



REFLECTIONS

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

North Carolina SHARP Meeting

From time to time, we schedule SHARP meetings in various parts of the country. This gives retirees an opportunity to meet with Retirement healthcare staff, hear updates on the SHARP policies and ask questions.

Lisa Turpen has scheduled the first 2012 SHARP meeting on April 26, 2012 in North Carolina at the Hendersonville Seventh-day Adventist Church from 1-3pm in the church fellowship hall. If you live in the area, we hope you can attend.

“SHARP Corner”

Physical Exams

If you belong to the Original Medicare Federal government program that provides Part A and Part B coverage you can have physical exams paid at 100% under your Medicare Part B coverage as follows:

1. Medicare covers “Welcome to Medicare” physical exams if you have the exam within the first 12 months of obtaining your Part B coverage. Your doctor must accept Medicare assignment for the physical exam to be covered at 100%.
2. Medicare also covers yearly “wellness” exams once you have had Medicare Part B for more than 12 months and if it has been at least 12 months since your “Welcome to Medicare” physical exam. Your doctor must accept Medicare assignment for the physical exam to be covered at 100%.

Medicare assignment means that your doctor agrees to be paid directly by Medicare and accepts the amount Medicare approves for the service. To learn more about what Medicare offers, visit www.medicare.gov.



New Retirees

Adkison, Jon
Alsip, Andee
Alvarez, Mirtha
Anderson, Claudia
Anderson, Lynn
Andrews, Harold
Anthes, Douglas
Arakawa, Anne
Barbieto, Kathleen
Barnes, Larry
Barrows, Linda
Bartolome, Zenaida
Bazil, Wendell
Beck, Linda
Benefield, Mary
Beneke, Lawrence
Bennett, Anna
Benton, Patricia
Beyreis, Kathleen
Bissell, David
Blandon, Mariana
Blewett, A, Yvonne
Bohlmann, Arno
Bond, Liz
Borgioli, Andrea
Braithwaite, Linda
Bratt, Shirley
Bravo, David
Brethour, Judy
Brown, Kenneth
Bruce, Oma
Bullock, Marilyn
Calaranan, Anita
Camm, Thomas
Campbell, Mary
Carbajal, Noel
Carter, Elenor
Cathell, Richard
Caviness, Arthur
Cheung, Agnes
Chuervidulaya, Vanna
Clark, Janet
Cline, Ralph
Close, Susan
Coble, Nancy
Coffin, James
Colee, Marilyn
Cordoba, Argemiro
Corkum, Frank
De, Prez, Sharon
Deiningner, Albert
Deland, Roberta
Delgado, Antonio
DeShay, Bernice
Durham, Merry, Kay
