

# Reflections

2005 March Issue

A newsletter for beneficiaries of the NAD Retirement Plans of the SDA church.

## “Things I Want to do Before I .....”

Lyn Wick, Associate Administrator

Die. The word echoed in my head as I tried to grasp all that it meant. I had been packing for a business trip when my mother’s caregiver phoned with the news of her sudden demise. For several years my mother had been suffering the torment of Alzheimer’s disease and had been in a private care home for nearly three years. I had been down to Florida earlier that month for a visit only to find her, again, bedridden and deep into the chasm of an unknown existence. At age 88, one could argue that she lived a full life, but I wondered if she would have concurred. Were there dreams or goals she had long ago abandoned—unfulfilled?

I share with others, I’m sure, a personal desire to accomplish certain things before my time runs out. I’m not talking about gigantic, unattainable dreams like becoming the first woman President of the United States, or winning the Nobel Peace prize. I’m talking about things like learning to cook authentic Indian food, or taking pottery lessons, or competing in a 5K race. Maybe you always wanted to join a local community organization, go on a mission trip, or volunteer at a nearby hospital, but have just not found the time or the right opportunity.

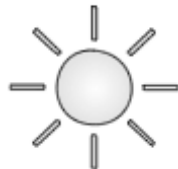
For many years I have harbored a desire to become fluent in Spanish. Two years of classroom Spanish in high school and an adult evening class twenty years later have done little to make that dream come true. It’s become a bit of a joke, because I occasionally



las nubes



el caracol



el sol

mention to acquaintances that I’ve vowed to learn to speak the language before I die. So what’s keeping me from attaining that goal? It’s probably a matter of priority. My job responsibilities take up so much of my time, as well as other church and group commitments that it yet remains simply a dream. Realistically, I suppose there will always be some things left undone. In the end, shouldn’t it be HOW I’ve lived my life, rather than a check list of things I’ve accomplished that is more eternally important?

Ironically, my mother shared my desire to become fluent in Spanish. Forty-five years ago she studied diligently and worked at it so seriously, she actually became fairly conversational in the language. But the things I think of when remembering her are the numerous flower arrangements she made for shut-ins, the notes and remembrances she fashioned for friends to cheer them up when life’s miseries came to call. In so many ways she cared for others. I believe Paul’s statement in 2 Timothy 4:8 applies to her: “I have fought a good fight, I have finished the race, and I have remained faithful.” Mom’s prize awaits. All those other ‘things’ no longer matter.

But, in case you continue to harbor some unfulfilled desires—and are frustrated by them—let me take this opportunity to challenge you to pick just one of those goals and start working on it today. I will if you will! (Si tu lo haces, yo lo hare?!)

## ✎ Bulletin Board/March, 2005 ✎

If you don't read anything else -  
Read and keep these items!

Checks/EFT Release schedule for 2005: March 25

### A Single Payer Healthcare System

I am pleased to announce that we are on the verge of providing MCx enrolled retirees with a Single Payer system for Medicare expenses.

Expect to receive a letter shortly from Adventist Risk Management with a form requiring your signature. The form authorizes us to request from Medicare a unique number they use to track your Medicare benefits. Once this system is in place, when you incur a Medicare expense, Medicare will route your billing to our plan to pay the personal Medicare part as provided in the MCx option. This should significantly reduce the time required for the provider to be paid.

When we first initiated the MCx option, retirees were required to await the Medicare statement, then send that statement to Adventist Risk Management for reimbursement. This often occurred well after the date of service. We improved MCx by asking providers to bill ARM directly upon receipt of payment information from Medicare. That shortened the process considerably. However some providers refused to bill us. This next step is the final step in moving towards an almost paperless Medicare payment system. Both the Medicare portion and the personal portion of an approved Medicare expense should be paid simultaneously to the provider.

But none of this will happen for a retiree who does not send in the form! That retiree's Medicare bills will still be paid on a manual, two-step process. Thank you for helping us streamline the process by which your Medicare bills are paid.



### NEWS NOTES FROM MORT

Contributing Editor, Mort Juberg

**Silver Spring, Maryland** ~ *Liberty* magazine, the church's exponent of the separation of church and

state, celebrates its hundredth year of continuous publication this year.

