



March 2024

Reflections

IRS Offers Free Programs to Help with Tax Preparation and Filing

It's tax season and the Internal Revenue Service's Free File Program may be helpful to you. The IRS Free File Program (<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>) is a public-private partnership between the IRS and many tax preparation and filing software industry companies who provide their online tax preparation and filing for free.

For taxpayers who have adjusted gross income (AGI) less than \$79,000:

Guided Tax Software provides free online tax preparation and filing at an IRS partner site.

For taxpayers who have AGI greater than \$79,000:

Free File Fillable Forms are electronic federal tax forms, equivalent to a paper 1040 form. You should know how to prepare your own tax return using form instructions and IRS publications if needed.

Note: individual tax filers, regardless of income, can use IRS Free File to electronically request an automatic tax-filing extension.

If you need help with tax preparation, the IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:

- ▶ People who generally make \$64,000 or less
- ▶ Persons with disabilities; and
- ▶ Limited English-speaking taxpayers



PAYROLL BULLETIN BOARD

Checks /EFT Released

THIS MONTH:
March 27

NEXT MONTH:
April 26

At Rest

Each quarter we publish a list in remembrance of those who have passed to their rest.

- Alexander, Peggy (TN)
- Allston, Zeola B. (AL)
- Altman, Mary Ann (OH)
- Alvarez, Priscilla (CA)
- Anchant, Dulcie M. (MD)
- Anderson, Betty E. (AZ)
- Anderson, Charlene (NC)
- Ando, Benjamin O. (CA)
- Anwar, Akhtar (NJ)
- Armstrong, Ernestine (PA)
- Atwell, Mary E. (MD)
- Babcock, Lois V. (CA)
- Baerg, Betty D. (AR)
- Baldwin, Kenneth (AZ)
- Ballou, Grace L. (CA)
- Bannerjee, Babloo (FL)



The TCE program offers free tax help, specializing in questions about pensions and retirement-related issues unique to seniors. Learn more here: <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

Information about Parsonage Allowance for retired ministers is found on our website www.adventistretirement.org. Search the term Parsonage Allowance. ■

