



A newsletter for beneficiaries of the NAD Retirement Plans of the SDA Church

**Payroll Bulletin Board:** Checks/EFT Released this month: November 27; next month: December 27



## President's Corner

Recently I remarked to a friend that I wasn't a theologian. He asked, "How do you define 'theologian'?" I responded, "Someone who studies God." "So," he retorted, "you don't want to waste your time studying God?"

I had been backed into a corner from which there appeared no good escape. Yes, I do believe in studying God, and learning all I can about Him. But I am not an academic, and do not approach a theological study from the viewpoint of an academic. Many years ago Loma Linda University presi-

dent Norm Woods called and asked me to have a chapel, to which I agreed. Later he called to confirm my appointment as the Week of Prayer speaker.

I was aghast! "Norm, I agreed to do a chapel, not the Week of Prayer." He assured me that I had accepted, and even my secretary, Joan Jones, sided with him. There was no backing out. At the time Lynn Mallery was secretary of the South-eastern California Conference, and I grumbled to him about my misfortune. "I'm a storyteller, that's how I preach, and my style won't work at Loma Linda."

Lynn, a true academic who held an earned doctoral degree, responded, "All you need to do is go tell your stories, and they'll be glad to have a respite from their normal academic fare. Just go be yourself." So that's what happened, and to my astonishment, the Week of Prayer blessed them and me.

What's my point? In life, it's easy to try to be what we aren't. Lynn's counsel is good for any age – "just be yourself." That works a lot better than phoniness. And it works every time.

Sincerely,  
Stephen Gifford

## Notice:

We are required by federal law to provide this notice to all S.H.A.R.P. participants. If you are not eligible to participate in our healthcare assistance plan known as S.H.A.R.P., this notice is not relevant to you. We apologize for losing most of our newsletter space this month to the federal government!

**If you (and your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.**

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# **Important Notice from S.H.A.R.P. About Your Prescription Drug Coverage and the Medicare Prescription Drug Coverage**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Supplemental Healthcare, Adventist Retirement Plan (S.H.A.R.P.) and prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage and can help you decide whether you want to enroll in Medicare prescription drug coverage. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through

Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. This coverage is sometimes referred to as Medicare Part D prescription drug coverage. In general Medicare Part D provides coverage for prescription drugs not covered under Medicare Part A and Part B. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some Medicare plans may also offer more coverage for a higher monthly premium.

2. The Adventist Retirement Plan has determined that the prescription drug coverage offered by Supplemental Healthcare, Adventist Retirement Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered

Creditable Coverage under Medicare.

Because S.H.A.R.P.'s Rx coverage is on average at least as good as standard Medicare prescription drug coverage, you can remain with S.H.A.R.P.'s Rx coverage instead of enrolling in a Medicare prescription drug plan, and not pay extra if you later decide to enroll in a Medicare prescription drug plan.

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year thereafter from November 15<sup>th</sup> to December 31<sup>st</sup>. Participants leaving employer coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan. However, because you have existing prescription drug coverage that, on average, is as good as Medicare coverage, you can choose to join a Medicare prescription drug plan later.

If you do decide to enroll in a Medicare prescription drug plan and drop your S.H.A.R.P. Rx coverage, be aware that you will not be able to get the S.H.A.R.P. Rx coverage back until the next open enrollment period for S.H.A.R.P.

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(S.H.A.R.P. ...cont'd from page 2)

**Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.**

Under S.H.A.R.P., you are not allowed to receive prescription drug coverage under both Medicare prescription drug coverage and the S.H.A.R.P. Rx option. You must choose one or the other. Therefore, it is important to make an informed deliberate decision. Do not enroll in Medicare prescription drug coverage "just in case."

