Mecklenburg County and nearby South Carolina counties</i>
Thursday, September 30, 2021 CHEROKEE	Harrah's Hotel, 777 Casino Drive, Cherokee, NC 28719 <i>For NCRGEA Members who reside in Cherokee, Clay, Graham, Haywood, Jackson, Macon and Swain counties</i>
Friday, October 1, 2021 ASHEVILLE	Crowne Plaza Resort, One Resort Plaza, Asheville, NC 28806 <i>For NCRGEA Members who reside in Buncombe, Madison, McDowell, Mitchell and Yancey counties</i>

## Crossword Puzzle

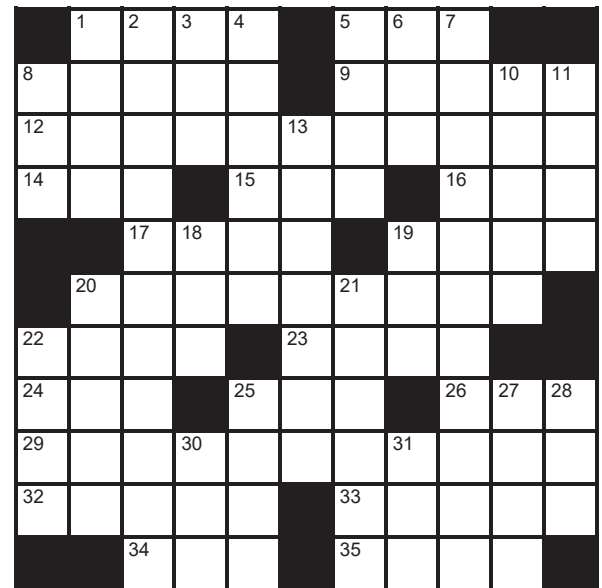
### Across

- 1 Scores, in cribbage  
 5 "The Sweetheart of Sigma ---"  
 8 Last President of Czechoslovakia  
 9 Burroughs' was naked  
 12 Primary  
 14 "So many ---, so little time" (Mae West)  
 15 Upper limit  
 16 Carpet fuzz  
 17 Copycat  
 19 Sand ridge  
 20 Fellow student  
 22 Kind of egg drink  
 23 --- Christian Andersen, fairy tale writer  
 24 One third of an ellipsis  
 25 Lisa Simpson's instrument  
 26 Dance  
 29 Bright

- 32 Played by Yo-Yo Ma  
 33 Island with two small neighbors, Gozo and Comino  
 34 Beat recording?  
 35 Unaccompanied

### Down

- 1 Skin  
 2 In any way  
 3 Coagulate  
 4 Pizza portions  
 5 Cut out  
 6 Barbarian  
 7 Where to find a kernel  
 8 Concentration measure  
 10 Marsh bird  
 11 Promotional hoopla  
 13 Dillon or Earp  
 18 Mush  
 19 Karate proficiency measure  
 20 Exact duplicate



- 21 Axioms  
 22 Financial stability org.  
 25 Peg away  
 27 Upon  
 28 School group  
 30 Antlered animal  
 31 Congressional spending watchdog

[Puzzle Solution is on Page 15](#)

## Gift a "Roth" to the Children in Your Life

Looking for a unique gift for the children in your life? Consider giving them a present for their future — a Roth IRA. It's important to teach young people the benefits of saving, and it's never too soon to start saving for the years ahead!

To be eligible to open an IRA, the account owner (the child) must have earned income. Typically, even income earned by children providing services such as babysitting and lawn care to family, friends, or neighbors qualifies for contribution purposes. You can gift the child the contribution up to the earned income amount (subject to the annual contribution limits set by the IRS) to start the account.

If you are a member, an insured deposit Roth IRA\* can be opened at State Employees' Credit Union (SECU) with as little as \$25. Credit Union Investment Services, our investment advisory subsidiary, offers Roth IRAs for a minimum initial investment of \$250. Deposits can be made by parents, grandparents, or others for the 2021 tax year until April 15, 2022. However, the child's income must be earned in 2021, so encourage youngsters to break

out their entrepreneurial skills before the end of the year!

A contribution to a child's future makes a wonderful gift for any occasion! [Contact your local SECU branch](#) to open an account today!

\*Federally insured by NCUA.

Investment advisory services offered to North Carolina residents through Credit Union Investment Services. Securities offered through SECU Brokerage Services. Member FINRA, SIPC. Securities products are not Credit Union deposits. They are not obligations of or guaranteed by a credit union or its affiliates. They are not insured by the NCUA or any federal government agency. Securities products involve investment risks, including possible loss of principal. Investment representatives are also Credit Union employees, who may accept deposits.

*Article provided by State Employees' Credit Union.*





# NCRGEA's Open Enrollment is here!

## September 15–October 25, 2021

NCRGEA is happy to offer you an opportunity to enroll in our Dental, Vision and Legal services plans.

As NCRGEA members, you will be able to enroll in dental coverage with Standard Insurance which uses the Ameritas network of providers, vision coverage through Superior Vision, and legal services through LegalShield/ID Shield.