At Rest *(continued)*

Bassett, Patricia E. (FL)	Day, Cynthia A. (TN)	Gutsche, Doris I. (OR)	Koehn, Donna L. (WA)	Phillips, Betty A. (WA)
Beechler, Eugene, Jr. (IL)	DePew, Charles (FL)	Haley, Jack L. (TX)	Konemann, Ronald (IL)	Pitcher, Jaunita W (MO)
Bell, JoAn Teresa (WA)	DeVault, Joyce E. (KS)	Hall, Melvin P. (VA)	Kraft, Wilma J. (CO)	Platner, Patsy J. (WY)
Bendiksen, Arna Signe (NORWAY)	DeWitt, John (FL)	Hallock, Concetta (OK)	Krause, Oscar J. (FL)	Puccinelli, Vivian J. (WA)
Blazen, Ivan T. (CA)	Dias, Jack (OH)	Hamilton, Irv (FL)	Krueger, Beverly (CO)	Qualley, Ronald K (NC)
Block, Bruce R. (MI)	Disney, Adeline J. (OR)	Hamp, Bruce (IL)	Lam, Hannah (CA)	Ralston, Emma Jean (OH)
Bolander, Illene G. (CA)	Doles, Joyce (AZ)	Hamren, Helen J. (CA)	Lane, Marilyn (NM)	Raspberry, Edith P. (FL)
Boyce, Ronald W. (WA)	Dove, Angela V. (CO)	Hansen, Alice R. (WA)	Lane, Wilson H. (VA)	Rasmussen, Eunice (TN)
Braman, Jean (MA)	Drake, Roger E. (ND)	Hanson, Calvin J. (WA)	Lang, Lois T. (CA)	Ratzel, Kathryn D. (IA)
Brandstatter, Marie (FL)	Duany, Ruben (FL)	Harms, Alberto C. (TX)	Ledford, Thermond (MS)	Reding, Marilee (NM)
Brathwaite, Faye A. (AL)	Dudley, Roger L. (OH)	Harrison, Lola (AR)	Lee, Chul Jae (FL)	Reichard, Gordon P. (CO)
Brown, Darold D. (AL)	Dunneback, Karen (MI)	Harris, Richard L. (VA)	Leen, Pauline A. (OR)	Rein, Anita F. (CA)
Brown, Milton (MD)	Dunston, Bonnie (NE)	Hass, Duane N. (MO)	Leffler, Harold M. (MT)	Rhone, Ruth N. (FL)
Burgess, Glenda A. (AZ)	Durichek, Peter, Jr. (TX)	Haynal, Helen Mae (OR)	Lewis, David N. (TN)	Ribar, George E. (PA)
Caldwell, Cynthia B. (FL)	Ekvall, G. Clarence (FL)	Haynes, Shirley J. (OR)	Lindow, Daniel R. (MD)	Ricchiuti, Paul B. (ID)
Calkins, Sharon Lei (CA)	Ellis, Albert M. (NC)	Heald, Lucy P. (CA)	Liwag, Norma (OK)	Rice, Robert Wilson (CA)
Cameron, Nelly (FL)	Emmerson, Thomas (WA)	Henderson, C. Glenn (WA)	Lopez, Eleanor L. (FL)	Richardson, Gwynne (WA)
Castle, Esther A. (CA)	Empey, Laren (AZ)	Herzog, Pearl (MI)	Mack, Sylvia T. (MD)	Ring, Theodore D. (OH)
Chavez, Reggie (MD)	Evans, Bonnie N. (TN)	Hickerson, Alice J. (CA)	Maddox, Wylene G. (CA)	Robbins, Larry E. (TN)
Christensen, Philip (IL)	Ferguson, Margaret (AZ)	Hillock, Thelma (CT)	Manullang, Ellen H. (CA)	Robertson, James D. (OR)
Christiansen, Diane (CA)	Fleming, Wayne A. (TX)	Hinger, Alice Rose (NE)	Marcoc, O. Pauline (CA)	Roth, Doris Ann (CA)
Clark, Murves P. (GA)	Fletcher, Eunice R. (CA)	Holland, Mae L. (OR)	Marsala, Philip J. (UT)	Roy, Alice Caroline (NM)
Claros, Rebeca (FL)	Fore, Jerry L. (CA)	Hollenbeck, Edna (MI)	Marsh, Viola E. (TN)	Russell, Roger T. (CO)
Clemons, Arthur B. (CA)	Fralick, Marlo E. (NC)	Holstein, Lillian C. (CA)	Martin, Lana B. (KS)	Ryan, Donna Jean (CA)
Cochran, Patrick E. (FL)	Fritsch, Mervin C. (CO)	Ibarra, Diancon Z. (CA)	Masterjohn, David (AZ)	Salyer, Alice (MI)
Cole, Annie Belle (MI)	Frost, Shirley (AZ)	Ivey, Bruce E. (CA)	McKenney, Stanley (MI)	Sauls, Richard Lynn (MA)
Collins, Beverly (FL)	Gates, Paul Daniel (FL)	Jacobsen, Don G. (FL)	McKiddy, Gorman (KY)	Schumacher, Nancy Lee (TN)
Collins, Eman H. (OR)	Gatz, Anna (IL)	Jarnes, David C. (WA)	Mendoza, Alphonso (CA)	Scott, Richard L. (CO)
Comilang, Alejandrino (MD)	Gentry, Linda L. (TN)	Jefferson, Mildred (CA)	Merizan, Bruce (TX)	Selph, Lois E. (FL)
Concepcion, Consuelo (CA)	Gerstenberger, Shirley (MI)	Jenkins, Jack (TX)	Meyer, Norman H. (CA)	Shafer, Daniel H. (VA)
Cox, William E. (CO)	Gilley, Carrie E. (KS)	Jimenez, Amalia (TN)	Meyers, Shirley (OH)	Sibley, Larry Glendon (FL)
Cranwell, Irene (FL)	Gillis, Muriel (IL)	Johnson, Mary Ella (OR)	Miller, Frances S. (UT)	Smith, Kenley M. (FL)
D'Amico, Rosalyn (CA)	Gil, Peter Bruce (FL)	Jones, Carolyn S. (CA)	Montgomery, Herman (TN)	Smith, Onitta M. (NE)
Daniels, Wanda J. (CA)	Greer, Lee F., Jr. (OK)	Kaimana, John A. (HI)	Moore, Paul E. (TX)	Smith, Sharon K. (OR)
Davis, Lloyd, Sr. (OH)	Grimes, Vivian M. (MI)	Kaye, Denny (CA)	Myers, Rachel (TN)	Springer, Wendell (OH)
Dawson, Lee V. (OR)	Grounds, Bethel Y. (OH)	Kitson, Leonard G. (FL)	Newbold, David (CO)	Stevens, Ernest A. (CA)
	Guevara, Malakias (FL)	Kluchesky, Patricia (ID)	Nicola, Bruce E., Jr. (CA)	Storer, Ann L. (OH)
	Gunderson, David (TN)	Knox, Ann L. (CA)	O'Dell, Clydetta (NB)	Swinson, Norma F. (CA)
			Onasch, John (KS)	Taylor, Ella P. (AR)
			Ortmann, Lois D. (CA)	Taylor, Marjorie E. (KY)
			Ott, Helmut K. (IN)	Tennis, Betty H. (MD)
			Palmer, Ray E. (AR)	Tester, Benny C. (ID)
			Parks, Geraldine E. (ID)	Thomas, Kenneth (MD)
			Pasuhuk, Edwin H. (CA)	Thomas, Marilee (CA)
			Payne, Roger E. (TN)	Thomas, Phyllis J. (FL)
			Peel, Rae Reta (TN)	Thornburg, Margaret (CA)
			Pehl, Carol A. (CA)	Tucker, Sandra K. (TX)
			Peifer, V LaRae (CA)	Uhl, Alice M. (FL)
			Perez, Gualberto (FL)	Ulmer, Ronald M. (FL)
			Perkins, Mary (WA)	Uyeda, Masaji (CA)
			Peters, Clayton M. (WY)	Velasquez, Jose A. (TX)
			Peterson, Sandra L. (FL)	Vickers, Joan B. (NC)
			Pettibone, Dennis L. (AZ)	

