



REFLECTIONS

A monthly source of information for beneficiaries of the Adventist Retirement Plans.

Plan Values

Ever heard those horror stories about administrators who hide benefits information for fear people will learn about it and ask for more? We manage a plan which is subject to government pension laws. We are not authorized to grant policy variances or give benefits not provided for in the plan document. Our governing body is empowered to authorize benefits as specifically provided by policy and to interpret ambiguous policies. This enables us to protect benefits the church provides for retirees across North America.

Retirees who feel that we in administration have incorrectly calculated benefits are encouraged to send a letter of appeal to our office. Our governing body reviews several appeals each year to be sure that the administrators are approving benefits that are authorized by plan documentation. A key value of the Plan is to maximize every retiree's benefits within the limits of the legal plan document approved by the North American Division.

Lifestyle Center of America

We recently received an advance copy of a book entitled *The Full Plate Diet*. I wasn't sure the country needs another diet book, but since it is sponsored by Lifestyle Center of America, an entity that ARM's Don Platt and I visited a number of years ago, I decided that it would be worth reviewing.

I also asked Lisa Turpen, RN, our SHARP Specialist to give me her thoughts on the premise of the book. Not only did she review the book, but she did some online research to find if the underlying concepts are supported by research sites such as Loma Linda University, Mayo Clinic, Harvard School of Public Health and the American Heart Association. Essentially the premise in the book is that a diet rich in fiber is supported by all of the organizations above in helping to reduce risk of cardiovascular disease, colon cancer and type 2 diabetes.

The book is laid out in a pleasing and colorful way, and asks the reader to make commitments to a healthier life-style. The three authors come from varied backgrounds but currently work at Lifestyle Center of America. The book is targeted at the general population and is available at [Amazon.com](https://www.amazon.com) for \$13.57 (plus shipping.)

100 Years of Retirement

November 28, 1910, the General Conference Committee, with A.G. Daniels as Chairman, took action to adopt a one-page policy entitled “Sustentation Fund.” The policy was rooted in Scripture, primarily based on biblical instructions regarding tithing and the support of the tribe of Levi in Numbers and Deuteronomy.

The original plan was designed to provide sustenance ‘for the care of laborers who, because of serious sickness, permanent illness, and old age; are unable to render full or even partial service. . .’ and ‘for the widows and children of those who fall in death at their posts of duty. . .’

One resolution says “That it be understood by the beneficiaries that the allowances from this fund are cheerfully made, and by a disbursing committees that the fund is the inheritance of the beneficiaries.”

A pastor once called our office and expressed his confusion over retirement. He said “It’s that ‘divine benefit’ retirement plan that confuses me.” I think he meant the ‘defined benefit’ retirement plan, which is the technical term for our pension plan. I feel a sense of sadness that 100 years after starting the Sustentation Fund, we are still here, dealing with retirement issues. We long for the ‘divine benefit’ retirement plan.

GC Session

2010 is the year of the General Conference Session, at the Georgia Dome in Atlanta, from June 24 to July 3. Retirees have sometimes been granted access in past years to the main delegate floor. Planners have determined that this year retirees will be granted special roped off seating in the general seating of the dome rather than on the delegate floor. In a future issue, we will print a seating badge which will grant retirees and immediate family members access to this easy access section.

Information about the session including travel and accommodations can be found at the session web site, www.gcssession.org. Watch for more information as we receive it.

Plan Trends

The NAD Retirement Office manages seven different retirement plans.

- ▶ Church Pension Plan
- ▶ Church Healthcare Plan
- ▶ Tuition Assistance Plan
- ▶ Loma Linda Foods Plan
- ▶ Hospital Pension Plan
- ▶ Hospital Healthcare Plan
- ▶ Adventist Retirement Plan

Each of the seven plans is separately funded and accounted for. Of these plans, only the Church Healthcare Plan and the Adventist Retirement Plan are current. We refer to all of the other plans as ‘frozen’ in that

no current employee is earning service credit towards assistance in one of these plans.

We currently have over 16,000 retirees receiving monthly benefits from one or more of the frozen plans. As the demographic bubble passes through the system, and as time increases from the freeze of each of the plans, this number will probably continue to increase slightly for a few more years, and then will begin to decline around 2020.

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This Month: **Feb. 26**

Next Month: **Mar. 26**

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Judy Beers
Associate Administrator

Maurine Wahlen
Associate Administrator

Adventist Risk Management: 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 1928
Grapevine, TX 76099-1928

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

Payroll: 1-888-838-8955
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NAD Retirement Department
Fax: 301-680-6190
12501 Old Columbia Pike
Silver Spring, MD 20904-6600

Barbara Yowell: 301-680-6244
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General Retirement Office Information

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SHARP Corner

SHARP Rx Reconciliation

The Retirement office is involved in an ongoing quality review process regarding the SHARP Rx Option and Medicare prescription coverage. In the October 2009 issue of Reflections the Credible Coverage letter was posted and a comparison of the impact on the retiree was given. The Medicare prescription drug coverage program became available in 2006 to everyone with Medicare and since that time SHARP has been involved in a reconciliation process for our retiree's with SHARP Rx Option coverage.

At this time we would like to remind all retiree's of the SHARP rules which state you are not allowed to receive prescription drug coverage under both a Medicare prescription drug program and the SHARP Rx Option. The reconciliation process with the Medicare D prescription drug program is an ongoing process. If in this process we find double coverage we will be contacting the retiree via written notification. The retiree must provide to SHARP the information regarding which coverage they wish to terminate.

As a retiree, you may assist SHARP in this reconciliation process by checking your Healthcare cards to verify what types of prescription coverage you have. If you note that you have both the SHARP Rx coverage and any other prescription coverage, please contact a SHARP Assistant at 301-680-5036, or you may wish to send SHARP written notice at SHARP@nad.adventist.org.

If you have only the SHARP Rx Option you are in compliance with our guidelines and do not need to contact the SHARP office. This is a reconciliation process only, and not an invitation to add any SHARP coverage.