



**Payroll Bulletin Board:** Checks/EFT Released this month: April 27; next month: May 26

## Social Security & You

Do you know what the **Top 10 Most Requested Services** from **Social Security** are, and how to utilize them? Make sure you are maximizing your services from this agency. If you have any questions about what Social Security can do for you contact your nearest Social Security office or use the online link provided below by each service.

**1. Apply for Social Security Benefits.** <https://s044a90.ssa.gov/apps6z/ISBA/main.html>

**2. Request a replacement Medicare Card.** <https://s044a90.ssa.gov/apps6z/IMRC/main.html>

**3. 2006 Cost of Living information** – Benefit, tax and wage-indexed changes for 2006. <http://www.ssa.gov/pressoffice/factsheets/colafacts2006.htm>

**4. Prepare and plan for your future financial security.** Use the **Retirement, Disability or Survivors planners and calculators** to help with important family financial decisions. <http://www.ssa.gov/planners/> (Continued on page 2)

## Questions & Answers:

### Please explain Medicare Part B Premium Reimbursement

At the time your application for retirement benefits was first processed in our office, you were determined to be either eligible or ineligible for coverage under the retirees' healthcare assistance plan now known as SHARP. If you qualified then, you were notified of that fact in your initial letter from our office and received a healthcare information packet. If you did not receive confirmation of healthcare assistance and did not receive the information packet, **THIS DOES NOT APPLY TO YOU.**

For those who DO qualify for coverage under SHARP, you know that this plan is coordinated with Medicare for those 65 and older. Eligible retirees and their eligible spouses are required to enroll in the Hospital Insurance Program of Medicare (Part A) and the Medical Insurance Program of Medicare (Part B). Because of this requirement and the resulting cost to you, we do provide a pro-rated reimbursement of the monthly Medi-

care (Part B) premium that, in most cases, is deducted from your monthly Social Security benefits. This premium reimbursement (pro-rated from 50%-90% of the current premium rate according to your years of service credit) is provided for each qualifying retiree and their eligible spouse and is added into your monthly retirement benefits issued from our office.

The Medicare (Part B) premium reimbursement has been available to our eligible retirees for many years. As our office instructed at the time you retired, most of you sent in your request for this benefit upon reaching Medicare eligibility (at age 65) and have been receiving it for a long time. If so, **THIS DOES NOT APPLY TO YOU, EITHER.** This message is intended to serve only as a reminder to (Continued on page 2)

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**5. How To Replace, Correct, or Change Your Name on your Social Security Card.** [http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfe/php/enduser/std\\_adp.php?p\\_faqid=251](http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfe/php/enduser/std_adp.php?p_faqid=251)

**6. Benefit Information Publications** - Retirement, Survivors, Disability and Supplemental Security Income publications. <http://www.ssa.gov/pubs/englist.html>

**7. Request a Social Security Statement** - A statement of your lifetime earnings and an estimate of your benefits. Make your request online and we will mail you a response. [https://s044a90.ssa.gov/](https://s044a90.ssa.gov/apps6z/iss/main.html)

[apps6z/iss/main.html](https://s044a90.ssa.gov/apps6z/iss/main.html)

**8.** If you have already received a Social Security Statement and have questions about it, try the **My Statement** page. <http://www.ssa.gov/mystatement/>

**9.** Have you tried the **Searchable Frequently Asked Questions database?** - More than 600 questions asked and answered. [http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfe/php/enduser/std\\_adp.php?p\\_sid=1ZN1s13i](http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfe/php/enduser/std_adp.php?p_sid=1ZN1s13i)

**10. How To Contact a Local Office** - This application allows you to type in your ZIP code and find the social security office nearest you. <https://s044a90.ssa.gov/apps6z/FOLO/fo001.jsp>

Social Security also has a toll-free number that operates from 7 a.m. to 7 p.m., Monday through Friday: 1-800-772-1213. If you have a touch-tone phone, recorded information and services are available 24 hours a day, including weekends and holidays. People who are deaf or hard of hearing may call the toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. on Monday through Friday. Please have your Social Security number handy when you call. You may also send inquiries by mail to: Social Security Administration Office of Public Inquiries; Windsor Park Building; 6401 Security Blvd.; Baltimore, MD 21235.

("Questions & Answers", Cont. from page 1) those few of you eligible retirees who have overlooked, procrastinated, or otherwise have not requested this benefit. If you sent us a copy of your—and your eligible spouse's—Medicare card in the past, please **DO NOT SEND IT TO US AGAIN**. However, if you have never requested this benefit, and you are eligible for assistance under SHARP, with a plan-provided earned credit covering some if not all of the costs, please send a copy of your—and/or your eligible spouse's—Medicare card to the Retirement Plans Office at the address listed on the back of this issue. Please do not send original Medicare cards—copies only! Also, please include the retiree's name and Social Security

number when submitting a non-retiree spouse's Medicare card by itself. As with all other healthcare assistance provided to our eligible retirees, reimbursements are payable retroactively for up to one year only from the date requests for benefits are received in our office.