Vincent-Bowen, Justin (MD)	Wash, Imojean H. (FL)	West, Jonita G. (CA)	Wilson, David G (NY)	Yancey, Monika (CA)
Vindel, Zoila (AU)	Washington, Dorothy (FL)	White, Fleda T. (CA)	Wilson, Gayle M. (CO)	Yip, Gam Wah (OR)
Voegele, Myron M. (TX)	Waterhouse, S. Douglas (HI)	White, George E. (VA)	Wilson, Jacqueline (NH)	Young, Andrew (CA)
Wainwright, Kathleen (AR)	Watts, Catherine (WA)	Whitten, Reitha J. (CA)	Winter, Harvey R. (TN)	Zavala, Cruz L. (MD)
Warren, Donald M. (WA)	Weidman, Hazel (AL)	Williams, Cheryl J. (FL)	Wright, Jane B. (GA)	Ziegele, Dale W. (WA)

SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

IMPORTANT REMINDER: All 2023 claims must be submitted to Your Spending Account (YSA) before April 30, 2024, for processing

There is no extension for 2023. Be sure to submit your own claim form along with the proper paperwork. Claims may be submitted via the online portal, the mobile app, or via regular mail. For more information, see [Understanding Your HRA and How it Works](#) available in the SHARP Alight Plan Information section on our website.

ANSWERS TO COMMONLY ASKED QUESTIONS

■ How are Alight and YSA connected?

Adventist Retirement is a department of the North American Division that manages Retirement benefits, including healthcare. Adventist Retirement contracted with Alight Retiree Health Solutions to help our retirees find their Medicare medical and prescription drug plans. When an eligible retiree enrolls in a plan through Alight, Alight notifies YSA that the Health Reimbursement Account (HRA) for the retiree should be funded based on years of service. YSA handles all disbursements to retirees from the HRA. An HRA is a tax-free account set up for eligible and participating retirees who enroll through Alight. Funds are put into the HRA annually (if the retiree maintains eligibility). The HRA's purpose is to help the retiree with healthcare expenses like monthly insurance premiums and co-pays.

■ Who do I contact when I move?

It's important to notify our office whenever your contact information changes—phone number, email, mailing address, etc. You can submit the new information on our website, or call 443-391-7300. Be sure to include an apartment/unit number if you live in a condo or apartment.

■ Why do you need to know if my spouse passes away?

Some of your benefits may include spouse benefits like healthcare you may be paying for. We want to ensure your benefits are always paid correctly and nothing is deducted that shouldn't be.

■ What's the best way to contact SHARP, and why don't you answer the phone?

You can reach SHARP by phone at 443-391-7338. Keep in mind that we serve over 11,000 retirees and there are three SHARP assistants. You can also email us at SHARP@NADAdventist.org. Our lunch breaks are staggered to ensure the phones are covered. We have NAD staff worship each morning from 9:00–9:30 EST, and a required NAD Staff meeting for all employees once a month, as well as a department staff meeting monthly. During those times, we are not able to answer the phone. All messages are usually returned within a day. If we are short-staffed due to family emergencies, vacations, illness, sometimes it may take up to two days.

Got a question for us? Feel free to contact us at <https://www.adventistretirement.org/contact-us/>



AdventistRetirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

9705 Patuxent Woods Drive | Columbia, MD 21046



AdventistRetirement | www.adventistretirement.org

Edwin Romero

*Administrator &
Chief Executive Officer*

Andrew Choi

*Associate Administrator &
Chief Financial Officer*

Lisa Turpen

*Associate Administrator,
Defined Benefit &
Healthcare Plans*

Wirmin Alcantara

*Associate Administrator,
Defined Contribution Plans*

Lisa Sharpe

Assistant Administrator, SHARP

Tara Mead

*Assistant Administrator,
Defined Benefit Plans*

Samantha Young

*Editor & Communications
Manager*

Adventist Retirement:

*Reporting a death, change of address,
disability reviews*

Ph.: 443-391-7300 | Fax: 443-259-4880
Email: NADRetirement@nadadventist.org
Address: 9705 Patuxent Woods Dr,
Columbia, MD 21046

Alight Retirement Health Solutions:

Phone: 1-844-360-4714

SHARP Healthcare Eligibility Queries:

Ph.: 443-391-7338
Email: SHARP@nadadventist.org

Submit DVH claims to:

Adventist Risk Management
SHARP, PO Box 1928,
Grapevine, TX 76099-1928
Ph.: 1-800-447-5002

Payroll Bulletin Board:

Ph.: 443-391-7343

General payroll information:

*Lost checks, tax withholding, direct deposit,
award letters for housing, loans, Medicaid*
Ph.: 443-391-7345 or 443-391-7344

GO PAPERLESS!

To receive this newsletter
via email instead of print,
sign up today at

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

You can also view and download
archived issues of *Reflections*
using this link.