



# REFLECTIONS

A Monthly Source of Information for  
Beneficiaries of the Adventist Retirement Plans

## Spouse Allowance

If your retirement benefits are based on twenty (20) or more years of service credit, you were married to your current spouse at least one year before your retirement benefits began, and that spouse is not receiving an employer-provided retirement benefit or did not receive an employer-provided lump sum retirement payout, your benefits may include an additional benefit called a Spouse Allowance. Your eligibility for this benefit would have been determined during the initial application process — before your benefits started — and would not be added at a later time.

The Spouse Allowance portion of a retirement benefit is a conditional benefit and is subject to reduction or discontinuance. The following changes will impact eligibility for the Spouse Allowance:

- Death of a spouse
- Divorce
- Retirement of a spouse from any employer with resulting employer-provided retirement benefits

Should such an event occur, it is the retiree's responsibility to provide that information to our office as soon as possible to avoid any benefit overpayments that would need to be returned.

### New Retirees (US)

Acosta, Jose

Adams, Russell

Ames, Esther

Aquino, Maria

Argueta, Jorge

Armstrong, Bennye

Baggett, Wanda

Baker, Christine

Bandy, Gerald

Baughner, Carlene

Becerril, Richard

Beechler, Eugene

Bell, Annette

Bentzinger, Ron

Bethea, Jacqueline

Bojorquez, Fernando

Brewer, John

Carrington, Angela

Caster, Robert

Caster, Sandra

Clark, Elizabeth

Claus, Carol

Clausen, Conrad

Curtis, Harold

Dulan, Irwin

Dunston, Lowell

Durocher, Eugene

Epps, Violet

Ervin, Kazuko

Fernandez, Stella

Follett, A Wesley

Follett, Ornan

Futcher, Anthony

Gelera, Ali

Glaim, Marilyn

Greer, Ann

Haas, Harold

Habenicht, E Janet

Hache, Joachim

Haller, Mary

Han, Yeon-Soo

Hanson, Judith

Hasel, Hilde

Hernandez, Arsenio

Holt, Benjamin

Hord, James

Hosten, Philip

Housley, Sherry

Hricz, Robert

Huston, Ronald

Jara, Josue

Johnson, Dale

Jumper, Merle

Katon, Lidia

Kopitzke, Leon

Kopitzke, Roger

Larkin, Beverly

Larkin, Charlotte

Larsen, Darayl

Larson, Donald

Lewis, Weldon

Lim, Chong

Martin, Nancy

Mavis, Elaine

McCloskey, Lawrence

Meola, Earle

Mercer, Sandra

Milliken, Larry

Mironescu, Karin

Mitchel, James

Nichols, Nancy

Ort, Carolyn

Orue, Pedro

Osburn, Virginia

Oster, Carol

Paden, Rose

Pandian, Vimala

Patrick, Mattahais

# Adventist Retirement Plans

**Del Johnson**  
Administrator

**Lyn Wick**  
Associate Administrator

**Maurine Wahlen**  
Assistant Administrator

**Judy Beers**  
Assistant 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

**Steve Gifford**  
President, NAD Retirees Association  
817-271-1160  
2712 Dorothy Drive  
Cleburne, TX 76031  
E-mail: LFORD99@aol.com

**Payroll:** 1-888-838-8955  
Bulletin Board of Payroll Information

**NAD Retirement Department**  
Fax: 301-680-6190  
12501 Old Columbia Pike  
Silver Spring, MD 20904-6600

**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



Pauley, Roy  
Perry, Roger  
Pettibone, Donald  
Platt, Donald  
Porcena, Michel  
Poyuzina, Alexander  
Pricher, Sandra  
Priebe, Dennis  
Pullen, Donna  
Putz, Jewell  
Quinn, Bernard  
Radke, Allen  
Ramirez, Luis  
Ramos, Jesus  
Reed, Bonnie  
Reid, Eugene  
Reid, John  
Reile, Doris  
Rhodes, Myrtle  
Rivera, Romen  
Rodriguez, Esteban  
Rowe, Ligaya  
Russell, Carol  
Sabino, Anita  
Sadow, James  
Saliba, Slimen  
Sanchez, Lina  
Sanford, Danny  
Schoepfflin, Gary  
Simons, John  
Sitompul, Victor  
Skoretz, Edward  
Sleeth, Donald  
Smith, Virginia  
Smothermon, George  
Soh, Benjamin  
Sovory, Allen  
Spoon, Joyce  
Steyn, Frank  
Stinson, Deeta