**Abuja, Nigeria** ~ A month-long series of evangelistic meetings will seek to communicate the Christian message to the local population. The plan calls for three public campaigns and district meetings in two rural areas. Leading out in the meetings is Dr. Borge Schwantz, a retired professor from Newbold College.

**Silver Spring, Maryland** ~ A flood of requests for Bible lessons in Africa has prompted a plan to print 1.4 million individual lessons in five languages to help meet the demand. The church in Kenya, for example, received nearly 400,000 requests for Bible studies after distributing two million invitations.

**Silver Spring, Maryland.** The Adventist Development and Relief Agency (ADRA) is appealing for the release of three agency workers who were abducted at gunpoint along with ADRA vehicles. Traveling in a humanitarian convoy, the workers were on their way to West Darfur, Sudan.

*Source: Adventist News Network*

Send comments and suggestions to: Sharon Kuykendall, Editor, *Reflections*, 12501 Old Columbia Pike, Silver Spring, MD 20904-6600; Email: [sharon.kuykendall@nad.adventist.org](mailto: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](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

Jack Harris 503-255-8565, President, NAD Retirees Association— 15530 NE Knott #48, Portland, OR 97230  
Email: [Hjackharris@cs.com](mailto:Hjackharris@cs.com)

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

Fax 301-680-6190, Retirement Fax Number

Phone: (301) 680—

Barbara Yowell 6244 - Lost checks, direct deposits, 1099R, Tax Withholding, Change of Address, Verification of Benefits for loans, housing, Medicaid  
Payroll Email: [Payroll@nad.adventist.org](mailto:Payroll@nad.adventist.org)

Dolores Allen 6249 - General Retirement Office Information

Chris Meier 6192 - Reporting a Death, Disability Reviews

Diane Jacobson 6289 - Tuition Assistance for Children

Joyce Macatiag 6269 - Healthcare Eligibility Queries



## Journaling from Jack

Contributing Editor: H Jack Harris

He was a successful, healthy and handsome young man. He was fifty-two, single and still searching. He was successful in life and full of vim and vigor and the proverbial vitality. It was a lovely day, warm and sunny. The gentle breeze sang the song of birds on the wing and wafted comfortable feelings to all the Oregon outdoors.

He paused at a local bike shop for a small purchase before getting into his car on his way to a ride along country trails. As he exited the bike shop, a striking young blond lady hopped off her bike and walked toward the shop he had just exited. Their eyes met momentarily and he smiled and greeted her with a "It's a great day for biking today isn't it?" She smiled in return and entered the store to make her purchase and then was off to her own ride on the trails. It was over in a heart beat. But somehow he felt it wasn't over. At least he didn't want it to be over.

Being a biker of habit and experience, he knew the area and the exact location where she might be going. So he sped on ahead, and waited for her to come cruising down the trail. A few moments later, with an upsurge in his heart beat and a broad smile on his face, he stood in the middle of the bike path so she would have to stop. With a boldness he didn't often display, he said, "Hi, my name is Lance. I am single, never married, and if you would like to go out for lunch or a bike ride sometime, here is my email address." She smiled, took his card and rode off along the bikeway. A few days later, on opening his email he found a note from her. It said, Hi, I am the blond on the yellow Trek and if you remember me and still want to go riding, send me a reply."

As the saying goes, "The rest is history." I had the privilege and honor of performing the wedding of my son and his lovely wife, Trish. My wife and I welcomed her into our family. We couldn't be happier.

Numerous stories abound about those in the greater New York City area on the infamous September 11, 2001. Let me share a few of them with you:

A father and mother elected to take their five year old son to Kindergarten on the first day of school rather

than let his wife do it alone. Consequently he was a few minutes late to work in the Twin Towers building. He is alive today because he was a few minutes late. Today his son has a father and his wife has a husband.

A certain secretary was almost never late to work. The staff could always count on her to unlock the office door. For some unexplainable reason, her usually reliable alarm failed to go off on time and she was late. She is alive today.

A mother, in a hurry to feed her child before she went to work in the Twin Towers, spilled baby food on her dress and had to take time to change into something more presentable. The baby still has a mother and a husband has a wife today.