Eroh, Edwin
Ervin, Stephen
Evert, Shirley
Farley, Donald
Farley, Linda
Fedun, Paula
Fernando, Edgardo
Follett, Jan
Freeman, Kenneth
French, Maxine
Furrow, Elaine
Gaede, Waldena
Gale, Rocky
Garcia, Salvador
Gaul, James
Gheen, Jill
Gilbert, Kenneth
Grant, Emily
Greene, Earline
Gugliotto, Lee
Hallett, Marwood
Halstead, Marquita
Hansen, Terrence
Harned, Ronald
Hartie, Arlett
Harvey, Donna
Hatfield, Charlotte
Haynes, Cynthia
Heise, Lynn
Hellgren, R, Morgan
Hermann, John
Hernandez, Freddy
Hill, Faye
Hoyt, Nancy
Huber, Donna
Isaacs, Herman
Jack, Rose
Janse, Carol
Johnson, Conway
Johnson, Mark
Jones, Betsy
Jones, Kay
Judefind, Joyce
Killion, Nellie
Kistler, Sherlyn
Klein, Daniel
Knott, Joyce
Koil, Rita
Koles, Carol
Lacson, Lamberto
Larson, Karl
Latiker, Patricia
Leonard, Ronald
Lewis, Andrea
Liebelt, Duane
Long, Leslie
Lund, Ann
Luppens, John
Lynn, Cheryl
Lynn, Russell
MacLaughlin, James
Mader, Thomas
Mallernee, Doraleen
Martinez, Margarita
Matthews, Belvia
Mazat, Jeanne
McCall, Patricia
McCasland, Barbara
McDonough, Catherine
McDonough, Michael
McLeroy, Judith
Melton, Garrett
Mentges, John
Mills, Rosaleta
Mitchell, Kathryn
Moaga, Ta'e
Mooney, Shirley
Morgan, Irma
Moses, Franklin
Moxley, Clarence
Neal, Barbara
Nelson, Paul
Ntaganda, Rachel
Nugent, Charleen
Ochoa, Paula
Palmer, Jacqueline
Parra, Raul
Parrott, Nancy
Patrick, Linda
Payne, Milo
Pearson, Judith
Peeke, Robert
Perry, Ira
Petersen, David
Peterson, Gary
Pierce, Gerald
Portal, Kathryn
Powell, Janet
Price, Gerald
Rawlings, Bonnie
Reigelsperger, Yvonne
Reiner, Richard
Retzer, Sally
Robinson, Carol
Ronque, Fe
Ross, Dennis
Rouse, Nancy
Ruybalid, Melvyn
Salvador, Perla
Sapp-Smith, Ida
Sellers, Dennis
Sepulveda, Gloria
Skidmore, William
Smit, Constance
Smith, Bonnie
Smith, Harold
Smith, James
Smith, Kristine
Stith, Christine
Stone, Susan
Sumida, Peggy
Swane, Susan
Swenson, Donna
Tafalla, Violeta
Talbot, Patrick
Tamano, Gregoria
Tamares, Dominador
Taylor, John
Taylor, Sharon
Theobald, Jean
Thompson, Beth
Thomsen, Ervin
Tongpo, Pedrito
Tongpo, Perida
Tran, Dung
Trenchard, Warren
Trevino, Elizabeth
Trevino, Max
Vance, Marlene
Vander, Sys, Judith
Vorholt, Kathleen
Walley, D, S.
Watson, Elizabeth
West, Earl
West, Judith
Whisenand, Robert
White, Darlene
White, Ena
Williams, Raymond
Williamson, Sandra
Wright, Leslie
Wright, Paulette
Wright, Robert
Yates, Margaret
Yoon, Krista
Zachariah, Benjamin

