



REFLECTIONS

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

A Word From the President...

Nell Ballard. You should meet this great lady. At 97, she lives at Chisholm Trail Estates in Keene, Texas, has outlived most of her friends and relatives, is hard of hearing, and yet is one of the most positive people I've ever met. Last night, my wife and I visited her to give her some encouragement; we left feeling greatly encouraged ourselves. Nell is happy, optimistic, loves Jesus, is planning for the future, and is looking forward to a trip to heaven. Nell, you're a great lady! Thanks for your contagious happiness.

If you'd like to contact Nell, her address is 513 S. Old Betsy, Apt. 223, Keene, TX 76059.



Stephen Gifford is president of the North American Division Retirees' Association.

Retirees' Convocation

August 6-8 is the annual North American Division (NAD) RETIREES' CONVOCATION, to be held at La Sierra University, Riverside, California. This will be an exciting convocation. We are very fortunate to have our General Conference president, Elder Jan Paulsen, as our major speaker. It begins on Thursday, August 6, at 10 A.M. Thursday evening will feature the annual retirees' banquet, followed by a beautiful patriotic program. Please plan to attend. You will be blessed, and so will we—your retiree leaders—as we have the opportunity to fellowship with you.



“We take the gospel commission very seriously, and Adventist World Radio does too!”

“We can't go everywhere in person, but we can send our message by way of radio waves. Because we believe in the mission, ministry, and integrity of AWR, in addition to our ongoing gifts, we have included this important ministry as a beneficiary in our estate plan. The miracle stories that AWR receives are a real inspiration to us.”

— G. Edward Reid, North American Division Stewardship Director, and wife, Kathy.

By including AWR in your estate plan, millions will be able to hear of God's love for the first time.



12501 Old Columbia Pike • Silver Spring, Maryland 20904
800-337-4297 • www.awr.org • info@awr.org

Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Maurine Wahlen
Assistant Administrator

Judy Beers
Assistant Administrator

PAYROLL BULLETIN BOARD:

Checks/EFT Released ...
This Month: **May 27**
Next Month: **June 26**

If you wish to pre-register, send a check or money order for \$25 per person to NAD Retirees' Convocation, c/o Steve Gifford, P. O. Box 2, Alvarado, TX 76009, before July 15. Make the check out to NAD Retirees' Convocation, not to me personally. After July 15, the registration fee will be \$30. The cost for attending the banquet will be \$12.50 per person, and that amount may be included with the registration fee. Please do not send cash; send a check or money order only. The banquet cost will increase after July 15, as well.

Retirees on Medicaid

For various reasons, some retirees find it necessary to apply for Medicaid—a joint federal state health insurance program administered by the state. States have some discretion in determining which groups of people Medicaid will cover, and the financial criteria for Medicaid eligibility.



If you have been granted Medicaid coverage, it is important that you provide this information to us as soon as possible. Medicare B reimbursement from the Plan will be impacted. When a retiree seeks Medicaid assistance due to residency in a long-term care facility, it is not uncommon for the non-retiree spouse to request that the retirement benefits be divided between the two spouses. It is sometimes possible to divide the monthly benefit to ensure some income goes to the non-retiree spouse—but only with the approval of the applicable state agency, social service, or welfare office. In just such a situation, please authorize your social services agent to contact the retirement plan office for specific information about your benefits.

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