



## North Carolina Total Retirement Plans



*Dale R. Folwell, CPA*  
STATE TREASURER OF NORTH CAROLINA  
DALE R. FOLWELL, CPA

Dear North Carolina retirement benefit recipient,

Welcome to your supplemental benefits Open Enrollment for plan year 2023.

We are pleased to offer the following benefits to you as a North Carolina Retirement Systems retiree:

- UnitedHealthcare: Dental
- UnitedHealthcare: Vision
- LifeLock: Identity Theft Protection



There's good news again this year. For the **4th year in a row**, negotiations on your behalf have resulted in substantial savings for you, our valued retirees.

For plan year 2023, **members will save \$1.7 million in dental and vision premiums** and the identity theft protection coverage has been upgraded to the Premier plan at no additional cost to NC retirees.

In June 2020, we negotiated a one-time reduction in dental premiums resulting in a savings of nearly \$2.3 million for retirees. For plan year 2021, we negotiated a reduction in dental and vision premiums saving our members \$1.7 million. For plan year 2022, dental and vision premiums remained the same, premiums for **identity theft protection were lowered**, and additional plan features were added to the identity theft protection plan.

I encourage you to review the enclosed materials from Pierce Insurance Agency, Inc., and carefully consider these options. If you choose to participate, these payments can be deducted directly from your monthly retirement benefit, direct billed, or paid by bank draft.

To participate in dental, vision, and/or identity theft protection, you must complete your enrollment by the following deadlines:

- For retirees currently enrolled who want to make changes to their plan or enroll in additional plans, complete the open enrollment process by October 31.
- For retirees currently enrolled who have no changes to report, no action is necessary.
- For retirees not currently enrolled who wish to enroll, complete the open enrollment process by October 31.
- For new retirees, complete the enrollment process within 60 days upon receiving your first retirement benefit payment.

For additional details or specific questions, please contact Pierce Insurance Agency, Inc., at 855-627-3847 or online at [ncretiree.com](http://ncretiree.com).

Thank you for serving the citizens of North Carolina.

Sincerely,

*Dale R. Folwell, CPA*

Treasurer Dale R. Folwell, CPA