You have the following two options concerning prescription drug coverage in S.H.A.R.P.:

1. You may stay with S.H.A.R.P.'s Rx coverage and not enroll in the Medicare prescription drug coverage at this time. You will be able to enroll in the Medicare prescription drug coverage at a later date without penalty, either (1) during a Medicare prescription drug open enrollment period; or (2) if you lose coverage under S.H.A.R.P.
2. You may drop your S.H.A.R.P.'s Rx coverage and enroll in the Medicare prescription drug coverage at this time. If and when you enroll in a Medicare prescription drug plan, S.H.A.R.P. will drop your Rx option, and will

not assist you with the premium you will pay to participate in a Medicare prescription drug plan. You will not be able to reenroll in S.H.A.R.P.'s Rx coverage until the next open enrollment period for such coverage, and you will only be able to reenroll if you drop your Medicare prescription drug coverage. **If you do decide to enroll in a Medicare prescription drug plan and drop your S.H.A.R.P. prescription drug coverage, be aware that you may not be able to get S.H.A.R.P. prescription drug coverage back until the next open enrollment period.** If you have chosen not to participate in the S.H.A.R.P. Rx option, you may continue to participate in other S.H.A.R.P. options provided, such as Dental/Vision/Hearing and Medicare Extension.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

- Annual Deductible of \$250 (2006); (\$265 for 2007)

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## 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*

SHARP: 301-680-5036

[SHARP@nad.adventist.org](mailto:SHARP@nad.adventist.org)

*Healthcare Eligibility Queries*

Steve Gifford

*President, NAD Retirees Association*

817-271-1160

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 B. Gatling: 301-680-6289

*Tuition Assistance for Children*

(S.H.A.R.P. ...cont'd from page 3)

- Medicare will pay nothing and you will pay 100% until your prescription costs for the year reach \$5,100 (\$5451.25 for 2007) (at which point you will be out of pocket \$3,600.00) (\$3850.00 for 2007).
- After you have reached the \$5,100 (\$5451.25 for 2007) threshold, Medicare pays approximately 95% of your costs for drugs covered by the plan and you pay 5%.
- Premiums are expected to be approximately \$30-\$40 per month for standard Medicare prescription drug plans. You should consult the Medicare prescription drug plan for the exact premium amounts.

In making this comparison, please also consider that many retirees receive an Earned Credit which assists them or fully pays for their S.H.A.R.P. Rx option costs.

As stated above, if you enroll in a Medicare prescription drug plan, S.H.A.R.P. will drop your Rx option and will not assist you with the premium you will pay to participate in a Medicare prescription drug plan. Although S.H.A.R.P. cannot state that in all cases its prescription drug coverage is more advantageous than Medicare prescription drug coverage, in most cases you will have better prescription drug coverage under S.H.A.R.P. Rx than under Medicare

prescription drug coverage and you will not benefit from enrolling in Medicare prescription drug coverage. One situation in which Medicare Prescription drug coverage may be more advantageous is if you qualify as a low-income retiree. If you have received an application to apply for low-income Medicare Prescription drug coverage, you should carefully review our plan and Medicare Prescription drug coverage and judge for yourself.

You also should know that if you drop or lose your coverage with S.H.A.R.P.'s Rx, and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next November to enroll.

### **For more information about this notice or your current prescription drug coverage...**

Read the S.H.A.R.P. booklet. A current booklet can be downloaded from [www.nadadventist.org/ret](http://www.nadadventist.org/ret) or ordered by contacting our office. For further questions, contact our office for fur-

ther information regarding S.H.A.R.P. Our office cannot assist you with information about a Medicare Prescription Drug Plan.

E-mail: [SHARP@nad.adventist.org](mailto:SHARP@nad.adventist.org)  
S.H.A.R.P. Healthcare Enrollment line (301) 680-5036, 9-5 Monday-Thursday and 9-12 Fridays, Eastern Time.

NOTE: You may receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. You also may request a copy.

### **For more information about your options under Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is available in the "Medicare & You" handbook. You'll get a copy of the handbook every year in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help,
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number)
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this notice. If you enroll in one of the plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice to show that you are not required to pay a higher premium amount.**

**Effective Date:**

November 1, 2006

**Name of Entity/Sender:**

Supplemental Healthcare,  
Adventist Retirement Plan

**Contact—Position/Office:**

Administrator

**Address:**

12501 Old Columbia Pike, Silver  
Spring MD 20904

**Phone Number:**

301-680-5036

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## News Notes From Mort

From Mort Juberg

**Silver Spring, Maryland.** From its earliest beginnings the stand of the Adventist church has been in favor of noncombatancy but changes are happening. Today, an estimated

7,500 Adventists serve in the military, and virtually all of them are enlisted as combatants, according to Gary R. Counsell. He is the associate director of the GC Chaplain Ministries. This doesn't include 50 chaplains classified as noncoms by the Geneva Convention.