Retirees at Rest

Alvarez, Emma M (CA)
Anders, Arthur J (MD)
Anderson, Bernice (FL)
Bacon, Edith (MT)
Baugh, Joretta E (IN)
Beason, Mary J (SC)
Behner, Ethel M (OH)
Benson, Willis (WA)
Bhattacharyya, Meghanath (HI)
Bigbie, Judith A (FL)
Bragg, Juanita (CA)
Burrus, James F (TN)
Busby, Leona F (CA)
Byers, Carolyn
Cartwright, Amanda (IL)
Chan, Stanley
Churchill, Roy C (WA)
Coelho, Claude

PAYROLL BULLETIN BOARD

Checks/EFT Released

This Month: **March 27**

Next Month: **April 27**

Adventist Retirement Plans

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Maurine Wahlen
Associate Administrator

Adventist Risk Management: 1-800-447-5002
Healthcare Claims Queries

SHARP: 301-680-5036
Email: 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
Bulletin Board of Payroll Information

NAD Retirement Department
Fax: 301-680-6190
Email: NADRetirement@nad.adventist.org
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

Joy Alexander: 301-680-6249
General Retirement Office Information
Reporting a death, disability reviews

Combes, Vivian E (IN)
Craig, Marion
Darby, Amy
Davis, Forrest P (MO)
Davis, Howard R (OR)
Day, Joan
DeHaven, Jeane (WA)
Deverell, Jean M (GA)
Dizon, Flor D (NV)
Drake, Eular
Dueck, Vernon
Dull, Blanch E (WA)
Dyer, Mercedes H (MI)
Edmister, Melvin
Edwards, Dean (WA)
Elliston, Margaret
Elrod, Ruby L (TN)
Etchell, Laura G (CA)
Evans, Gracelyn
FitzGerald, Raymond
Folkerth, Carole S (AZ)
Follett, Philip S (TN)
Freeman, Berkeley S
Fullerton, Lillie M (OR)
Fulton, Flora S (CA)
Gerst, Oscar A (WY)
Gibson, Ruthie M (OK)
Glenz, Edwin O (NJ)
Goodloe, Ollie M (KS)
Gray, George
Grout, John M (MA)
Halvorsen, Reva J (ME)
Hamer, Willie
Hayward, Jane
Hewitt, Elwin R (CO)
Hill, Lucille E (IN)
Hinckley, Alva (OK)
Hoffman, Betty L (CA)
Hottal, James W (OK)
Ilchuk, Norrene L (OR)
Jones, Betty Jo (TN)
Kenney, Blaine D (OR)
Ketchum,
Kathleen M (GA)
Knott, Rose M (MI)
Kramer, Miriam R (WA)
Lambert, Clare (CA)
Larson, Richard C (WA)
Leiby, Phyllis S (MO)
Leonard, Dorothy (CO)
Lewis, James R (OH)
Loewen, Lee E
Lopez, Oneida (FL)
Malabrigo, Jeremias (IL)
Marshall,
Dorothy M (TX)
Mattingly, Miyo H (MA)

McFarlane, Jean A (CA)
McGill, Katherine (TN)
Meidinger, Lee J (WA)
Menendez,
Salvador C (CO)
Moon, Leona S (CO)
Moore, Lolita E (CA)
Morris, David G (OK)
Morrison, John M (MN)
Morse, Kenneth P (OH)
Nickel, Marvin J (CA)
Olfert, Wesley F (WA)
Oswald, Virginia E (MI)
Ota, Chieko (CA)
Pancake, Warren L (OR)
Park, Lester E (AZ)
Parker, Fred W (GA)
Parkhurst, David L (CA)
Parman, Carlos M (CA)
Parmenter, Roy A (OR)
Petersen, Martin (CO)
Petty, Frederick C (FL)
Plummer, Paul E (CA)
Ramey, Leroy L (AL)
Reichenbach, Dorothy G (IL)
Rentfro, Richard A (WA)
Reynolds, Bernice T (MO)
Roberts, Floyd W (WA)
Roberts, James D (CA)
Robinson, Robert J (MI)
Rogers, Edna P (KS)
Rojales, Germana
Sandoval, Jessie (AZ)
Schneck, Eleanor E (FL)
Seward, Jonathan (TN)
Sickler, Barbara P (MD)
Siems, Ralph J (MI)
Smith, Jean E (CA)
Smith, Kathryn (CA)
Snyder, Wilbur G (FL)
Soliz, Santiago (TX)
Specht, Edward J (IN)
Stewart, Carolyn (OH)
Tucker, Evelyn B (FL)
Wade, James L (WA)
Wagner, John J (MI)
Ward, James E (TN)
Warman, Evelyn M (BC)
Watson-Wade, Mildred H (CA)
Weaver, Eileen I (OR)
Welker, Paul D (TN)
Wentland, Shirley E (OR)
Westfall, Lee C (TX)
Whiting, Eleanor (CA)
Woodhouse, Harry (CA)
Wright, Dora E (CA)

Always remember that with our large database of Retirees the person we list as deceased or retired might not actually be the person that you know

Spouse Allowance

If your retirement benefits are based on 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
- Divorces
- Retirement of a spouse from any employer with resulting employer-provided retirement benefits.

Should such a change 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.

Remarriage

Can you find love again? Sometimes a retiree re-marries in retirement, and calls our office to find out the implications of such an event. It is always challenging to give a simple answer to complex policy questions, but this one is quite straightforward. Essentially, remarriage in retirement does not impact the retiree's benefits. The new spouse is not eligible for spouse allowance, survivor benefits or healthcare assistance based on the retiree's career.

If two of our beneficiaries marry in retirement, their individual retirement or survivor benefits continue as they were prior to retirement.

The only assistance available to a post-retirement spouse would be the death benefit. A retiree from the church (not hospital) plan who passes away is eligible for a modest death benefit, and that benefit is usually provided to the current spouse.

Having said that, it is still important that we have accurate records for your spouse, so we should be informed of a re-marriage by written and signed note. We need the date of birth, full name and Social Security number.

Tax Time

This is the time when tax preparers and taxpayers become particularly busy in fulfilling their obligations to Uncle Sam. This is when we receive frantic calls from retirees who have misplaced or never received their forms 1099-R, or have questions about the need to file. One of the most common queries is, "Do I need to file this year?"

