



Payroll Bulletin Board: Checks/EFT Released this month: January 26; next month: February 27

Happy New Year!

We are here to help you!

This can sometimes be a daunting proposition as there are 15,000 of you, and just about 20 of us. This month we'd like to explain a bit about how our department operates and give you some tips on how to make your interaction with us more efficient.

1. To what extent does the Retirement Plans Office extend assistance to the Retiree?

Unlike other areas of the church that are able to make decisions and exceptions based on compassionate circumstances, the retirement department administers a plan which is subject to Internal Revenue Service code and government pensions laws. This means that we will try to help you as much as possible, but are required by the law and the Division to treat everyone equally and by the law, and not able or authorized to grant policy variances. The Retirement Plans Committee is only empowered to authorize benefits as specifically provided by policy. We understand that this means you don't always get the answer you would like, but it enables us to protect and continue the benefits the department provides for church retirees across North America.

2. How large is the Retirement Office staff?

The NAD Retirement department has a staff of just under two dozen people. Those you will probably deal with most often are our benefits processors, payroll personnel and receptionist.

Currently we have seven benefits processors. Their names, telephone numbers and the alphabet they serve can be found on page three of this periodical.

3. What is the turn-around time for processing Retirement Benefits applications?

Processing a retirement application can take quite a bit of time, due to several factors. Applications are handled in the order in which they arrive and processors have to double check the conference or hospital's work, request and wait for paperwork for hospital applications, obtain necessary paperwork that is often missing from the original applications, and then double check all of the information again. About 90% of all retirement applications arrive with incorrect or missing information, delaying the process. Your processor follows up on and fixes any problems in your application.

(Continued on page 2)

HEALTH TIP:

Foods That Heal

FRUIT

- Lemons - Protect the heart
- Stops Scurvy
- Controls blood pressure
- Combats Cancer
- Smoothes skin

VEGETABLE

- Garlic - Lowers Cholesterol
- Combats Cancer
- Kills Bacteria
- Fights Fungus
- Banishes bruises
- Guards against heart disease

NUTS

- Chestnuts - Promotes Weight Loss
- Protects the heart
- Lowers Cholesterol
- Combats Cancer
- Controls Blood Pressure

NEWSLETTER INDEX

Steve Gifford	page 2
News Notes	page 2
Reporting a Death	page 3
Payroll EFT-2007	page 4



President's Corner

by Stephen Gifford

“Be Honest”

Years ago in *The Youth's Instructor* editor Lora E. Clement told a story about Abraham Lincoln. He was visiting voters and campaigning on a farm road outside of Springfield, Illinois, and wound up his day talking with a farmer at the entrance to the man's farm. Finally a wagon came along and he hitched a ride back to Springfield.

Years later Lincoln was president of the United States, and he was told that a farmer friend from Illinois wanted to visit him. The president was happy to see his old friend, but the friend bore a scowl on his face.

“Abe, you have a reputation for honesty. Remember you and I talking out by my gatepost, until a wagon came along?” Abe remembered, and the farmer added more details. “You borrowed my whetstone and sharpened your knife, and when you left you took the whetstone with you.” Abe thought for a minute, then instructed the farmer to look on top of the gatepost, and see if it wasn't there. Upon his

return home, the farmer got a step ladder, climbed up until he could see the top of the gatepost, and there lay the whetstone, where it had lain for some twenty years. The farmer wrote a letter and apologized – and Abe's reputation was intact.

It's easy in life to cheat on the small things – which inevitably leads to cheating on big items. Each of us has opportunity to travel straight – or to mar our reputation by some act of dishonesty. My question is – which will it be?

Reminder – 2007 Retirees' Convocation at Southwestern Adventist University, Keene, TX May 17, 18, & 19. Don't miss it!

News Notes From Mort

By Mort Juberg

Silver Spring, Maryland. In a message aimed at church members worldwide, G.C. President Jan Paulsen urged church members to embrace the spirit of Emmanuel every day of the year. He noted that by choosing birth in an austere stable, Christ identified with many who do not live in luxury, those who struggle with circumstances such as wars and poverty. To them Jesus says, “I understand. I have tasted some of what you are experiencing.”

Philippines. Typhoon Seniang tore through the Philippines killing at least four people and leaving 90,000 people affected by the disaster. ADRA is providing food and shelter assistance as well as distributing building materials.

(Continued on page 4)

(“We're here...Cont'd from page 1)
Once it is finished the application is downloaded to Payroll. Checks are then cut on an existing schedule. Following these procedures ensures that everything is done properly and that everyone ends up with the correct amount.

3. Does the Retirement Plans Office handle Medical Claims?

Any questions regarding status of medical claims and/or coverage/payment for tests, doctor's visits, etc., need to be directed to the Adventist Risk Management line (1-800-447-5002). The Retirement department does not have access to those files and is not able to handle anything related to medical claims.