Call it chance. Give it the name of fate. Identify it as happenstance. Name it as you will. I choose to believe it to be a God who is watching over us. He wants the best for you. He "knows the end from the beginning." Isaiah 46:9,10. But we must understand that foreknowledge does not mean foreordination. Each individual in the cited circumstances of their own volition, made the decision to do what they did, be where they were.

So when you are stuck in traffic, miss an elevator or a yellow light, have a flat tire, you know, all those little things that annoy you, just remember this. He has your best interests at heart, they are turning points in your life.

\* \* \* \* \*

### Planning Your Summer Trips Already?

Be sure to include the *National Retiree Convention*  
La Sierra University, Riverside, California  
August 10-14, 2005

◆ Evening Speaker, Elder George Brown, Retired Inter-American Division President ◆ Sabbath morning speaker, Elder Lonnie Melashenko, Speaker, Voice Of Prophecy ◆ Sabbath PM, La Sierra University Hour, followed by Loma Linda University Hour ◆ Music, Music, Music, Including Herman and Sonnie Harp ◆ Registration forms in May & July Reflections ◆ Questions? Call Jack Harris, 503-255-8565

## The NAD Retirement Department and You

The Retirement Plan is here to help! This is a daunting proposition as there are 15,000 Retirees, and 22 Plan employees. This article is an effort to provide some tips on how to make Retiree interaction with the Plan helpful and efficient.

The retirement office administers a Plan which is subject to federal pension laws and church and hospital policies. Plan philosophy is to provide to beneficiaries the best benefits allowed in NAD voted policies. The Plan attempts to accommodate special needs if these are provided for in legal Plan documents, but the Plan is not authorized to grant policy variances. Even the governing body, the Retirement Plan Committee, is only empowered to authorize benefits as specifically provided by policy. This may mean a Retiree does not get the answer he/she would like, but it enables the Plan to protect and continue the benefits the church provides for its Retirees.

Generally a Retiree will interact with Plan benefits assistants, payroll staff and the receptionist.

### Benefits Assistants

Currently we have four full-time benefits assistants who divide up the alphabet. Retirees are assigned to the benefits assistants based on the first letter of the last name. The benefits assistants process new applications that come in each week. At any given time they are working on several dozen applications. Processors also handle Medicare reimbursements, reports of death, death benefits, reduced spouse allowances, 'pull check' requests, payroll information and many other transactions, as well as Retiree and institutional queries via phone, email and fax.

Processing a retirement application takes time, due to several factors. Often applications arrive incomplete, delaying the process. Applications are handled in the order in which they arrive in the Plan office from the last employer. The benefits assistants:

- Double check the employer's application documentation
- Clarify application documentation as needed

- Obtain documentation that may be missing from the original applications
- Certify years of service credit
- Calculate benefits
- Double check all calculations and documentation.
- Download pay authorization and detail to Payroll. Payments are then prepared on an existing schedule.

### Contacting the Plan:

➤ Questions regarding status of medical claims and/or coverage/payment for tests, doctor's visits, etc., should be directed to the Adventist Risk Management line (1-800-447-5002). Retirement does not have access to those files and is not able to respond to questions about medical claims.

➤ In the event of a death, the Retirement Plan (not the Retiree's last employer) should be notified as soon as possible. A death certificate should be faxed to (301) 680-6190. The Plan does not need an original death certificate.

➤ One of the Plan benefits includes the monthly partial reimbursement of Medicare Part B premium. A Retiree or a Joint & Survivor Spouse who enrolls in Medicare and is eligible for healthcare assistance should mail to the Plan a photo-copy of the Medicare card. The benefits assistants will determine if the Retiree is eligible for this benefit. This is a process that cannot be done over the phone.

➤ SHARP (Supplemental Healthcare, Adventist Retirement Plan) questions on enrollment and coverage should be directed to SHARP at (301) 680-6269.

### Benefits Distribution (Payroll)

Payroll consists of two employees who handle a preparation of 15,000 payments, totaling about \$13,000,000 each month. Payroll also handles verifi-

cation of benefits, taxes, changes of address, tuition assistance checks and direct deposit issues. Because of the schedule-driven nature of the work, there are times when Payroll relies on the voicemail system to provide assistance.

