



Payroll Bulletin Board: Checks/EFT Released this month: February 27; next month: March 27

Questions & Answers:

Could you please explain what "Spouse Allowance Disclosure" means?

If your retirement benefits are based on 20 or more years of service credit, you were married to your current spouse at least one year before your retirement benefits began, and that spouse is not receiving an employer-provided retirement benefit or did not receive an employer-provided lump sum retirement payout, your benefits may include an additional benefit called a Spouse Allowance. Your eligibility for this benefit would have been determined during the initial application process—before your benefits started—and would not be added at a later time.

Please know that the Spouse Allowance portion of a retirement benefit is a **conditional** benefit and is subject to reduction or discontinuance under certain circumstances. As long as the marital status* of the retired participant remains the same as it was on the benefit effective date and the spouse does not receive employer-provided retirement bene- (Continued on page 3)

CORRECTION:

Please note that the Payroll Bulletin Board phone number in the last newsletter was incorrect. The correct number is 1-888-838-8955. Dialing the incorrect number inconveniences an unrelated company. The Payroll area code is "888".

Are You Phish Bait?

The Internal Revenue Service has issued a consumer alert about an Internet scam in which consumers receive an e-mail informing them of a tax refund. The e-mail, which claims to be from the IRS, directs the consumer to a link that requests personal information, such as Social Security number and credit card information.

This scheme is an attempt to trick the e-mail recipients into disclosing their personal and financial data. The practice is called "phishing" for information.

The information is then used to steal the taxpayer's identity and financial assets. Generally, identity thieves use someone's personal data to steal his or her financial accounts, run up charges on the victim's existing credit cards, apply for (Continued on page 2)

S.H.A.R.P. Update

Back in 2002 when we initiated S.H.A.R.P. we knew we could have done a better job of communicating and enrolling our retirees in the new plan. This year when changes to the plan triggered an open enrollment, we determined to 'do better.' We planned to get materials completed and mailed early in the year. We hired temporary staff, we set up a temporary 800 hot line and temporary e-mail address, and made assignments to make sure we would be able to respond on a timely basis.

Remember that saying about mice and men? Events seemed to conspire against us. First, Medicare's system for (Continued on page 2)

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("SHARP", Cont. from page 1) coordinating with employers was slow coming on line, and missed several deadlines. That delayed our getting started. Then our primary Adventist Risk Management administrator resigned. "Well," we thought, "these are challenges we can manage." Then both of the temp's that we hired found permanent employment and left without notice. Our associate administrator who manages S.H.A.R.P. was recruited by Adventist Risk Management to help them shore up their program. And suddenly we were quite badly stranded.

And that is why when you called in and left a message, we didn't get back to you. We were answering and calling and e-mailing as fast as we could, but we simply couldn't keep up.

As of now, we have recorded all received enrollment forms. We are in the process of getting ARM and

MEDCO data bases up-dated, and new cards are being printed every day. We are up-to-date on e-mails received, but not on phone calls. We have been accommodating of forms received after the extended deadline of December 31, 2005.

Nationwide retirees have been struggling with decisions regarding prescription drugs. Competing plans offer confusing options. Our retirees are not alone in trying to navigate rough waters. After 2002, I had hoped to not have to apologize the next time around, but things truly did not go as we had planned. One frustrated retiree wrote, "We find it very frustrating to communicate with you regarding our retirement. You make it as difficult as possible to understand, then ignore our questions." To him, and to the rest of our S.H.A.R.P. enrollees, my apologies.

Del Johnson, Administrator

("Phishing", Cont. from page 1) new loans, credit cards, services or benefits in the victim's name and file fraudulent tax returns.

The bogus e-mail, which claims to come from "tax-refunds@irs.gov" tells the recipient that he or she is eligible to receive a tax refund for a given amount and then asks for personal and financial information. The IRS does not ask for personal identifying or financial information via unsolicited e-mail. If you receive an unsolicited e-mail purporting to be from the IRS, take the following steps:

* Do not open any attachments to the e-mail, in case they contain malicious code that will infect your computer.

