

# ADVENTIST RETIREMENT PLANS

## Benefits Calculator

### Hospital Retirement Instructions

Intro: The Benefits Calculator is an Excel spreadsheet which includes all pertinent application forms for new retirees under both the Church and Hospital retirement plans. Church entities participate in a service record package which enables them, in most cases, to download service data into the spreadsheet. Hospitals must enter the personal and service data manually.

The most current version of the Benefits Calculator can be downloaded from our website at:

[www.adventistretirement.org](http://www.adventistretirement.org)

Click on the 'HR Personnel' tab and go to "Downloads" and find the "Benefits Calculator." We suggest that you immediately re-name the Benefits Calculator to identify the specific retiree you are going to process.

Benefits Calculator has five primary tabs for use by the Hospital Human Resources office. Yellow cells are unlocked for entry by Human Resources. Brief informational/instructional comments are available for a cell that shows a small red triangle.

#### Import Tab:

This is the primary personal information data for the applying retiree. Please enter all fields for which you have information. The instructions given on this page are primarily for Church entities using downloads.

This tab is unlocked for download purposes and is thus subject to easily being erased or modified. If you inadvertently modify any cells in the Import tab, simply download a fresh copy of the Excel program.

#### Service Analysis Tab:

We require the Service Analysis tab to be filled out, using the hard copy service record for all pre-2000 years of service. It assists us in reconciling service shown on the hard copy of the service record and the electronic record. This tab is useful to evaluate actual service credit in that it helps convert from hours to years. Be sure to enter the year-by-year Yearly Rate Factors (YRF's) in the 'YRF Pre-2000' column. The average of the ten highest YRF's is what determines the BRF, an integral piece of the formula for calculating monthly benefits.

#### Application Tab:

This includes all of the various application forms used by all Church and Hospital employers. Failure to enter the date of retirement (cell F12 and/or F14) will result in many errors.

Yellow cells are open and available for entry. If you use the tab, you can move quickly from cell to cell. After entering preliminary information, you may wish to work through the various pages with the retiree. When cells F18-F50 have been entered, the various forms following will show "Required" or "Not Required." Make sure all of the 'Required' affidavits are filled out. Some of these are not relevant to Hospital employees. (For instance, most Hospital applicants are not eligible for the lump sum Retirement Allowance or Healthcare, receiving instead the Accrued Pension Supplement.) One section is ONLY applicable to hospital retirees, rows 43-50. These rows can make a significant difference in employee benefits, particularly the Accrued Pension Supplement provided in lieu of healthcare assistance.

### DB Benefits Tab:

This is the heart of the calculator and requires few, if any entries by Human Resources. If after entry of all yellow fields there are error messages, such as Div/0 etc., check for missing Date of Birth or Retirement Date information.

### Estimate Statement Tab:

This can be printed and provided to the applicant as an estimate of benefits. Final determination of benefits will be calculated by the Retirement Plan. Note that the estimate statement includes an estimate of the lump sum payout in lieu of monthly pension. HR Personnel cannot over-emphasize that this is an estimate only and is subject to review and confirmation by Plan Administration.

### Finish

Application forms marked "Required" should be filled in, printed out and signed as noted. In some cases witness of signature is required.

The application package should be mailed to:

Adventist Retirement Plans  
12501 Old Columbia Pike  
Silver Spring MD 20904

It should include:

- Copies of Social Security or Medicare cards for retiree and spouse
- All application pages, properly executed
- Original of signed service record (the old manual document)
- Printed computerized service record document, if any
- Any special information required for timely application processing (i.e. divorce documents, military induction/discharge form, Independent Transfer action, grad study documentation)

The Benefits Calculator, re-named to include the name of the retiree, should be uploaded to the Plan. In no case should the Benefits Calculator be e-mailed. Sensitive and personal information may be intercepted. Questions can be referred to [NADRetirement@nad.adventist.org](mailto:NADRetirement@nad.adventist.org).

### Instructions for Uploading Files to NAD Retirement

To protect the content of the information submitted in a retirement application, an account with FilesAnywhere, a company that specializes in secure file sharing, was created. Below are instructions for how you can easily and securely upload an Excel Benefits Calculator to the NAD Retirement office.

First, copy and paste this link into your internet browser:

<http://filesanywhere.com/Dropbox/db.aspx?v=8e71658e5c63b4a66fad>

1. Please Enter your Name so we can contact you if there is a problem with the file you are uploading.
2. Select Files to Upload:
  - A. Click on 'Add Files
  - B. Browse to the Benefits Calculator you wish to upload, highlight it, and then click on 'Open.'
  - C. If you have more than one file to upload, repeat Step A for each file.

3. Add a Message

Please do not use this box. We will not be monitoring it.

4. Click the "Upload" Button (located just to the right of where the file you are uploading is listed) Your file will immediately be uploaded to the NAD Retirement office.