New members and new retirees who retired in the past year will receive an enrollment booklet by mail. NCRGEA members who currently have Standard dental and/or Superior Vision coverage will receive a letter and change forms (if you are interested in making any change to your current coverage with NCRGEA).

All other members can use the forms included in this issue. For your convenience, listed below are the other ways you may enroll for the dental, vision and legal products. If you are an Optional Retirement Plan (ORP) retiree or spouse beneficiary who does not receive a monthly retirement check, you should contact the NCRGEA office for additional enrollment forms and information at 1-800-356-1190.

**Remember: NO ACTION IS REQUIRED if you are currently enrolled in these plans and do not want to make any changes.**

Be sure to hold on to these instructions and enroll September 15–October 25, 2021!

## 4 Ways to Enroll

### ONLINE

You can enroll securely online using Mark III Employee Benefits/AFLAC enrollment portal at [markiiieb.com/enroll](http://markiiieb.com/enroll).

1. To enroll, you will need your **Member ID Number** and a **temporary PIN number**.
2. **Your Member ID number is printed above the barcode on the last page of this newsletter.** If you do not have a member ID, call 833-444-5220 for assistance.
3. Your **temporary PIN** is the **combination of the first initial of your first name, first initial of your last name, and the last 4 numbers of your Member ID.**
4. Use this information to log in, then follow the directions on the AFLAC enrollment site. (NCRGEA uses the AFLAC enrollment platform for our online benefit enrollments.)

### PHONE

Call the Mark III Call Center line 8a.m.–5p.m. Monday–Friday to enroll by phone at 833-444-5220. A licensed benefits counselor will assist with your enrollment choices or changes to your benefits. If you have any questions during your enrollment, call 833-444-5220.

You can also set up an appointment for a Benefits counselor to call you to assist you in enrolling by phone. To request a call back you must go to the NCRGEA website [www.ncrgea.com](http://www.ncrgea.com). Click on **SCHEDULE AN APPOINTMENT** and select the day and time that works best for you. (During busy times, calls may be returned within 15–20 minutes of your selected appointment.)

### ONLINE FORM SUBMISSION

Complete your enrollment online through the NCRGEA website [www.ncrgea.com](http://www.ncrgea.com). Once on the website, click on 2021 OPEN ENROLLMENT, use the **Fill Online Form** button. (No log-in or account set up required). If you have questions during your enrollment, call 833-444-5220.

### MAIL OR FAX

To enroll by mail or fax, download and print the enrollment form and mail to: NCRGEA, 528 Wade Avenue, Raleigh, NC 27605, or fax to NCRGEA at 919-834-4622.

# Enrollment and Change Form for NCRGEA The Standard Insurance Company Group Dental Coverage



Group Name: **NORTH CAROLINA RETIRED GOVERNMENTAL EMPLOYEES' ASSOCIATION**

Group Number: **160-758158**



## 4 ways to enroll

1. Online Self Enrollment Portal at [markiiiieb.com/enroll](http://markiiiieb.com/enroll)
2. Call Center Enrollment with Mark III Employee Benefits toll-free 833-444-5220
3. Online Form Submission through the NCRGEA Website [www.ncrgea.com](http://www.ncrgea.com)
4. Mail application to NCRGEA, 528 Wade Ave, Raleigh, NC 27605, or fax application to 919-834-4622

**Please complete all information to enroll, make changes, or terminate.**

**Member ID #** \_\_\_\_\_

**Member Name:** \_\_\_\_\_  
(Last) (First) (Middle Initial)

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

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_

**Date of Birth:** Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**Land Line Phone (Include Area Code):** \_\_\_\_\_

**Cell Phone (Include Area Code):** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

### To ENROLL or CHANGE plan, select:

#### Member Only Coverage

High Plan \$47.76/mo.  Low Plan \$36.12/mo.

#### Member and Child(ren)\*

High Plan \$74.40/mo.  Low Plan \$70.56/mo.

#### Member and Associate \*\*

High Plan \$95.52/mo.  Low Plan \$72.24/mo.

#### Member and Spouse

High Plan \$107.48/mo.  Low Plan \$86.56/mo.

#### Member and Spouse and Child(ren)\*

High Plan \$133.68/mo.  Low Plan \$119.96/mo.

\* (Children may be covered until their 26th birthday, unless disabled)

\*\* (Associate is a dues paying spouse of an active NCRGEA Member)

To ADD or DROP dependents, change plan level, or terminate coverage, fill out this section and circle ADD or DROP:

Spouse Name: \_\_\_\_\_ M / F Date of Birth \_\_\_\_\_ ADD/DROP

Child Name: \_\_\_\_\_ M / F Date of Birth \_\_\_\_\_ ADD/DROP

Child Name: \_\_\_\_\_ M / F Date of Birth \_\_\_\_\_ ADD/DROP

Child Name: \_\_\_\_\_ M / F Date of Birth \_\_\_\_\_ ADD/DROP

Changes in Dependent Coverage will be effective: \_\_\_\_\_

**Terminate my dental coverage**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_  
Your signature is required for changes.