* Contact the IRS at 1-800-829-1040 to determine whether the IRS is trying to contact you about a tax refund.

More information on these schemes may be found on the criminal enforcement page at <http://www.irs.gov/>.

News Notes from Mort Mort Juberg

Silver Spring, Maryland According to latest statistics, membership in the Adventist Church worldwide has 14.3 million baptized members. It is estimated that some 25 million are believed to attend weekly worship services.

Loma Linda, California Both Loma Linda University and the LLU Medical Center have marked the 100th anniversary of their founding.

Washington, D.C. The Joint Commission on Accreditation of Healthcare Organizations has named Shady Grove Hospital in Gaithersburg, Maryland, a 2005 winner of the ninth annual Ernest A. Codman Award. The award recognizes the hospital's efforts to improve overcrowding in the emergency department and move patients through the hospital more efficiently.

Silver Spring, Maryland An emphasis on care for and helping the poor has been given by General Conference President Jan Paulsen. He noted that "Whether they are poor, carry the HIV virus or whatever, they are loved by our Lord. It is our duty to express that love and to give them dignity and value as human beings. That is our mission."

Wenzhou, China A 700-bed hospital will be constructed in that city after the government accepted a proposal from Adventist health interests in Hong Kong. The hospital is due to open in 2008.

Source: Adventist News Network

For more church news visit:

<http://news.adventist.org/index.html.en>



President's Corner

THE FUTURE OF THE RETIREES' ASSOCIATION

Thursday, January 12, 2006 - I flew to Houston in the morning and back home in the evening. My flight arrived at Love Field Dallas at 8 p.m., right on schedule. I walked to my car and began the one-hour drive to Keene, TX. About 15 minutes into the trip home chest pains grabbed me, increasing in intensity until I changed course and drove to Huguley Hospital, our Adventist hospital just south of Ft. Worth. After many tests and an overnight stay, it was determined that the cause of pain was not heart, but gallstones. Dr. Angeles performed surgery, and now I'm

("Spouse Allowance", Cont. from page 1) fits of his/her own, the retiree remains eligible to continue receiving the Spouse Allowance. (*A divorce or death of a spouse would constitute a change in marital status.)

However, should any of these

living without a gallbladder.

Sometimes a change in course needs to occur. At the last annual convocation, held at La Sierra University, the attendance was about half what Elder Jack Harris, my predecessor, expected. A convocation is scheduled at Southern Adventist University July 5 – 9, and promises to be an excellent gathering. Convocations cost a lot of money, and are worthwhile if they meet your needs. Which brings up a question – do you plan to come, and what would you like to see at the convocation? Do we need to change course, or keep on with what we have been doing? What mix of preaching and meetings do you prefer? Do you want more time for fellowship? Do sightseeing excursions appeal to you? Please – e-mail me at lford99@aol.com, and let me know your thoughts. Or write to my home address – 2712 Dorothy Drive, Cleburne, TX 76031. Just one request – if you send an e-mail, put "NAD Retirees" in the subject line, so I'll know it's coming from a retiree. I'd like to know your thoughts on anything else you feel our Association should be doing. Your counsel will help decide our future course. I'm looking forward to hearing from you!

Steve Gifford

circumstances change **at any time**, it is your responsibility to provide that information to our office as soon as possible to avoid any benefit overpayments that will need to be returned. Thank you for your cooperation in helping us to administer plan benefits according to policy.

