North Carolina Retirement Systems

NC Retiree Health & Wellness

SUPPLEMENTAL BENEFITS UPDATE

Dental **Vision** **ID Theft**



HAPPY 4th of July

Volume 4, Issue 3 (July 1, 2026)

PIERCE INSURANCE AGENCY



United Healthcare®

Do you have a new mailing address, phone number, or email? Please call Pierce Insurance at **(855) 627-3847**or email your updated contact information to **info@pierceins.com**.

DENTAL

Your Dental Benefits Recap

Keep Your Smile Healthy with Preventive Care



When enrolled in UnitedHealthcare Dental, NC retirees receive comprehensive coverage designed to support their oral health throughout retirement.

BENEFITS AT A GLANCE

Your plan emphasizes preventive care because catching issues early often means simpler treatment and lower long-term costs. Services covered at 100% of UCR (usual, customary, and reasonable) charges, include:

- **Oral exams**
- **Cleanings (two per calendar year)**
- **Bitewing X-rays (once every 12 months)**
- **Full mouth X-rays (every 60 months)**

ADDITIONAL SERVICES:

- **Basic restorative services are covered at 50% (Fillings, simple extractions, root canal treatment, periodontal treatment, and more)**
- **Major services are covered at 50% (Crowns, dentures, bridges, surgical extractions, and more)**
- **A $25 deductible applies only to basic and major care—not preventive services**

PIERCE INSURANCE Since 1955
(855) 627-3847

Consumer Max Multiplier

Your plan includes a reward feature that lets you increase the dollars available for your dental care each year. To earn rewards:

1. Use your dental benefit at least once during the calendar year
2. Your dental claims payments must be less than $500 for the calendar year

You can build your balance up to a combined total of $2,250, made up of:

- $1,000 regular annual maximum
- $1,250 in accumulated award dollars

ACCESS YOUR BENEFITS ANYTIME

Create or log in to your account at myuhc.com to:

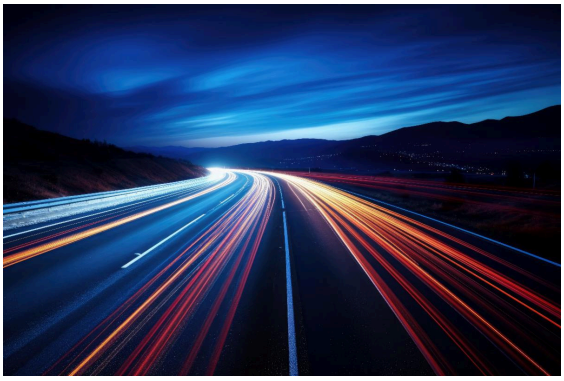
- View and print ID cards
- Check claims
- Find in-network dentists
- Check your rewards balance

Keep smiling—schedule your dental exam today. Review your benefits at myuhc.com.

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VISION

Seeing Lights at Night?



It Could Be Astigmatism

If headlights, streetlights, or traffic signals seem unusually bright, blurry, or streaked at night, you are not alone. These visual distortions are often linked to astigmatism—and they can have a real impact on nighttime driving.

What Is Happening?

Astigmatism occurs when the surface of the eye (the cornea) has an irregular shape, causing light to focus unevenly. Instead of producing one clear focal point, light spreads across multiple points in the eye—resulting in blurred or distorted vision.

When it comes to lights, this can mean:

- Halos or glowing rings
- Starbursts around headlights
- Streaks or glare
- Overall blurriness or brightness

Why It Gets Worse at Night

At night, your pupils naturally widen to let in more light. For someone with astigmatism, this allows even more scattered light to enter the eye—making distortions more noticeable and, in some cases, distracting while driving.

Tips for Safer Night Driving

If you notice these symptoms, a few simple steps can help improve visibility and comfort:

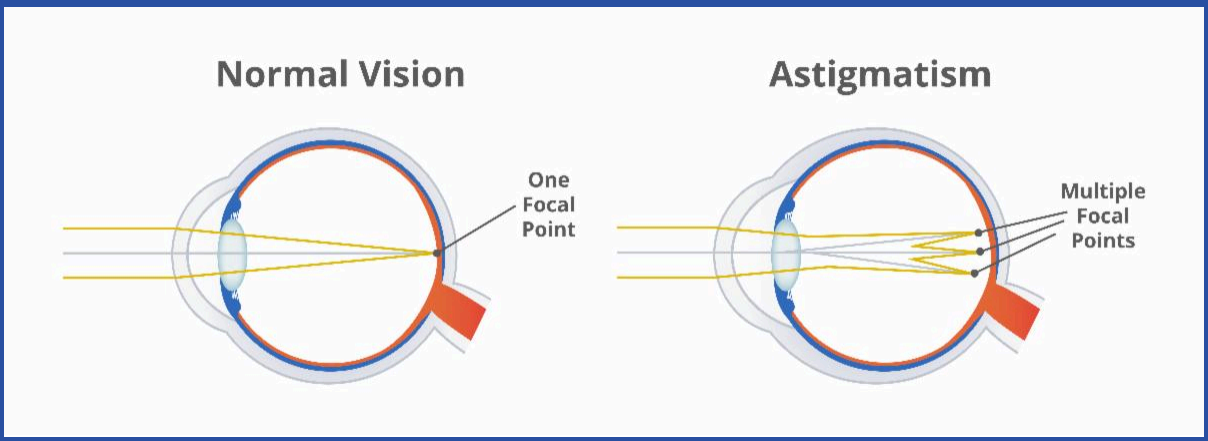
- Schedule regular eye exams to ensure your prescription is accurate
- Wear corrective lenses designed for astigmatism
- Reduce glare by keeping your windshield and glasses clean
- Limit distractions and increase following distance when driving at night
- Use anti-reflective coatings on glasses to minimize halos and glare

When to Take the Next Step

Seeing distorted lights does not always mean you have astigmatism—but it is worth having your vision checked. An eye care professional can determine the cause and recommend the right solution to help you see clearly and safely.

Clear vision is essential—especially after dark. A quick eye exam can make all the difference in how confidently you navigate the road ahead.

(warbyparker.com)



Schedule your annual eye exam today. Review your benefits at myuhcvision.com.

United Healthcare®

HEARING AID DISCOUNT

UnitedHealthcare | Hearing



Experience the beauty of sound

Hearing loss can happen at any age, and treating it early can help improve your overall well-being. Through your UnitedHealthcare® vision or dental plan, you can get discounted pricing on hearing aids from UnitedHealthcare Hearing using promo code **NCRS HEARING**. Members can save up to 50% with hearing aids starting at just $699 per ear.[1]

Convenient, flexible hearing solutions

Discover a wide selection of hearing aids with advanced technology available through direct delivery or an in-person hearing provider.

- Choose from 2,000+ hearing aid models and styles from the industry's top brands, all at significant savings
- Get virtual care with hearing aids delivered directly to your door or in-person care at 7,000+ hearing providers nationwide—both with support every step of the way
- Experience innovative technology, including Relate™, UnitedHealthcare Hearing's private-labeled hearing aid brand, featuring recharging capabilities, connection to 2 Bluetooth® devices, tap control and a smartphone app

Steps to better hearing

1. Call **1-866-926-6632, TTY 711,** 9 a.m. to 9 p.m. CT, Monday through Friday to schedule a hearing test
2. Use promo code **NCRS HEARING** for discounted hearing aid pricing

United Healthcare Hearing

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norton™ LifeLock Benefit Solutions

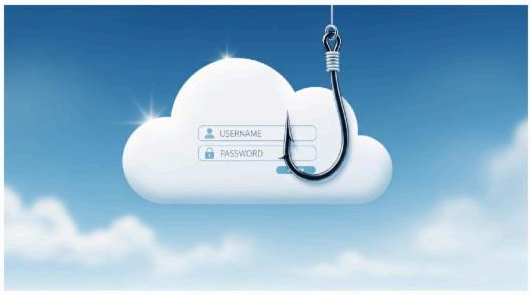
IDENTITY THEFT PROTECTION

Watch: Activate Membership Step-by-Step

Social Engineering: What It Is and How to Protect Yourself

Cybercriminals are becoming increasingly sophisticated—and many attacks today do not rely on hacking technology at all. Instead, they target people.

➡️**Social engineering** is a tactic criminals use to manipulate individuals into sharing personal information, sending money, or taking actions that compromise security. Rather than breaking into systems, these attacks exploit human emotions like trust, urgency, curiosity, and fear.



➡️Why It Matters

Social engineering is one of the most common ways cybercriminals gain access to sensitive information. Once successful, attackers may:

- Access personal or financial accounts
- Commit fraud or identity theft
- Sell information on the Dark Web
- Use stolen data to launch additional attacks

➡️How Social Engineering Works

These attacks typically follow a predictable pattern:

1. **Research** – Attackers gather information from social media, public records, or past data breaches.
2. **Build Trust** – They contact you posing as someone credible (a bank, coworker, or company).
3. **Exploit** – They create urgency or emotion to pressure you into acting quickly—clicking a link, sharing data, or sending money.