## PAYROLL DEDUCTION AUTHORIZATION:

**I received and read** a copy of the NCRGEA's current description of the group dental plan insured and administered by The Standard Insurance Company. If I qualify for payroll deduction, I agree to remain in the NCRGEA Dental Plan until the end of the calendar year. By signing below, I declare that all the information given in this enrollment form is true and complete to the best of my knowledge and belief. **I hereby authorize the North Carolina Retirement System to deduct from my retirement check my membership dues and/or my monthly dental plan premium indicated above. When NCRGEA membership dues have been paid for the current year, my dues deduction will begin the month before the scheduled renewal date.** This authorization applies to such coverage until I rescind it in writing.

My annual dues are:  \$15.00 (\$1.25 monthly)  \$25.00 (\$2.09 monthly)  \$40.00 (\$3.34 monthly)

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

ECF-D-02-N

Tear Along Dotted Line

# Your Dental Plan Options



We offer a High and Low plan to fit your personal needs.  
You may visit [any dentist](#) you choose!

High Plan		Low Plan	
<b>\$2,000 Annual Maximum</b> All Procedures		<b>\$1,000 Annual Maximum</b> Preventive Procedures do not reduce this maximum*	
<b>No Deductible</b>		<b>\$25 Deductible (waived for Preventive Procedures)</b>	
Preventive – Covered at <b>100%</b>		Preventive – Covered at <b>100%</b>	
Oral Exams & Cleanings – 2 per calendar year		Oral Exams & Cleanings – 2 per calendar year	
Topical Fluoride Application – 1 per calendar year (Adult & Child)		Topical Fluoride Application – 1 per calendar year (Child only)	
Bitewing X-rays - 1 set per calendar year		Bitewing X-rays - 1 set per calendar year	
Full Mouth X-rays – 1 per 60 months		Full Mouth X-rays – 1 per 60 months	
Palliative (Emergency Treatment)		Palliative (Emergency Treatment)	
Oral Cancer Screening		Oral Cancer Screening – <b>NOT COVERED</b>	
Basic – Covered at <b>60%</b>		Basic – Covered at <b>50%</b>	
Fillings – Amalgam & Resin		Fillings – Amalgam & Resin	
Periodontal Services (gingivectomy, gingivoplasty, osseous surgery, scaling, and root planing)		Periodontal Services (gingivectomy, gingivoplasty, osseous surgery, scaling, and root planing)	
Periodontal Maintenance after Therapy – <b>4 per year</b> (less number of cleanings received)		Periodontal Maintenance after Therapy – <b>2 per year</b> (less number of cleanings received)	
Periodontal Surgery		Periodontal Surgery	
Simple & Surgical Extractions/Oral Surgery		Simple & Surgical Extractions/Oral Surgery	
Endodontics/Root Canals		Endodontics/Root Canals	
General Anesthesia		General Anesthesia	
Consultations		Consultations	
Denture Repair			
Major – Covered at <b>50%</b>		Major – Covered at <b>50%</b>	
Bridges & Dentures– Replace once every 5 years		Bridges & Dentures – Replace once every 5 years	
Denture Relining, Rebasing & Adjustments		Denture Repair, Relining, Rebasing & Adjustments	
Tissue Conditioning		Tissue Conditioning	
Crowns – 1 per tooth every 5 years		Crowns – 1 per tooth every 5 years	
Implants**		Implants – <b>NOT COVERED</b>	
Monthly Rates	High Plan	Low Plan	
Member Only	\$ 47.76	\$ 36.12	
Member & Child(ren)	\$ 74.40	\$ 70.56	
Member & Associate ***	\$ 95.52	\$ 72.24	
Member & Spouse	\$ 107.48	\$ 86.56	
Member, Spouse & Child(ren)	\$ 133.68	\$ 119.96	

\* This means you can have 2 cleanings and exams and still have \$1000 left for any Basic or Major procedures. (Low plan only)

\*\* Initial replacement of a tooth is only covered if tooth was extracted while you were covered by NCRGEA dental plan.

\*\*\* Associate is a dues-paying spouse of an active NCRGEA Member.

*This highlight sheet contains a sample listing of procedures. See your dental certificate for a full listing of procedures, frequencies, and exclusions.*



## Is my coverage different if I go out of network?

Your plan pays the same co-insurance in or out of network.

If you visit an out of network provider, we will reimburse up to a ceiling called “Usual & Customary” (U&C). This ceiling is high enough for 90% of dentist’s normal fees to fall within it. The U&C is updated each year and is specific to the dentist’s zip code. If your dentist charges more than the U&C, you pay the overage. If you visit an IN-network provider, the dentist will reduce their normal fees for you. So, while your coverage is the same, you will save money going in network.

For example:

- A typical root canal in Raleigh costs between \$1,332 and \$1,485.
- Our U&C ceiling is \$1,537.
- An in-network provider only charges \$822!