NAD Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Send comments and suggestions to:
Sharon Kuykendall
Editor, *Reflections*
12501 Old Columbia Pike
Silver Spring, MD 20904-6600

Email: Sharon.kuykendall@nad.adventist.org
Website <http://www.nadadventist.org/ret>

ARM: 1-800-447-5002
Healthcare Claims Queries

ARM Email address:
RetireeHealth@adventistrisk.org

Submit medical claims:
ARM
PO Box 4088
Silver Spring, MD 20914

Medco Health: 1-800-841-5396
Verify pharmacy participation with Medco Health

Steve Gifford
President, NAD Retirees Association
817-271-116-
2712 Dorothy Drive
Cleburne, TX 76031
Email: LFORD99@aol.com

Payroll: 1-888-838-8955
Bulletin Board of Payroll Information

NAD Retirement Department Fax: 301-680-6190

Barbara Yowell: 301-680-6244
Lost checks, direct deposits, 1099R, Tax withholding, Change of Address, Verification of Benefits for loans, Housing, Medicaid

Dolores Allen: 301-680-6249
General Retirement Office Information

Chris Meier: 301-680-6192
Reporting a Death, Disability Reviews

Diane Jacobson: 301-680-6289
Tuition Assistance for Children

Joyce Macatiag: 301-680-6269
Healthcare Eligibility Queries

Out and About...

Tom Evans, treasurer of Mid-America Union, has accepted the call to become the treasurer of the Southern Union, replacing **Richard Center** who is retiring.

Griggs University and International Academy, formerly Home Study International) needs your input. Please take a few minutes to complete the survey at www.griggs.edu/cgi-bin/rws3.pl?FORM=hsi_survey

Rosemary Tyrrell, former Atlantic Union Education director, has been named Bermuda Government's Secretary of Education.

Roy Hunt, who has been an ABC

director in several conferences in the NAD, has accepted the call to become the manager of the Voice of Prophecy. He replaces **Walter Arties**, who has retired.

Shawn Boonstra will be doing a series March 10-April 8, 2006, from Phoenix via the ACN satellite. Learn more at www.unlockthesigns.com Sign up today by visiting www.acn.info or call 1-800-ACN-1119.

"Passionate Leadership Training For Women's Ministries" will be held in Bermuda, March 3-5. Register early! Seminars conducted by NAD Women's Ministries union directors include: Event Planning, Women in Touch, Evangelism, Building Relationships for Eternity,

Ministering to Young Women and Teens, Public Speaking, Mentoring, and Heart Call Reclamation Ministry. Contact: www.nadwm.org for more information and to register. Registration deadline: February 15.

"A Hunger For God Seminar", March 6, 7, will be held at Walla Walla College's new Center for Adult and Continuing Education. This seminar will provide creative techniques and approaches for enhancing one's personal spiritual experience. Materials and resources supplied will be helpful for conducting similar seminars in local church retreat settings. For more information contact: ace@wwc.edu, www.wwc.edu/ace or 509-527-2395.

NON-PROFIT ORG
US POSTAGE
PAID
Silver Spring, MD
PERMIT No. 1406

General Conference of SDA
NAD Retirement Plans
12501 Old Columbia Pike
Silver Spring, MD 20904-6600

NEW BENEFICIARIES.**4th Quarter, 2005:****[Disclaimer: Not all new beneficiaries under the Hospital Plan are necessarily retirees]**

Abejar, Levi G
 Afa'ese, Uatisona A
 Anderson, Douglas
 Bevins, Edna M
 Bratt, Wilfred M.
 Bustos, Hazael
 Caffey, Vernice
 Coffland, M. Leilani
 Corwin, Harvey L
 Cottrell, Stanley Wilbur
 Cushing, Christine
 Dagenais, Willis
 Diaz, Erlinda C
 Djordjevic, Barbara L
 Dodd, Natalie R
 Doran, Marjorie Coleen
 Escobar, Helen R
 Farnsworth, Keith E
 Fent, Linda N
 Fessenden, Luke E
 Fields, Joseph E
 Fields, Shirley J
 Finley, Ernestine E
 Forde, Winton Joshua
 Fruth, Paul
 Garrett, David
 George, Dennis L. M
 Gepford, Barbara W
 Greer, Barbara Elaine
 Hall, Howard Carl
 Hamil, Juanita
 Hammond, Carolyn