➡️Common Types of Social Engineering Attacks

- **Phishing** – Fraudulent emails, texts, or messages designed to trick you into clicking links or sharing information

- **Pretexting** – Someone pretends to be a trusted authority to gain access to sensitive data
- **Baiting** – Offers that seem too good to be true (free downloads, prizes) used to lure victims
- **Vishing/Smishing** – Phone calls or texts impersonating legitimate organizations

These attacks often look legitimate, making them difficult to detect.

➡️ **Warning Signs to Watch For**

Be cautious if you encounter:

- Urgent or threatening language ("Act now or your account will be locked")
- Requests for personal, financial, or login information
- Messages from unknown senders or unusual email addresses
- Links or attachments you were not expecting
- Offers that seem too good to be true

➡️ **How to Protect Yourself**

A few simple habits can make a big difference:

- Pause before responding to unexpected messages or requests
- Verify the source using a trusted contact method
- Avoid clicking links in unsolicited emails or texts
- Use strong passwords and enable multi-factor authentication
- Limit what you share on social media

➡️ **Stay Alert, Stay Secure**

Social engineering attacks rely on quick reactions and human trust. Taking a moment to question a request can prevent serious consequences.

☝️ **Remember:** If something feels off, it probably is. When in doubt—verify before you act. *(lifelocknorton.com)*

RETIREMENT WELLNESS



Article

Heat Safety Tips to Stay Healthy in Hot Weather

JUNE 2026 | by Dina A. Beck

Stay safe this summer. **Protect yourself from the sun with these heat safety tips.**



🌅 Why Hydration Matters in Hot Weather

Hydration should be a top priority in hot weather.

The body loses fluids through sweat more rapidly in high temperatures, especially during physical activity. While the common advice to drink 8 glasses of water daily is a helpful baseline, individual needs vary based on activity level, age, and climate.

A helpful rule is to drink water consistently throughout the day rather than waiting until you feel thirsty, since thirst can be an early sign of dehydration. Incorporating electrolyte-rich beverages can also support hydration, especially after long periods outdoors.

💦 Recognizing the Signs of Dehydration

Recognizing the signs of dehydration in both adults and children is critical.

Early symptoms include dry mouth, fatigue, headaches, and dizziness. In more serious cases, individuals may experience confusion, rapid heartbeat, or minimal urination. Children and older adults are particularly vulnerable, making it important to monitor their hydration levels closely during summer activities.

✨ Practical Heat Safety Tips

Beyond hydration, practicing heat safety tips in summer can significantly reduce health risks.

Wearing lightweight, breathable clothing and choosing light colors can help regulate body temperature. Planning outdoor activities in the early morning or evening can minimize exposure to peak sunlight hours. When spending extended time outside, taking frequent breaks in shaded or air-conditioned areas is essential.

😎 Sun Protection and Cooling Strategies

Sun protection also plays a role in overall summer safety.

Direct sun exposure can accelerate dehydration and increase heat stress. Applying sunscreen, wearing hats, and using sunglasses helps protect the skin and eyes while making time outdoors safer and more comfortable. Additionally, never underestimate the importance of shade; even a short break from direct sunlight can help the body cool down.

Never leave children or pets in parked vehicles, even for a short time!

🐶 🐈 Protecting Children and Pets in the Heat

Interior temperatures can rise rapidly, creating life-threatening conditions within minutes. Awareness and prevention are key components of any outdoor heat safety guide.

🏄 Extra Considerations in Urban Heat

Certain environments require extra caution.

Urban areas often experience higher temperatures due to heat-retaining surfaces like asphalt and concrete. This effect can intensify conditions, making hydration even more critical. Those working outdoors or commuting in hot conditions should carry water and plan hydration breaks throughout the day.

💆 Stay Safe and Enjoy the Season

Summer should be a time of enjoyment, not health concerns. By staying hydrated in hot weather and following simple safety precautions, you can

protect yourself and those around you. With a little preparation and awareness, you can embrace the season while keeping your health a top priority.

🥵 Key Heat Safety Takeaways

- Hydration is crucial in hot weather; drink water consistently and consider electrolyte-rich beverages.
- Recognize signs of dehydration, including dry mouth, fatigue, and confusion, especially in vulnerable groups like children and seniors.
- Practice heat safety by wearing lightweight clothing, planning activities during cooler hours, and taking breaks in shaded areas.
- Use sun protection strategies to prevent dehydration and heat stress, including sunscreen, hats, and sunglasses.
- Urban areas may intensify heat, so carry water and plan hydration breaks during outdoor activities.