Stocker, Beverley  
Summers, Ruth  
Taughner, Rosemary  
Terian, Abraham  
Thurber, Donna  
Tieche, Jean-Marc  
Toop, Judith  
Vesel, Benita  
Viar, Paul  
Weidner, Barbara  
Weiss, Olga  
Wesley, Cathy  
West, Mayme  
Wilks, Barbara  
Williams, Charlene  
Wilson, Robert  
Wisbey, Gary  
Worley, Donna  
Young, Richard

## At Rest (US)

Ahlers, Lloyd  
Allen, Leslie  
Allison, Harvey  
Andersen, Isla  
Ashby, Marvin  
Baker, Ines  
Banks, G Nathaniel  
Barber, Walter  
Bartlett, Virgil  
Bass, Anna  
Beach, William  
Beamer, Bula  
Beltran, Teresa  
Bickett, Joan  
Bicknell, John  
Blacker, Annetta  
Botimer, Leota  
Brandi, Edith

Brown, Everett  
Brown, Margie  
Byers, Wayne  
Cabrera, Irma  
Cadavona, Petronio  
Carter, Katy  
Christian, Clarence  
Clifford, Claribel  
Coe, Wallace  
Conrad, Richard  
Crimes, Virginia  
Cummings, Myrna  
Curtis, Eva  
Dahlman, Dan  
Davenport, Charlotte  
Davidson, Louie  
Davis, Alice  
Davis, Frank  
Dyresen, Dyre  
Eley, Hiram  
Forgey, Esther  
Fowler, Franklin  
Freas, Florence  
Frilling, Minnie  
Fuchita, Sakae  
Gale, Robert  
Grant, Doris  
Green, Patricia  
Greer, Milton  
Habig, Edris  
Harty, George  
Hebb, Ruby  
Henton, Erlyne  
Hilliard, William  
Hoover, Kenneth  
Hunt, Alden  
Iles, William  
Jencks, Andrew  
Jenks, Colin  
Jeter, Mattie

Jewell, Lyle  
Joiner, James  
Jones, Ceola  
Jones, James  
Kairot, Arthur  
Keller, Doris  
Kiyabu, Hiroyo  
Kleban, Joyce  
Kravig, Alma  
LaMadrid, Socorro  
Lee, Russell  
Lund, Joyce  
Marsh, D R  
Martin, Don  
Martin, Joan  
Massey, J D  
McLeod, Dorothy  
McPherson, Dorothy  
Millet, Garland  
Morales, Carlos  
Murray, Odis  
Napoles, Lilia  
Navedo, Jose  
Neal, Leslie  
Nelson, Grace  
Nelson, Lowell  
Nestell, Ruth  
Nicolas, Rebecca  
Oakes, Virginia  
Padgett, Elizabeth  
Park, Dorothy  
Pedersen, Maxeen  
Pedersen, Wanda  
Pinterich, Shirley  
Plummer, Evelyn  
Pound, Margie  
Preyer, Jeanette  
Reese, Wilda  
Reiber, Robert  
Rennard, Christine

Rice, Evelyn  
Roberts, Esther  
Robinson, Alta  
Robinson, Wilfred  
Rojas, Eduardo  
Roll, Harold  
Salazar, Amparo  
Sanford, Maynard  
Schuler, Doris  
Schwisow, Donavon  
Sellers, Max  
Shadduck, Marilyn  
Sherman, Phyllis  
Skinner, Mildred  
Smedley, Gordon  
Smith, Mary  
Soles, Winifred  
Spindler, Richard  
Tucker, Edna  
Tyler, Alton  
VanRaden, Olaf  
Washington, Alice  
Watson, Elijah  
Welk, Lyle  
Wendell, Florence  
Whited, Bradley  
Widmayer, Katherine  
Winter, Eugene  
Wolf, Esther  
  
**New Retirees  
(Canada – 3rd  
Quarter 2008)**  
  
Anderson, Duane  
Bell, Ellen  
Brown, Ewart  
Carey, Terrell  
Deer, Marion  
Friesen, Jack  
Johnson, Gary

Jordan, Barbara  
Lambert, Catherine  
Moon, Young Suk  
Parker, David  
Patterson, Lee  
Perkins, Milton  
Potgieter, Evert  
Sorensen, Sidsel

### **At Rest (Canada – 3rd Quarter 2008)**

Alejandro, Priscilla  
Connell, Robert  
Kravig, Alma  
Mercer, Maxwell  
Myers, Ronald  
Neal, Leslie  
Smedley, Gordon

### **New Retirees (Canada – 4th Quarter 2008)**

Beyde, Andre  
Chant, Victor  
Ganson, Leona  
Olson, William  
Pollock, Siegrid  
Wombold, Lorraine

### **At Rest (Canada – 4th Quarter 2008)**

Adante, Miguel  
Davis, Esther  
Stevenson, Clifford