Haynes, LeBerta E
 Henderson, Kenneth Y
 Hensley, Carol D
 Hernandez, Pedro
 Hill, Beverly
 Hill, Leon M
 Hinman, Juanita M
 Hodge, Howard S
 Hoffer, James R
 Holley, John S
 Houghtaling, Daniel
 Leighton
 Huenergardt, Edith
 Hurst, Dorothy June
 Huston, Larry A
 Johnson, Shirley
 Jones, Esther Y
 Jones, II, Theodore T
 Keech, Richard A
 Kessler, Mary Elizabeth
 Kindrick, Milton E
 Kitson, L. D
 Lemon, Karen Ann
 Liddel, Dorothy B
 Litada, Ruth O
 Livergood, Henry J
 Londis, Dolores K
 Lorenzo, Lutgarda C
 Lucas, Charles Ray
 MacLaughlin, Beverly A
 Marvin, Linda G
 Matson, Victor J
 Mattion, Gordon R
 McAnally, Don E
 McCart, Vesta S
 McKnight, Glen F
 Meador, Laura L
 Mompremier, Pierre W

Moore, Carol A
 Morris, Gloria O
 Murdick, R. Ellen
 Musgrave, Norma J
 Nixon, Robert W
 Nuessle, Walter G
 O'Neill, Leslie L
 Oliver, Alberta M
 Orquia, Anita F
 Ortiz, Sergio E
 Oseguera, Irene Martinez
 Otis, Rose Marie
 Pelley, Diane G
 PerezMorell, Estela S
 Pitt, Clifford S
 Purviance, Shirley J
 Reeser, Charles A
 Rein, Anita F
 Renguul, Thomas E.L.L
 Rexin, Gerald D
 Rigby, Ron L
 Ritchey, Lyla Marie
 Rizzo, Richard P
 Roberts, Beverley J
 Robinson, Beulah M
 Rochester, Hermine
 Rogers, Perry L
 Ross, Janice V
 Ross, Lynn James
 Rossow, Curtis
 Salyer, Sally H
 Scalzo, Victor
 Schaber, Colleen D
 Seek, Christine Louise
 Senn, Sharon
 Sewell, Ray H
 Shand, Laura L
 Shaw, Mervyn C

Shepperd, E. Wayne
 Shepperd, Joyce A
 Stein, G. David
 Swofford, Sharon L
 Syfert, James W
 Tarter, Alice M
 Tingley, Betty
 Troy, Estelle Ann
 Vasquez, Nancy
 Webb, Fred L
 Wendt, Dale R
 Werner, Deniese
 Wetherell, Eleanor C
 Wold, Gary L
 Wychulis, Johanna R
 Zackrison, James Willard
 Zackrison, Sonia

RECENTLY DECEASED.**4th Quarter, 2005:**

Adams, Ronald L. 67
 Airey, Wilfred J. 94
 Alderson, Margaret A. 92
 Allen, John M. 80
 Allred, Earle F. 82
 Badger, George 96
 Barrett, Dorothy J. 69
 Beaven, Barba Viola 85
 Beck, John J. 91
 Beckett, June Lenore 79
 Bendrell, Lilia A. 82
 Bennett, Homer Douglas - 80
 Bentzinger, Myrtle E. 94
 Blair, Ruth A. 92
 Bobst, Violet Ruth 83