Let’s look at an example comparing a year’s worth of claims at an in-network dentist vs an out of network dentist:

### Sample Claims Comparisons (High Plan)

	At an IN network provider						At an OUT of network provider					
	Dentist's Coverage	Normal Charge	Allowed Charge	Dentist Discount	Insurance Pays	Member OOP	Dentist's Coverage	Normal Charge	Allowed Charge	Dentist Discount	Insurance Pays	Member OOP
D120 Exam (x2)	100%	\$ 135	\$ 72	\$ 63	\$ 72	\$ -	100%	\$ 135	\$ 135	\$ -	\$ 135	\$ -
D1110 Cleaning (x2)	100%	\$ 226	\$ 146	\$ 80	\$ 146	\$ -	100%	\$ 226	\$ 226	\$ -	\$ 226	\$ -
D272 Bitewing X-ray (x2)	100%	\$ 127	\$ 62	\$ 65	\$ 62	\$ -	100%	\$ 127	\$ 127	\$ -	\$ 127	\$ -
D2140 Filling	60%	\$ 176	\$ 94	\$ 82	\$ 56	\$ 38	60%	\$ 176	\$ 176	\$ -	\$ 105	\$ 70
D3330 Root canal	60%	\$1,409	\$ 822	\$ 587	\$ 493	\$ 329	60%	\$1,409	\$1,409	\$ -	\$ 845	\$ 563
D2752 Crown	50%	\$1,339	\$ 785	\$ 554	\$ 393	\$ 393	50%	\$1,339	\$1,339	\$ -	\$ 669	\$ 669
<b>Total</b>		<b>\$3,411</b>	<b>\$1,981</b>	<b>\$1,430</b>	<b>\$1,222</b>	<b>\$ 759</b>		<b>\$3,411</b>	<b>\$3,411</b>	<b>\$ -</b>	<b>\$2,108</b>	<b>\$1,303</b>
				<b>\$ 0</b>							<b>\$2,000</b>	<b>\$1,411</b>
			<b>You saved 42% from the dentist's discounts!!</b>					<b>You exceeded your Annual Max.</b>				
			Annual Maximum Remaining:			\$778		Charges are within U&C				
			Annual Maximum Remaining:					Annual Maximum Remaining:				\$0

\*Figures rounded to the nearest dollar

These examples show the same procedures, paid at the same coinsurance. The member’s out of pocket was almost HALF when going in network AND there is maximum left over for additional procedures.

### Sample fees for Raleigh, NC as of Jan 2021

\* The MAC amounts represent the Maximum Allowable Charge for providers within the AMERITAS Managed Network. Allowances may vary for provider panels leased by Ameritas.

ADA Code	Description	In-Network MAC*	Average cost range	U&C ceiling
D120	Exam	\$36	\$63 to \$72	\$75
D1110	Cleaning	\$73	\$106 to \$120	\$125
D272	Bitewing X-ray	\$31	\$55 to \$72	\$73
D2140	Filling	\$94	\$161 to \$190	\$201
D3330	Root canal	\$822	\$1,332 to \$1,485	\$1,537
D2752	Crown	\$785	\$1,291 to \$1,386	\$1,410

# Superior Vision Coverage Enrollment and Change Form



## 4 ways to enroll

1. Online Self Enrollment Portal at [markiiiieb.com/enroll](http://markiiiieb.com/enroll)
2. Call Center Enrollment with Mark III Employee Benefits toll-free 833-444-5220
3. Online Form Submission through the NCRGEA Website [www.ncrgea.com](http://www.ncrgea.com)
4. Mail application to NCRGEA, 528 Wade Ave, Raleigh, NC 27605, or fax application to 919-834-4622

Please complete all information to enroll, make changes or terminate.

Questions regarding the Superior Vision insurance plan or NCRGEA dues, please call the Mark III call center at 833-444-5220.

Tear Along Dotted Line

<b>Retiree Information</b>	Member ID # _____
Social Security # _____ - _____ - _____	Date of Birth _____ / _____ / _____ Sex M <input type="checkbox"/> F <input type="checkbox"/>
Last Name _____	First Name _____ MI _____
Street Address _____	
City _____	State _____ Zip Code _____
Cell Phone (_____) _____	Land Line Phone (_____) _____
Email Address _____	

<b>Type of Coverage</b>	<input type="checkbox"/> Retiree only \$6.99 / Month	<input type="checkbox"/> Retiree and Family \$15.88 / Month
-------------------------	--	---

<b>TO CHANGE YOUR COVERAGE</b>		
<b>To ADD or DROP DEPENDENTS, fill out this section, and circle ADD or DROP.</b>		
Spouse Name: _____	Date of Birth _____	ADD/DROP _____
Child Name: _____	Date of Birth _____	ADD/DROP _____
Child Name: _____	Date of Birth _____	ADD/DROP _____
Child Name: _____	Date of Birth _____	ADD/DROP _____
Changes in Dependent Coverage will be effective: _____		
Terminate Coverage effective: _____		
<b>Signature</b> _____	<b>Date</b> _____	
<i>(Your signature is required for changes.)</i>		