4. Wondering if a Benefits Processor can answer a question for you? Remember that:

Questions regarding years of service and estimation of benefits made prior to retirement should be directed to the institution you last worked for. Workers contemplating retirement should remember the NAD Retirement department does not have their service records, their last place of employment does. Once your retirement application has been processed successfully we will have access to that information.

It is our hope that this information has been helpful to you.

- The North American Division Retirement Plans Office

Reporting the Death of a Retiree or Spouse

We know it isn't a pleasant thought, but in the event of your death, there are certain things that need to be done. On this page, we've consolidated information for you to clip and keep with your important papers. Doing this will ease the pain of your passing for your family – because they know what to do and how to get it done. Also, once a death has been reported and the information processed, the name of that Retiree or Spouse is included in a list printed quarterly in *Reflections*. If for whatever reason a name is not included in the list, it will be included in the **next** quarterly list. We appreciate your patience.

The following information has been compiled to assist the surviving relative (spouse, child, etc.) or friend in the steps to follow when reporting the death of a retiree or a retiree's spouse.

1. In the sad event of a death, it is very important to **contact the Retirement Office immediately**, as future benefits can be affected if there is a surviving spouse. Please contact the Retirement Benefits Assistant who handles the part of the alphabet that begins with the first letter of the deceased's last name to report the death. If they are not available at the time you call, please leave a message and they will get back to you as soon as possible.

Joyce Keeler (301) 680-6288 (A-C)
Diane Gatling (301) 680-6289 (D-G)
Hellen Gorde (301) 680-6235 (H-J)
Linda Tatum (301) 680-6274 (K-M)
Sharon Kuykendall (301) 680-6283 (N-R)
Karin Dortch (301) 680-6248 (S-U)
Chandler Riley (301) 680-6270 (V-Z)

2. Single life and survivor spouse benefits need to be discontinued as soon as possible after the date of death. A relative or close family friend should be chosen to make the phone call to Retirement, unless there is an executor of the estate.
3. The Retirement Plan requires that a **death certificate** be on file in order to process a death benefit. The death certificate may be faxed to (301) 680-6190, or mailed to:
NAD Retirement
ATTN: (Benefit Assistant's name)
12501 Old Columbia Pike
Silver Spring, MD 20904-6600
4. The Retirement office will usually be able to give a death benefit amount (if retiree or spouse is eligible) during the phone call, and often **survivor benefits** can be quoted as well, if applicable. However, *in many cases we will need to research our files and get back to you with this information.*

We will need the **name, address and telephone number** of the person who is to receive the death benefit check. *Please note that the death benefit shall be paid to the surviving spouse, or if there is no surviving spouse, to the person who has*

(Continued on page 4)

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Email: dolores.allen@nad.adventist.org
Website <http://www.nadadventist.org/ret>

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

SHARP: 301-680-5036
SHARP@nad.adventist.org
Healthcare Eligibility Queries

Submit all claims to:
Adventist Risk Management - SHARP
PO Box 4088
Silver Spring, MD 20914-4088

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

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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 B. Gatling: 301-680-6289
Tuition Assistance for Children

(Reporting ..Cont'd from page 3)

undertaken the responsibility for the funeral arrangements.

September 27
October 26
November 27
December 27

Bowmanville, Ontario. Henry Feyerabend, a well-known author and speaker emeritus of It Is Written Canada, passed away after fighting cancer for six years. He was the author of 40 books and launched the telecast Destiny which ran independently for 20 years before merging with It Is Written.

Kisumu, Kenya. The driver of a bus carrying 76 Pathfinders to an East Africa Union Camporee lost control when the brakes failed. The bus skidded off the road and rolled down 200 meters to a river bank leaving four dead on the spot. The dead included three men ages 17-21 and one woman, age 21. About 21 Pathfinders were injured and admitted to a nearby hospital. They are reported to be in stable condition.

Source: Adventist News Network

**RETIREMENT PAYROLL
EFT (Eelectronic Funds
Transfer) DATES FOR 2007**

The dates written below are for the benefit of those whose retirement benefit checks are being automatically deposited into their checking account.

January 26
February 27
March 27
April 27
May 27
June 27
July 27
August 27

(News . . . Cont'd from page 2)

Loma Linda, California. The drinking of pomegranate juice may forestall the onset of Alzheimer's disease. This is according to a study by Dr. Richard Harman, author and researcher in collaboration with Washington University researchers.

This study reveals that pomegranates when compared to other fruits and vegetables pack high levels of polyphenols. Polyphenols, according to researchers, are one of the many antioxidants that neutralize the harmful effects of free radicals which attack healthy human cells.

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