Boram, Cecil Arnold 75 Graf, Modelle 81 Miller, Raymond W. 86 Smith, Bernice 77
 Brenneman, Donald O. 84 Guenther, Carl E. 94 Mills, Violet D. 96 Smith, Johanna E. 78
 Bricker, Edith J. 87 Hale, Doris K. 91 Mooers, Mart L. 89 Stone, Edith O. 88
 Bright, Nyla 74 Hammill, Dena 90 Morris, Jeanne 80 Strickland, Dorothy Jean -
 Broome, George Stanley - 73
 91 Harder, Frederick E. 89 Moses, George E. 81 Swenson, John B. 83
 Brown, Hazel M. 95 Haren, Hilda 68 Mullins, Olivia 88 Thomas, Louis 81
 Bullis, Dorothy 78 Harper, Jessie 80 Nelson, Gayle H. 79 Thompson, A. Randolph -
 Burns, Vivian E. 77 Harris, Cornelius S. 88 Nelson, Ingeborg 79 75
 Campbell, Frances L. 71 Hart, Georgia L. 80 Newman, John W. 89
 Castanon, Santiago 85 Henderson, Jr., Titus Nyce, Mary F. 88 Thurman, Dolores 74
 Chilson, Adriel D. 85 James 74 Olson, Elizabeth 91 Thurman, Roger G. 75
 Clapp, Iris M. 77 Horvath, Flora M. 88 Osborn, Ruth 96 Treml, John C. 71
 Clark, Milicent G. 92 Hoskins, Louise 79 Parker, Linda L. 57 Turner, J. Harold 77
 Clark, Stanley G. 88 Hwang, Beth Liu 89 Parks, Reta Maxine 83 Turner, Mollie E. 89
 Clarkson, John W. 78 Irish, Gene A. 75 Pattini, Claribel M. 87 Upp, Betty L. 74
 Claypool, Roy V. 92 Ivester, Eleanor Krogstad - 85 Payne, Larry A. 68 Vanek, Elba 74
 Cohler, Lilla Mae 89 Jackson, Carleton G. 82 Pears, Mildred F. 96 Venis, Nancy L. 62
 Colson, Esther Kristina - 98 Jensen, Iona M. 89 Peterson, Howard B. 85 Ward, James A. 91
 Conrad, Barbara J. 72 Jones, Virginia C. 77 Phipps, Blanche M. 90 Warner, Betty J. 83
 Crandall, Beatrice L. 95 Jorgensen, Peter A. 84 Pierson, Dollis Mae 94 Warner, Robert L. 79
 Cutcher, David E. 70 Kaiser, Vernon C. 72 Plummer, Roland E. 78 Webb, William C. 93
 Davis, Charles E. 71 King, Evelyn S. 82 Priser, Kelvin 69 Weis, Ruth M. 80
 DeJesus, Hiram 75 Knox, Bonnie J. 82 Rehngren, Richard E. 87 Wiersma, Dirk 85
 Deutsch, Erna 93 Kolmodin, Walter A. 86 Remington, Bruce Allyn - 70 Wiik, Evelyn Dorothy 95
 Domeny, Henry Ellis 89 Kravig, Frank J. 71 Reynolds, Robert M. 80 Williams, J. Charles 87
 Dupper, Darline 82 LaLone, Anna Marie 90 Ringer, Kenneth E. 72 Williams, Marie D. 84
 Engeln, Frances 89 LeFever, Ralph R. 74 Rosales, Diego 86 Williams, Rose M. 84
 Eslinger, Herbert J. 82 Leland, Wilma L. 83 Rowe, Laura Lee 92 Wilson, Thelma Hughes -
 Fandino, Helena 80 Lim, Carlos E. 80 Russo, Joan L. 71 82
 Fleming, Glenna H. 71 MacGowan, Ruth C. 99 Russo, Joan L. 71 Wood, Kathryn L. 87
 Gates, Bessie L. 82 Marsa, Elenora 87 Rutan, Betty S. 85 Yoshizumi, Tatsuye
 Gilreath, Betty Ann 71 Martinez, Horloni 85 Salazar, Venancio E. 71 Barbara 77
 Glasscock, Lorene 89 Matthews, Violet B. 81 Salinas, Epifania 90 Zytkoskee, A. Gordon -
 Gold, Carolyn E. 74 Mayer, Helen L. 86 Sanford, H. M. 74 89
 Goodine, Rose Lee 77 McDonell, Alexander 73 Saunders, Vincent 85
 Gorley, Melvin 86 Mentzer, Alice B. 91 Sayler, Alfred R. 93
 Sherwood, Donald J. 97