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## A Word from the President

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The last day of August Elders Don Schneider and Del Johnson were to have breakfast with me at the IHOP Restaurant in Burleson, TX. When I arrived, Elder Johnson told me that Elder Schneider had to have additional brain surgery, and thus would not be at our meeting. That was disappointing for two reasons – first, Don is an old friend, for we were classmates at Southwestern Junior College, and I regret that he is struggling medically. Second, I wanted to discuss plans for the future of the Retirees' Association.

Elder Johnson and I talked about the retirees' convocations. We did not have good attendance at the recently concluded La Sierra convocation. It costs a lot of money to put on the convocation, and to spend that amount of money for 200 people doesn't seem productive. With the North American Division struggling in a "down" economy, and the treasurer looking for every area where the budget could be tightened, the convocation was high on the target list of expendable programs.

Then Elder Johnson gave me the real shocker. A decision has been made to discontinue the office of president of the Retirees' Association, effective at the end of 2009. I had already told Del that at the next General Conference it would be time to find someone else.

And so my time of service to you is coming to an end. I have enjoyed and appreciated the privilege – and regret that I will no longer see you at area meetings and convocations. Until we meet in Heaven, as Elder Richards would say, "Have faith, dear friend, Have faith in God."

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## Do you know what the NAD Retirement website can do for you?

Visit [www.nadadventist.org/ret/](http://www.nadadventist.org/ret/)

A number of tasks can be carried out from the web site. For instance, you can

- Find a direct email or phone number for any of our staff
- Find out who is responsible for specific tasks in our office
- Download certain forms, such as a direct deposit authorization or W-4p
- Download publications such as the SHARP booklet
- Download a copy of a previous newsletter
- eMail a change in Marital Status, or Change of Address
- Find various links for retirees

## ObamaCare – The Debate

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We receive phone calls from time to time regarding what impact the current debate on healthcare may have for our retirees. Of course even as I write this the results of the debate are difficult to predict. The terms of the debate are set around healthcare for ‘actives’ as opposed to retirees and the president has repeatedly assured Americans that retirees would not be impacted.

Currently most retirees rely on Medicare A and B for their hospitalization and outpatient healthcare. In addition, Medicare D provides many with a prescription drug option, and there are a multitude of ‘Medicare Advantage’ plans such as HMO’s, PPO’s, PFFS and others available for retirees who want something a little different than traditional Medicare. Finally there are private plans such as SHARP that wrap around traditional Medicare to offer dental, vision, hearing and other options.

The president has described his desire to provide healthcare insurance to millions of Americans who are too young for Medicare, not poor enough for Medicaid, but who essentially rely on the local hospital emergency room for healthcare. America’s model is one that other first-world countries do not understand.

So if all of this is for younger people, should retirees be concerned? Notwithstanding the president’s assurances, some of the proposals target Medicare as a function with massive

savings potential which could be used to pay for universal coverage. The Wall Street Journal has suggested that the proposals would likely eliminate the ‘Medicare Advantage’ options. Other proposals suggest taxing individuals who have a generous plan. Would our Rx plan be considered a generous plan? We don’t know. Somebody once said that Government run healthcare would combine the efficiency of the Post Office, the reliability and safety of Amtrak and the compassion of the Veterans Administration!

It will be interesting to see what will happen over the next several weeks as Congress continues to wrestle with a divisive issue. Paul encouraged us to pray for our leaders. Now would be a good time.

### Administrator’s Corner

I remember contacting Steve Gifford and asking if he would have an interest in ‘taking on the retirees’ as president of the Retiree Association. He agreed, and he and Beverly and I have met many times to discuss the function of the position, and the convocation. Most recently we enjoyed the convocation in La Sierra and the conference run retiree retreat at NOSOCA Pines in South Carolina. Steve has been a reliable confidant, and somebody retirees could turn to when they just couldn’t understand what ‘those brethren in Washington are up to!’

The impact of the economic downturn has been significant. I've talked with pension managers of other denominations who have described closing churches, significant drops in giving and jeopardized retiree annuities. The Adventist community has not been immune to such challenges. Division Tithe is down by about 3.6%. Employers are finding it necessary to lay off employees, and reduce benefits and wages. COLA's are simply a distant memory.

Here in this building, some vacant positions are not being filled, and some retrenchment is occurring. The North American Division, which has funded the position of the Retiree Association President, is seeking to save several million dollars in order to avoid cutting back on evangelism and ministry budgets and appropriations across the division. The decision was made, reluctantly, to wind down the position of a division Retiree Association President. Steve has referred to this step in his devotional in this issue.

I want to thank Steve personally and publicly for his role the past five years. He has taken heat from some frustrated retirees. He has worked with a team to plan outstanding Retiree Convocations. He has given me good advice when asked. He has encouraged me and prayed for me in times of discouragement. I enjoy hearing him speak. He almost always takes less time than allotted to him, and tells stories better than anyone I know. I consider him a friend and colleague. Thanks, Steve.

—*Del Johnson, Administrator*

## PAYROLL BULLETIN BOARD

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This Month: **Nov. 27**

Next Month: **Dec. 24**

## Adventist Retirement Plans

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Administrator

**Lyn Wick**  
Associate Administrator

**Judy Beers**  
Associate Administrator

**Maurine Wahlen**  
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**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  
2408 Bailey Ct.  
Cleburne, TX 76031

**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  
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**Dolores Allen:** 301-680-6249  
General Retirement Office Information

**Chris Meier:** 301-680-6192  
Reporting a death, disability reviews

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## “SHARP Corner”

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### Costs - No change in 2010

There will be no change in SHARP costs, deductibles, or plan limits for 2010. The 2010 SHARP booklet will be placed on our website at <http://www.nadadventist.org/ret/RETdownload1.html> in early December.

### Medicare HMO and Veterans Administration Co-Pays - Benefit Discontinued 01/01/2010

Medicare Advantage HMO and Veterans Administration co-pay reimbursements are being discontinued effective January 1, 2010. Those who used this benefit in 2008 or 2009 will receive a letter explaining the change, giving them the opportunity to select the MCx Option.

### Medco Assistance in Spanish

Beginning November 1, 2009, the Medco member website ([www.medco.com](http://www.medco.com)) will include online help in Spanish for key applications within the existing English-language website. If members choose the “en Espanol” link from the medco.com homepage and register/log-in via the existing Spanish home page, they will be able to reference help written in Spanish language for frequently used online features, including order center, order status, price a medication and My Rx Choices®.