



# North Carolina Total Retirement Plans



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

Dear North Carolina retirement benefit recipient,

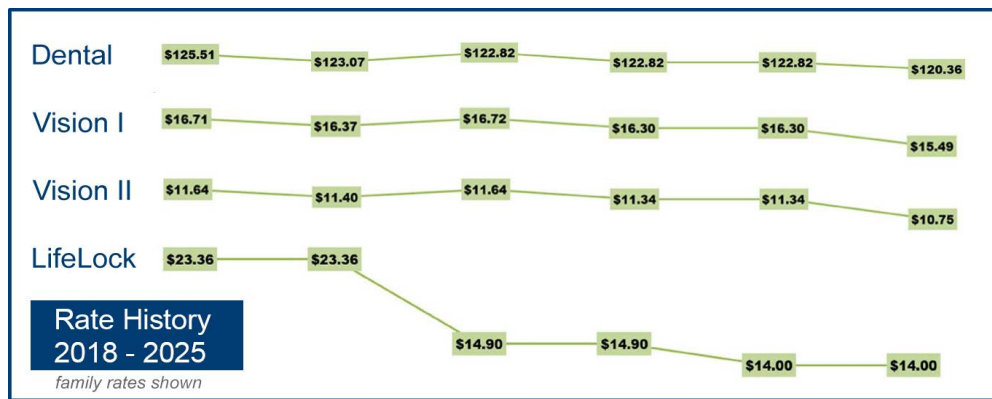
Welcome to your supplemental benefits Open Enrollment for plan year 2025. We are pleased to offer the following benefits to you as a North Carolina Retirement Systems' retiree:

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



Dale R. Folwell, CPA  
North Carolina State Treasurer

The Department of State Treasurer (DST) consistently works toward cost-effective options for our retirees. The past six years have seen substantial premium savings and better coverage. The dental and vision premium savings for plan year 2023 totaled \$1.7 million. The savings for plan year 2021 were \$1.7 million, and 2020 led to a one-time premium reduction of nearly \$2.3 million. Identity theft protection is now a premier plan with the lowest premiums to date. Through these negotiations, we have put your collective buying power to work. In fact, the past five out of seven years have realized a consistent reduction in premiums for retirees taking advantage of these supplemental insurance offerings.



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