



REFLECTIONS

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

A Word From the President...

Twenty-year-old Laura Carstensen was riding in a van in 1974 when it ran off the highway and tumbled down an embankment. Laura's injuries were so severe that at first the doctors thought she would die; then decided that if she lived she'd never walk again. Hospitalized for four months in an orthopedic ward, then warehoused in a four-patient room with a succession of elderly women, Laura was instructed to talk to the women. This would help them to not become disoriented with their long confinement in a windowless patient room.

Carstensen noted that the older women were treated differently than her, because her treatment regimen involved teams of doctors and nurses examining her and physical therapy three times a day. The hospital personnel seemed genuinely interested in her recovery. Not so with her elderly roommates. They were generally ignored until dismissal time and payment for their non-insured care was demanded. One elderly woman was prevented from leaving until she paid her bill. To pay, she had to sell her home.

"It was horrible," said Carstensen.

Because of that experience, Carstensen earned a Ph.D. in psychology and has become one of the nation's premier thinkers on the social psychology of aging. She noticed that elderly people have a "positivity effect"—a phenomenon that describes how people focus more on positive than negative information in old age. Put another way, it means we get happier as we get older. Or at least we choose to concentrate on the positives of life, instead of the negatives.

Her research debunks the notion that we get "crotchety" or cranky and mentally impaired as we age. However, there is a drawback to our happy attitude—we tend to block out negative information and can fall prey to scammers because we overlook warning signs that should make us cautious. The safest course is to look at all factors before making a decision. We need to look at the negatives and positives, and not allow our positivity ability to keep us from making good decisions.

And there is one more benefit. When my sons tell me I'm getting cranky, I will reply, "Not so. I'm benefiting from and exuding negative positivity." Then I'll watch them try to figure out what in the world I mean.

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



Retirement Call-in Services

Occasionally, retirees express frustration at not being able to speak with a real person on a timely basis. We have eleven benefits processors, including some in training. Depending on the first letter of your last name, we assign you to one of these processors for questions and requests. They will be working on several applications, as well as Medicare reimbursements, reports of death and death benefits, and responding to questions.

Contact Tips:

- ▶ Questions regarding status of medical claims and/or coverage/payment for tests, doctor visits, etc., should be directed to the Adventist Risk Management line (800-447-5002). The Retirement Office does not have access to your medical files.
- ▶ Questions regarding healthcare plan provisions, enrollment, and eligibility should be directed to the SHARP line, which is 301-680-5036.

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: **Aug. 27**
Next Month: **Sept. 27**

- ▶ Requests for Medicare Part B reimbursement for eligible retirees must be done by mail, not by phone.
- ▶ Retiree or spouse death notification should be directed to the main Retirement phone number at 301-680-6249.
- ▶ Requests for replacement forms 1099-R, checks, and verification of benefits for loans or housing should be made to Payroll at 301-680-6244 or 301-680-6250.
- ▶ Change of address—mail, fax or call our office at 301-680-6244 or 301-680-6250).
- ▶ Change of direct deposit account—insert a voided check and a signed note requesting the change and mail or fax it to 301-680-6190.
- ▶ Call the Payroll information bulletin line at 888-838-8955 for information on release of payments or for instructions on how to set up or change direct deposit data. This is an announcement line and won't accept messages.

When you call:

- ▶ Consider when to call us. We are located in the Eastern Standard Time Zone.
- ▶ The Retirement Office operates on a flex-time schedule. Many of us work four day weeks. Fridays are not good days to call.
- ▶ Have your Social Security number handy.
- ▶ When calling on behalf of somebody else, be sure you have provided us with a copy of your authority to discuss personal information with us.
- ▶ Leaving messages on multiple Retirement Office phones causes confusion, and often delays a response. We return calls as soon as we can, but it may take up to twenty-four (24) hours or longer to answer your question if we need to do research or have a pressing deadline.
- ▶ E-mail is usually best. Always include your phone number and the last four digits of your Social Security number.
- ▶ If you are not sure who you should talk to, call our main number and let our receptionist direct you. This will save you from the delay caused by leaving messages for people who aren't able to help you.
- ▶ The retirement column in *Renewed & Ready* magazine provides timely and important information on benefits and policies, as does the North American Division (NAD) Retirement website: <http://www.nadadventist.org/ret/>. The site contains downloads of various forms and documents.

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