**Retirees on Medicaid** - For various reasons, a number of our retirees have found it necessary to apply for Medicaid—a joint federal-state health insurance program, administered by the state. States have some discretion in determining which groups of people Medicaid will cover and the financial criteria for Medicaid eligibility. If you have been granted Medicaid coverage, it is important that you provide this information to our

office as soon as possible. This change in your status may make you ineligible for Medicare premium reimbursement and/or other healthcare assistance from our plan.

When a retiree seeks Medicaid assistance due to residency in a long-term care facility, it is not uncommon for the non-retiree spouse to request that we divide the retirement benefits between the two spouses. We have been able to split a benefit in a number of cases—to ensure some income goes to the non-retiree spouse—but **only with the approval of the applicable state agency, social service or welfare office**. In such a situation, you may authorize your social services agent to contact our office for specific information about your benefits.



## President's Corner

In my last article I asked you to give input concerning the future direction of our association, particularly in reference to the upcoming convocation at Southern Adventist University.

And you really responded! I've had many phone calls, emails, and land mail. Our first reaction, because of the steady decline in convocation attendance, was to hold the convocation only on Friday afternoon and Sabbath, and have weekend programs over three or four areas of the United States.

## News Notes from Mort Mort Juberg

**Silver Spring, Maryland** In March, clergy around the world from various denominations took part in a live satellite, online professional growth seminar "Here We Grow Again", sponsored by the GC Ministerial Association.

**Sacramento, California** The National Geographic television unit visited the Sacramento Central

Church to record services and interview pastor Doug Batchelor, regarding the book of Revelation.

Then we met Ann Steiner, the energetic director of the Collegedale retirees' club. She convinced us that we should have at least Thursday, Friday, and Sabbath at SAU. And so we are going to begin registration Thursday morning, July 6, at 9 a.m. We will have a full program Thursday, with the banquet on Thursday evening. Friday will give you an alternative – attend workshops, or go on tours. Friday evening will feature a watermelon social and vespers.

Sabbath we will meet with the Collegedale Church, with John Nixon speaking. There will be an afternoon program with lots of good music, and then fellowship time. There will be not as much preaching, and more time for fellowship. This is the message we heard loud and clear from you.

So please plan to come. Next Reflections will give you registration details – and oh yes, one other thing – there will be no registration fee. Your only cost will be for meals and lodging.

Steve Gifford

Church to record services and interview pastor Doug Batchelor, regarding the book of Revelation.

**Silver Spring, Maryland** Two attorneys, Dionne A. Parker and Todd McFarland have joined the church headquarters as associate legal counsels.

### Source: Adventist News Network

For more church news visit: <http://news.adventist.org/index.html>

## NAD Retirement Plans

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Website <http://www.nadadventist.org/ret>

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

ARM Email address:  
[RetireeHealth@adventistrisk.org](mailto: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  
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817-271-116-  
2712 Dorothy Drive  
Cleburne, TX 76031  
Email: [LFORD99@aol.com](mailto: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*  
[SHARP@nad.adventist.org](mailto:SHARP@nad.adventist.org)

## Out and About...

**John Nixon**, who has been the pastor of the Oakwood College Church, and was previously pastor of the Atlantic Union College Church, has accepted the position of pastor of the Southern Adventist University Church.

**Kevin Hargett** and **Rob Hubbard**, both Christian Record Services representatives, were killed in an auto accident in Missouri.

The Youth Leadership Convention held in Jacksonville, Florida, was attended by 3000 people, of which 2000 paid \$100 each to attend. It was directed by **James Black**, North American Division Youth

Director.

**Shawn Boonstra**, speaker/director of It Is Written, is conducting Satellite Evangelistic Meetings from Phoenix, Arizona. In addition to the 3,000 people attending at the home site, people are watching at 950 churches and sites, in addition to those watching from their home.

**Dr. Neils-Erik Andreason**, President of Andrews University, **Dr. Pat Mutch**, Academic Vice President, and **Ed Wines**, Vice President for Finance, have submitted their resignation. They will all continue to serve until the end of the current school term. The search committee to find replacements will have its first meeting on March 30, 2006.

**Don Jernigan** began his duties as President of Adventist Health System Sunbelt, replacing Tom Werner who retired as of March 1, 2006.

The North American Religious Liberty Association is urging churches and schools to observe May 6 as **“Written In the Heart Sabbath”** in connection with “Ten Commandments Day,” designated by U.S. Christian leaders as Sunday, May 7. “Ten Commandments Day” is an effort to bring a revival of interest in the Ten Commandments. Contact: <http://www.writtenintheheart.org> for more information, stories, and a FREE poster.

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