<b>Retirement Payroll Deduction Authorization (this section must be signed to receive benefits)</b>	
I hereby authorize the North Carolina Retirement System to deduct from my retirement account, both my NCRGEA membership dues and my vision plan premiums. If your NCRGEA membership dues have been paid for the current year, we will begin your dues deduction the month prior to your next scheduled renewal date. Dues are based on monthly income (see enclosed membership enrollment card for the scale). This authorization applies to such coverage until I rescind it in writing. My annual dues are: <input type="checkbox"/> \$15.00 (\$1.25 monthly) <input type="checkbox"/> \$25.00 (\$2.09 monthly) <input type="checkbox"/> \$40.00 (\$3.34 monthly)	
<b>Signature</b> _____	<b>Date</b> _____

## Vision plan benefits for NCRGEA

Copays		Monthly premiums		Services/frequency	
Exam	\$20	Retiree only	\$6.99	Exam	12 months
Materials <sup>1</sup>	\$15	Retiree + family	\$15.88	Frame	24 months
Contact lens fitting (standard & specialty)	\$20			Contact lens fitting	12 months
				Lenses	12 months
				Contact lenses	12 months

(Based on date of service)

### Benefits through Superior National network

	In-network	Out-of-network
Exam (ophthalmologist)	Covered in full	Up to \$44 retail
Exam (optometrist)	Covered in full	Up to \$39 retail
Frames	\$130 retail allowance	Up to \$64 retail
Contact lens fitting (standard <sup>2</sup> )	Covered in full	Not covered
Contact lens fitting (specialty <sup>2</sup> )	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single vision	Covered in full	Up to \$34 retail
Bifocal	Covered in full	Up to \$48 retail
Trifocal	Covered in full	Up to \$64 retail
Progressives (standard) <sup>3</sup>	Covered in full	Up to \$48 retail
Lenticular	Covered in full	Up to \$88 retail
Factory scratch coat	Covered in full	Not covered
Contact lenses <sup>4</sup>	\$120 retail allowance	Up to \$100 retail
Medically necessary contact lenses	Covered in full	Up to \$210 retail

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

<sup>1</sup> Materials co-pay applies to lenses and frames only, not contact lenses

<sup>2</sup> Standard contact lens fitting applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty contact lens fitting applies to new contact wearers and/or a member who wear toric, gas permeable, or multi-focal lenses.

<sup>3</sup> If premium progressive lenses are selected, members receive an allowance based on the provider's charges for standard progressive lenses

<sup>4</sup> Contact lenses are in lieu of eyeglass lenses and frames benefit

### Discount features

Look for providers in the provider directory who accept discounts, as some do not; please verify their services and discounts (range from 10%-30%) prior to service as they vary.

#### Discounts on covered materials

Frames:	20% off amount over allowance
Lens options:	20% off retail
Progressives:	20% off amount over retail lined trifocal lens, including lens options
Specialty contact lens fit:	10% off retail, then apply allowance

#### Maximum member out-of-pocket

The following options have out-of-pocket maximums<sup>5</sup> on standard (not premium, brand, or progressive) lenses.

	Single vision	Bifocal & trifocal
Scratch coat	\$13	\$13
Ultraviolet coat	\$15	\$15
Tints, solid or gradients	\$25	\$25
Anti-reflective coat	\$50	\$50
Polycarbonate	\$40	20% off retail
High index 1.6	\$55	20% off retail
Photochromics	\$80	20% off retail

<sup>5</sup> Discounts and maximums may vary by lens type. Please check with your provider.

The Plan discount features are not insurance.

All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. These are not covered by the plan.

Discounts are subject to change without notice.

Disclaimer: All final determinations of benefits, administrative duties, and definitions are governed by the Certificate of Insurance for your vision plan. Please check with your Human Resources department if you have any questions.

[superiorvision.com](http://superiorvision.com)

(800) 507-3800

#### Discounts on non-covered exam, services and materials

Exams, frames, and prescription lenses:	30% off retail
Lens options, contacts, miscellaneous options:	20% off retail
Disposable contact lenses:	10% off retail
Retinal imaging:	\$39 maximum out-of-pocket

#### Refractive surgery

Superior Vision has a nationwide network of independent refractive surgeons and partnerships with leading LASIK networks who offer members a discount. These discounts range from 10%-50%, and are the best possible discounts available to Superior Vision.

North Carolina residents: Please contact our customer service department if you are unable to secure a timely (at least 30 days) appointment with your provider or need assistance finding a provider within a reasonable distance (30 miles) of your residence. Adjustments to your benefits may be available



Superior Vision Services, Inc. P.O. Box 967 Rancho Cordova, CA 95741 (800) 507-3800 [superiorvision.com](http://superiorvision.com)  
 The Superior Vision Plan is underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with  
 The Guardian Life Insurance Company of America, AKA The Guardian or Guardian Life

NVIGRP 5-07

1018-BSv2/NC



One Pre-Paid Way • Ada, OK 74820 • [www.LegalShield.com](http://www.LegalShield.com)  
 LegalShield is the trade name of Pre-Paid Legal Services, Inc. and its subsidiaries.