DELICIOUS HEART HEALTHY RECIPE

Head to the kitchen to make a snack that's good for your heart and easy to love.



Tuna-stuffed Avocados with Corn Salsa

An avocado half is a perfect vessel to serve tuna salad, creating a colorful, striking presentation. Yummy corn salsa is mixed into the tuna salad. The healthy fats in the avocado and the omega-3 fatty acids in the tuna will keep you feeling fuller longer with sustained energy. A perfectly portioned meal to start bringing spring into your diet.

Ingredients for the Salsa

2 ears corn, shucked and kernels cut off

1 Tbsp. water

1 cup chopped tomato (about 1 medium tomato)

1/2 cup chopped cilantro

2 Tbsp. finely chopped red onion

1 Tbsp. finely chopped jalapeño

2 Tbsp. lime juice, plus more if needed (from 1 lime)

Nutrition

Servings: 6

Calories: 273

Fat: 15.8 g

Protein: 18.6 g

Carbohydrates: 18.2 g

Dietary Fiber: 8 g

Sodium: 292 mg

Ingredients for the Tuna

1 (12.6-ounce) pouch chunk light tuna in water

1/2 cup chopped celery

1/3 cup fat-free, plain Greek yogurt

1 Tbsp. lemon juice, plus more as needed

1/4 Tbsp. ground black pepper

3 avocados (halved, pitted)

Directions on the next page »

For more delicious recipes and healthy information,
visit HealthDiscovery.org

Directions for the Salsa

1. Use a knife to slice the kernels off 2 ears of corn. Add corn into a heatproof container with 1 tablespoon water, cover, and heat until cooked, about 1 to 2 minutes. Cool to use in the salsa.

2. Prepare the other ingredients, chopping the tomato, cilantro, red onion, and jalapeno. Add into a bowl, along with the corn and lime juice.

3. Stir together to combine. Taste, adding more lime juice or jalapeno depending on desired taste. Let sit for flavors to mingle.

Directions for the Salsa

1. In a medium bowl, add the tuna. Chop the celery and add to the tuna.

2. Into the tuna, stir in yogurt, lemon juice, salt, and pepper.

3. Mix the prepared corn salsa into the tuna.

4. Halve and remove the pit from each avocado. Drizzle a little lemon juice on the top of each avocado half to prevent from browning. Spoon tuna mixture into each avocado half, packing as much tuna into each one as possible. (If the pit doesn't leave large enough of a "cup" for the tuna, spoon a tiny bit of the avocado out to fill it up with tuna.)

5. Serve immediately or place in the fridge to chill before serving.

For more delicious recipes and healthy information,
visit HealthDiscovery.org

SERVICE AND CLAIMS

DENTAL | IDENTITY THEFT PROTECTION | VISION

North Carolina Retirement Systems

Contact Information

Pierce Insurance Agency | Enroll or Ask Questions About Your Benefits
Call: 855-627-3847 | **E-mail:** info@pierceins.com | **Fax:** 252-753-5941 | **Visit:** ncretiree.com
Write to: Pierce Insurance, Attn: NCRS | PO Box 727 | Farmville, NC 27828

UnitedHealthcare Dental | Dental Claim Questions
Call: 877-905-0659 | **Visit:** myuhc.com
Write to: UnitedHealthcare Dental, Attn: Claims Unit | PO Box 30567 | Salt Lake City, UT 84130

UnitedHealthcare Vision | Vision Claim and Provider Network Questions
Call: 800-980-2965 | **Fax:** 248-733-6060 | **Visit:** myuhcvision.com
Write to: UnitedHealthcare Vision | PO Box 30978 | Salt Lake City, UT 84130

LifeLock Identity Theft Protection, Member Services
Membership questions / Profile Updates / Alert Responses / Identity Theft Incidences
Call: 877-349-2966 | **Fax:** 1-888-244-9823 (Attn: Document Dept.)
Write to: NortonLifeLock Inc., Attn: Member Services | 60 E. Rio Salado Pkwy, Suite 1000 | Tempe, AZ 85281

Detailed FAQ can be found at:
ncretiree.com/frequently-asked-questions/

MyBenefits Website: ncretiree.com



- Enroll online
- Review frequently asked questions
- Print claim and service forms
- Access ORBIT to change address
- Access benefit videos
- View brochures and certificates

Mobile Apps: ncretiree.com/apps

Your Supplemental Benefits apps make it even easier to access your benefits in one easy step.

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- Scan to download ↓

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