**Zaokski, Tula Region, Russia.**

Some 1,500 pastors from all over the Euro-Asia Division met for a four-day congress. It is believed this is the first time an event has been held for field pastors many of whom are serving in remote locations across a region that spans 11 time zones.

**Port Moresby, Papua New**

**Guinea.** Twenty-seven graduates of Pacific Adventist University (PAU) are now certified in the school's Family Ministries certificate program, the first one to be offered within the Adventist educational system.

**Source: Adventist News Network**

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## Benefits Processors Re-Distribution of Alpha

Effective October 2, 2006, all new applications received in our office, death benefits and miscellaneous retiree benefits processed are being distributed as follows:

A-C - Joyce K

D-G - Diane

H-J - Hellen

K-M - Linda

N-R- Sharon K

S-U - Karin

V-Z - Chandler

Feel free to direct your appropriate query to the Benefits Processor listed above according to the first letter of your last name. Thank you.

## For S.H.A.R.P. Participants

As we approach the beginning of the plan year for Supplemental Healthcare, Adventist Retirement Plan, S.H.A.R.P. is in the process of updating the healthcare booklet sent out from time to time. We are making a few inflationary adjustments for the earned credit and the cost of the various components. A copy of the new booklet can be downloaded from our web site at: [www.nadadventist.org/ret/](http://www.nadadventist.org/ret/) You can click on the Retiree link, then on the downloads link and select the S.H.A.R.P. booklet. If you don't have access to the internet and want a booklet, please drop us a note and ask us to mail one to you.

While we plan no increase in the co-pay for purchasing drugs at your pharmacy from the current \$10 generic, \$20 brand name, S.H.A.R.P. is increasing the co-pays for the 90-day home delivery prescriptions. The increase will narrow the difference between three retail co-pays for up to 30 days, and the home delivery co-pay which is for up to 90 days.

- 2006 \$17 generic, \$34 brand name
- 2007 \$20 generic, \$40 brand name

Those who enrolled in S.H.A.R.P. in 2003 have reached their one-time three-year anniversary which by policy enables them to make changes in their selected options. Mailings have been sent to those retirees including new enrollment forms. If you retired in 2003 and have not received one of our mailings, please download the booklet and send in a new enrollment form immediately.

## HEALTH TIP:

### " Foods That Heal" TEA

- **Green Tea** - Combats Cancer
- Protects your heart
- Helps stop strokes
- Promotes weight loss
- Kills bacteria

### NATURAL SWEETNER

- **Honey** - Heals wounds
- Aids digestion
- Guards against ulcers
- Increases energy
- Fights allergies

### NUTS

- **Walnut** - Lowers cholesterol
- Combats cancer
- Boosts memory
- Lifts mood
- Protects against heart disease

## Out and About...

Union College has opened with its largest enrollment in 23 years.

Elder Ben Browne, president of South Central Conference, has turned down the call for Secretary of the Southern Union and will remain as president of the South Central Conference.

Because the pastors were in transition at Oakwood College, it was decided that Dr. Delbert Baker, President, should preach the annual revival series. At the close of the series, 25 students were baptized.

At the 2006 Annual Council, Elder Bill Knott, associate editor of the *Adventist Review*, was elected Editor, replacing senior editor,

William Johnsson, who is retiring.

The Adventurer Club of the Berrien Springs, Michigan Village Church sponsored an evangelistic meeting. They have been in charge of the local parts of the meetings. The boys and girls made the announcements, did the preparation, and have been hosting the guests that come.

The president of the country of Burundi has mandated that all people participate in a clean-up of the country for two hours every Saturday. He has, however, said that the Seventh-day Adventists do not need to work on Saturday, but they may choose another time during the week to fulfill their obligation to the country.