OFFICE USE ONLY			
CWA		PLAN	
FOB		FRAN	
MODE		GR#	

- Select Applicable Subsidiary:**
- Pre-Paid Legal Services, Inc.     Legal Service Plans of Virginia, Inc.  
 Pre-Paid Legal Casualty, Inc.     Pre-Paid Legal Services, Inc. of Florida  
 Pre-Paid Legal Access, Inc.

# Universal Member Application

- LegalShield \$15.95/mo     IDShield Family \$15.95/mo     IDShield Individual \$8.45/mo  
 LegalShield & IDShield Family \$28.90/mo     LegalShield & IDShield Individual \$24.40/mo

## MEMBER INFORMATION Please print.

Today's Date / /  If you choose the bank draft option, your account will be drafted on or about this date each month.

SSN#    -   -     For internal use only by PPLSI. Our privacy policy is available upon request.

Name Last \_\_\_\_\_  
 First \_\_\_\_\_ MI \_\_\_\_\_

Mailing Address Apt./ Ste. # \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ ZIP + 4 \_\_\_\_\_

Member's Date of Birth / /  Month Day Year

Spouse Last \_\_\_\_\_  
 First \_\_\_\_\_ MI \_\_\_\_\_

Work Phone  -  -  Ext

Home Phone  -  -

Email Address \_\_\_\_\_  
 I do not wish to receive email updates from PPLSI about my membership. (Your privacy is a priority with us! PPLSI will not sell your email address or personal information of any kind to third party vendors.)

Associate Use Only	Assigned Associate Number _____
	Associate Name _____
	Associate SSN Number (If Licensed) _____
	Associate License Number (in Florida) _____
	Business Phone _____
Signature of Associate X _____	

**Applicant:** I understand that the written contract sets forth the terms of my membership, including any exclusions or limitations, and agree to be bound by the same. I further understand that the company will mail the written contract to me at the address noted herein within the next fourteen days. If I have not received my contract within that time frame, I understand that it is my responsibility to call the Pre-Paid Legal Home Office at 1-800-654-7757 to obtain a copy. The written contract, together with this application, constitutes the entire agreement between the company and the member with respect to the membership, and there are no agreements, understandings, warranties or representations other than as set forth herein and in the membership contract.

In Florida, any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any materially false, incomplete, or misleading information concerning a material fact is guilty of a felony of the 3rd degree.

I hereby acknowledge that on this date, I purchased this plan in the city of \_\_\_\_\_ in the state of \_\_\_\_\_. By signing this application I certify I am legally residing in the United States of America.

Signature of Applicant X \_\_\_\_\_

Dependents \_\_\_\_\_  
 Last / First / MI \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 \_\_\_\_\_  
 Last / First / MI \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 \_\_\_\_\_  
 Last / First / MI \_\_\_\_\_ Date of Birth \_\_\_\_\_

## PAYMENT INFORMATION TO COMPLETE, select the ONE payment option you prefer. Your credit card charge or check is your receipt.

### Monthly or Annual Bank Draft

**Authorization for Electronic Transfers Drawn by and Payable for Premium:** I hereby authorize Pre-Paid Legal Services, Inc., to charge/draft my checking/savings account from the Financial Institution below. **This authority is to remain in effect until Pre-Paid Legal Services, Inc., receives written notification from me revoking the authorization. Your account will be drafted each month on or about the effective date of your membership.**

Name of Bank \_\_\_\_\_ Acct. # \_\_\_\_\_  
 (Financial Institution)  
 Bank Address \_\_\_\_\_ Institution Transit # \_\_\_\_\_  
 \_\_\_\_\_ Signature of Account Holder X \_\_\_\_\_  
 CITY STATE ZIP  Checking Account (Attach check from account to be drafted.)  Savings Account (Attach verification.)

### Please fill out for Bank Draft or Credit Card payment options:

Monthly/annual draft/charge amount \$   
 One-time enrollment fee \$

Total enclosed by check, money order, or charged to credit card \$

(If paying by credit card, I realize my first charge will include a one-time enrollment fee where applicable.)

### Monthly or Annual Payment by Credit Card

I wish to pay by credit card until I revoke the authorization in writing. I realize my account will be charged on or about the 15th or 25th monthly.

Card #  Exp. Date  (Mo./Yr.)

Cardholder Signature: X \_\_\_\_\_  MasterCard  Visa  Discover  AMEX

### Annual Direct Bill

I wish to pay annually by check. Checks should be made payable to Pre-Paid Legal Services, Inc.