TurboTax provides the following guidelines that apply to most people. Keep in mind that "gross income" includes all income that is considered taxable such as wages, pension, taxable distributions from a 401(k) or 403(b) or IRA, but not including Social Security income.

Tax Status	Must File if your Gross Income is at least:
Single, 65+	\$10,950
Married, filing jointly, one spouse 65+	\$20,150
Married, filing jointly, both spouses 65+	\$21,300
Qualifying Widow or Widower 65+	\$16,450

There are a couple of points to remember. TurboTax suggests that if you are self-employed (perhaps you make and sell quilts) and your net earnings from your business exceeded \$400 for the year, you need to file and pay self-employment tax.

Some retirees who do not meet the above thresholds may still choose to file for several reasons:

- If an employer or retirement plan withheld taxes from wages or pension, you can only recover these credits by filing a return
- You may be eligible for an Earned Income Credit or other “refundable” credits, paid by the government to qualifying low- and middle-income workers even if they owe no taxes.
- If you are a minister, you should consider the gross income before reducing your income because of parsonage allowance exclusion in determining if you meet the thresholds above. Some ministers have told us they assumed they didn’t have to file because parsonage allowance exclusion brought their income below the threshold, but the IRS goes by what is reported to them. Some have had to go back several years and file retrospective returns.

Our office is not trained or authorized to give tax advice, and if you are uncertain, it is best to either go ahead and file, or get advice from a tax preparer. Computerized tools to assist with tax preparation are getting better, and cheaper. I found eleven companies that provide free on-line software for simple tax preparation. The IRS web site has a tool to assist you in finding the right web site for you at www.irs.gov. Find the “FreeFile” icon (usually top right of the web site) and fill out a simple form. Clergy or those with significant investment income may find these freebies to be inadequate.

Some Senior Centers provide free advice and assistance for tax preparation. If you are a minister and hire a tax preparer, make sure your preparer is familiar with and understands clergy tax preparation. Ministers, be sure to refer to the letter you received from us in December or January regarding claiming parsonage allowance exclusion. You can download a copy of that letter from our web site (www.adventistretirement.org) by going to the Retiree Downloads section.

Monthly Deposit Changes

Some retirees saw a change in the monthly deposit when January pay was distributed. We receive many calls from retirees, asking why their benefits were reduced, or otherwise changed.

As described in a previous issue of Reflections, a change in your benefits may come because of:

1. Increase in hospital benefits of approximately 2.5%.
2. Increase in church benefits of approximately 2.35%.
3. Increase in SHARP contributions required, depending on years of service and SHARP options selected by the retiree.
4. Changes in the IRS withholding tables.

Compare the statement we sent to you in January of 2011 with the one you just received. You can determine which of the four reasons impacted your deposit.

A word about tax withholding: Most retirees have little or no withholding as designed by the tax tables. If you want to change what we withhold, you have several options. You can estimate your taxes, and give us a dollar amount to withhold each month. Or you can simply change the number of exemptions you have selected. (You can find these in the bottom right of your January statement.)

If you wish to change your withholding, there is only one way the IRS allows us to accept such changes. You must file with us a W-4p which you can get from the IRS web site at www.irs.gov or from our web site at www.adventistretirement.org. (Go to Retirees, then Retiree Downloads, then scroll to the bottom of the page.) Send the newly filled out and signed W-4p to our address or fax to (301) 680-6190. We do not accept a change of withholding over the phone. Remember, you should only file a new W-4p if you wish to change the amount that is being withheld.

General Conference of SDA
NAD Retirement Plans
12501 Old Columbia Pike
Silver Spring, MD 20904-6600

NON-PROFIT ORG
US POSTAGE
PAID
NAMPA, ID
PERMIT NO. 147

Medicare & You - 2012

In the 2012 Medicare & You handbook you will find distinctive icons in the table of contents which relate to specific benefits provided by Medicare. A Preventive Services Checklist can be found in your handbook as well. Either the paper copy from your handbook or a copy you make from the online helps can be taken with you to your doctor to review which services you need.

If you don't have a paper copy of the 2012 Medicare & You handbook, you can view it on your computer at www.medicare.gov or call Medicare directly for a copy.