➤ Change of address information should be mailed or e-mailed to Payroll, not phoned in. Once Payroll has entered the change in the data base it will be changed for all Plan correspondence including the Plan newsletter.

➤ Direct deposit requests or changes should be mailed to Payroll. Include a voided check. Direct deposit requests/changes require a signature and thus cannot be made over the phone.

➤ Monthly payments are processed and sent on a monthly schedule. The system does not handle individual checks out of order.

➤ The toll-free Payroll information line (1-888-838-8955) may answer payment schedule questions more quickly than calling the Payroll office. This is an announcement line only and does not accept voice messages.

➤ Requests regarding tax withholding, 1099-R's, lost checks, and verification of benefits for loans or housing should be made to Payroll. Each year a number of Retirees call in November and December asking for an advance copy of the 1099-R. These forms are printed and mailed out the last week of January as required by law. Advance copies are not available.

### **Other Notes about Contacting Retirement**

➤ Take a moment to consider when to call. Retirement is in the Eastern time zone. Retirees from the West Coast are sometimes frustrated when they call after 5:30 pm in Silver Spring and no one is available.

➤ Retirement operates on a flex-time schedule. On Fridays, due to the longer hours employees work Monday through Thursday, the office is closed after noon and some employees will not

be available on Friday mornings. Friday is generally not a good day to call.

➤ Please have the Retiree's Social Security number handy for confirmation purposes. Jot down questions before calling. Keep a pen and paper handy to write down any information given.

➤ Retirees would prefer to speak to a live person. Often the primary contact will be on another line with a Retiree, or in a meeting dealing with retirement issues. The quickest way to get help is to leave a message. Include the Retiree's Social Security number, name, (please spell it), phone number, and a brief description of the need.

➤ If somebody other than the Retiree calls on his/her behalf, please have them leave the information above, plus the caller's name, relationship to Retiree, and phone number. Plan employees can only discuss private Retiree information with a spouse or person with a proper power of attorney, with a copy in Plan files.

➤ Listen to the recorded messages when calling. They include important information and may answer questions or give necessary instructions.

➤ Sometimes Retirees call phone after phone, leaving messages and hoping that somebody will respond. This causes confusion and duplication of effort, often delaying responses.

➤ Please be patient! Retirement employees check their voice mail frequently. Some queries take longer than others, involving research and multiple calls.

➤ Whenever possible send inquiries and requests by e-mail. E-mails are often more efficient than phone or mail. When writing, please remember to include the phone number and Social Security number.

➤If uncertain as to who to call, call the general information number and let the receptionist identify the correct person. This will save leaving messages for employees who aren't able to answer the specific question.

Each month's issue of Reflections, the Retiree newsletter, provides timely and important information on benefits and policy. Please see page two of this newsletter for a list of Retirement Plan contact numbers and the general email address. For Retirees with access to the internet, the Plan website provides valuable information, including downloads of various documents, the monthly Reflections newsletter in PDF format and Plan staff contact information. <http://www.nadadventist.org/ret/>.

We hope that this look at how we function will enable the Plan to help Retirees efficiently and smoothly. The Seventh-day Adventist Church appreciates Retiree's years of service and the Plan takes the responsibility of handling retirement benefits very seriously.

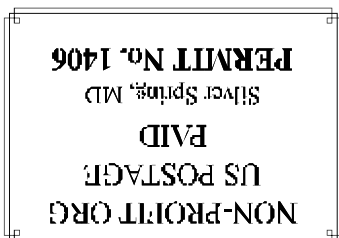
**Out & About...**

Ed Wright was elected president of the Georgia-Cumberland Conference.

Ben Brown was elected president of the South Central Conference.

SOW 1 BILLION REPORT - NAD printed 26 million cards, 15 million of which had the Voice of Prophecy return address on them, and 11 million that were customized by local conferences. The statistics in this report reflect only the VOP cards.

<u>Running Total</u>	<u>Phone</u>	<u>Mail</u>	<u>Total</u>
Aug-19668	264	2142	2406
Aug-Sept kept at VOP-19703	13	22	35
Sept-22275	282	2290	2572
Oct-Dec kept at VOP-24566	32	2259	2291
Oct-26205	354	1285	1639
Nov-27041	139	697	836
Dec-27360	102	217	319



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