Amount enclosed \_\_\_\_\_  
 \* Must include first year payment

Tear Along Dotted Line

## HAVE YOU EVER?

- Needed your will prepared or updated
- Been overcharged for a repair or paid an unfair bill
- Had trouble with a warranty or defective product
- Signed a contract
- Received a moving traffic violation
- Had concerns regarding child support

- Worried about being a victim of identity theft
- Been concerned about your child's identity
- Lost your wallet
- Worried about entering personal information online
- Feared the security of your medical information
- Been pursued by a collection agency

## THE LEGALSHIELD MEMBERSHIP INCLUDES:

### Dedicated Law Firm

**Legal Advice/Consultation** on unlimited personal issues

**Letters/Calls** made on your behalf

**Contracts/Documents Reviewed** up to 15 pages

### Residential Loan Document Assistance

**Lawyers prepare your Will/Living Will/Health Care Power of Attorney**

### Speeding Ticket Assistance

### IRS Audit Assistance

**Trial Defense** (if named defendant/respondent in a covered civil action suit)

**Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)

**25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)

**24/7 Emergency Access** for covered situations

## Put your law firm in the palm of your hand with the LegalShield mobile app

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children.

This is general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

## THE IDSHIELD MEMBERSHIP INCLUDES:

### Social Media Monitoring

Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks.

### Privacy and Security Monitoring

Internet monitoring of your name, date of birth, SSN, email address, phone numbers, and more. Monthly credit score tracking. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18 for no additional cost

### Consultation

Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.

### Full Identity Restoration

Complete identity recovery services by Kroll Licensed Private Investigators to its pre-theft status.

### \$5 Million Service Guarantee

We'll do whatever it takes for as long as it takes to help recover and restore your identity.

## Put Identity Theft Protection in the palm of your hand with the IDShield mobile app

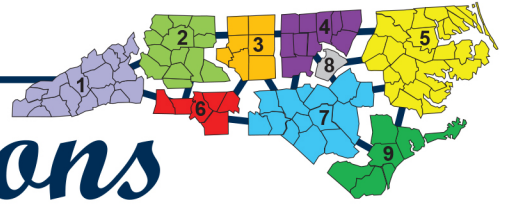
IDShield family coverage includes the member, member's spouse and up to 8 minor children under the age of 18.

Dependents age 18-26 receive consultation and restoration only.

This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.



# Districts Connections



Deryl Davis Fulmer, PhD | Community Liaison

To My Fellow Retirees,

This year is passing fast! As we approach the end of the year, please remember to get up and move around, wash your hands, wear your mask and continue to socially distance! It's just safe. We are hoping that in-person activities will soon be normal, but we must do our part to ensure that happens. Stay healthy and encourage others to do the same. Make sure you are vaccinated and encourage others as well. My fitness tip is to be **encouraging** to others. It always helps our spirits when we are helping others. Additionally, remember to check on a friend or family member. Be a Retiree Buddy!

## Our NCRGEA Trivia Game is Changing!

In September, our NCRGEA Trivia game will change to a bimonthly game. You will have until the end of September to submit your trivia answers. In the new format, names of everyone who answer correctly will be placed in a random generator to draw one bimonthly winner. The winner will receive a \$50 gift card and be featured in a subsequent newsletter. So be sure to enter in September. Play and you may be the winner! We are excited to get to know you and looking forward to your participation. Go to our website [www.ncrgea.com](http://www.ncrgea.com) to play. Here are the answers for July and August:

**July Trivia Questions:** NCRGEA is the largest \_\_\_\_\_ association in the nation for retired state and local governmental employees. As a member of this Association, what is the main reason you joined and will continue your membership? Answers: lobbying association. Open responses.

**August Trivia Questions:** What year was the NCRGEA website upgraded? What were members given electronic access to? Answers: 2005. Members were given electronic access to a weekly Legislative Report and our bimonthly newsletter, *Living Power*.

## Community Advisory Boards

NCRGEA is forming Community Advisory Boards (CABs) in each of our nine districts. CAB members will be representative of each county/city that comprises each district. Individuals who are members of the District CAB will be instrumental in helping identify activities and opportunities of interest to our members and helping to find more ways to engage members. Your input is important and will play a major role in shaping NCRGEA for years to come. Our interest is your interest: to ensure NCRGEA membership has access to pertinent information, opportunities for social activities and advocacy for issues of importance as we age.

Consider becoming a member of your District CAB. If you are interested, please contact me for more information: [deryl@ncrgea.com](mailto:deryl@ncrgea.com) or 919-980-6681.

## Special Invitation for Members in Districts 1, 2 & 6

After a year and a half delay due to COVID restrictions, our district meetings have been rescheduled. On page 4 is information about the District Meetings in September in District 1, 2 and 6. I look forward to meeting you and talking with you about joining your District CAB. Your District Directors and I look forward to meeting you and hearing about your interests. CAB membership is crucial to building local engagement, heightening the awareness of retiree concerns and improving the quality of life in retirement. We hope you will consider becoming a part of the Community Advisory Board (CAB) initiative.

Can't wait to meet you!  
Stay Safe and Healthy!  
Your Retiree Buddy, Deryl



# NCRGEA Trivia



**Play our NCRGEA Trivia game! You can play by going to our website.**

**[www.ncrgea.com](http://www.ncrgea.com)**

- ▶ **How to play:** Click on the NCRGEA Trivia on our website home page: [www.ncrgea.com](http://www.ncrgea.com). Read the Trivia questions and go find the answer on the NCRGEA website.
- ▶ **Game period:** There will be six Trivia games each year lasting 30 days each: January, March, May, July, September, November (coordinated with *Living Power* publication).
- ▶ **Winners:** At the end of the 30-day game period, one winner will be chosen from **all entries**.
- ▶ **Prize:** The winner will receive a \$50 VISA gift card and be featured in an article in the next issue of *Living Power*.

## Get Moving with SilverSneakers and Earn Go365 Rewards

North Carolina State Health Plan Humana Medicare Advantage members, you can earn Go365 rewards by participating in SilverSneakers. SilverSneakers is included with your Humana Plan at no additional cost to you. You are already enrolled in SilverSneakers, all you need is your SilverSneakers member ID to get started. To obtain your ID, you can click: <https://silversneakers.com/StartHere>.

You can participate in SilverSneakers at a participating fitness location, at home, on the go, or in your community.

Track your activities and redeem rewards, request a paper tracker, or visit the Go365 website

accessed through your MyHumana account at [our.humana.com/ncshp](http://our.humana.com/ncshp). For more information about the Go365 program and SilverSneakers, click: <https://our.humana.com/ncshp/extra-benefits>.

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.

# Humana

Check out NCRGEA's YouTube Channel. You can also [view our videos](#) through our website [www.ncrgea.com](http://www.ncrgea.com) or you can go to [www.YouTube.com](http://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!)



# What Your Net Worth Means in Retirement

The average net worth of Americans aged 65 to 74 is about \$266,400, according to the Federal Reserve's recent "Survey of Consumer Finances." Issued every three years, the survey tracks family net worth and income in the U.S. A net worth of \$266,400 is a great average, but there's no ideal number. Net worth is a calculation to help determine if you're on track financially. Calculate *your* net worth periodically to find out how much you'll need in your remaining retirement years.

## How do I calculate my net worth?

Net worth is the difference between your assets, or what you own, and your liabilities, or what you owe. It's a number that's specific to you.

### Assets include:

- Balance of your deposit accounts
  - Value of your investment accounts
  - Market value of your car and home
  - Value of personal property such as jewelry, art and furniture
  - Cash value of any insurance policies
- Estimate the value of each and add up the total.

### Liabilities include:

- Mortgage
- Car/boat loans
- Credit card balance
- Personal loans

Add up the outstanding balances of your liabilities. Then, your net worth is your assets minus your liabilities. Here's the formula:

$$\text{ASSETS} - \text{LIABILITIES} = \text{NET WORTH}$$

## Net worth and life in retirement

If you have a positive number, you're in great shape! It means you own more than you owe. Generally, the higher your net worth, the more resources and options you may have available to handle financial challenges.

If your number was negative, it means you owe more than you own. This could be a red flag that you're less likely to have the resources available to weather a financial emergency.

To reach a positive net worth, start by reviewing your liabilities. And think big. It may be worth downsizing your home or auto to save money in your budget, pay down debt and increase your net worth. Stay focused on your goals. Remember, net worth is all about you. Think about your finan-

cial goals and work to make your number reflect that. Find out more about net worth at [lgfcu.org/#creditunion](http://lgfcu.org/#creditunion).

*Article provided by Local Government Federal Credit Union, [lgfcu.org](http://lgfcu.org). The advice provided is for informational purposes only. Contact a financial advisor for additional guidance.*



## 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.

September 24, 2021	November 24, 2021
October 25, 2021	December 22, 2021

### 2022

January 25, 2022	July 25, 2022
February 25, 2022	August 25, 2022
March 25, 2022	September 23, 2022
April 25, 2022	October 25, 2022
May 25, 2022	November TBD
June 24, 2022	December TBD

## Puzzle Solution

	1	2	3	4		5	6	7						
	P	E	G	S		C	H	I						
8	P	A	V	E	L		9	L	U	N	10	C	11	H
12	P	R	E	L	I	13	M	I	N	A	R	Y		
14	M	E	N		15	C	A	P		16	N	A	P	
			17	A	18	P	E	R		19	D	U	N	E
		20	C	L	A	S	S	21	M	A	T	E		
22	F	L	I	P		23	H	A	N	S				
24	D	O	T		25	S	A	X		26	H	O	28	P
29	I	N	T	30	E	L	L	I	31	G	E	N	T	
32	C	E	L	L	O			33	M	A	L	T	A	
			34	E	K	G		35	S	O	L	O		



NON-PROFIT ORG  
US POSTAGE  
PAID  
RALEIGH, NC  
PERMIT #2223

528 Wade Avenue  
Raleigh, NC 27605

**ELECTRONIC SERVICE REQUESTED**

### Weekly Government Relations Updates

Be first to know the status or progress of legislation that impacts retirees. Sign up to receive NCRGEA Government Relations Updates by email!

- Go to [www.ncrgea.com](http://www.ncrgea.com).
- Click on: [Sign-up to Receive NCRGEA Communications Electronically!](#)



**[Find us on Facebook](#)**

### IMPORTANT PHONE NUMBERS

NCRGEA .....	1-800-356-1190
In Raleigh Area .....	919-834-4652
The Standard Dental .....	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