

# REFLECTIONS

*A monthly source of information for beneficiaries of the Adventist Retirement Plan*

## It's tax season. Is the income on my 1099-R taxable?



At the beginning of February, you should have received a copy of Form 1099-R, if during 2018 you received a distribution of \$10 or more from Adventist Retirement. Form 1099-R is a tax form used to report the distribution of retirement benefits such as our church's 403 (b) Defined Contribution (Empower) and/or our Defined Benefit (pre-2000) pensions. If you receive benefits from both the Defined Contribution and Defined Benefit plans, you will receive a 1099-R from Empower and one from Adventist Retirement.

You may be wondering, is the income on my 1099-R taxable? If there is an amount in box 2a, "Taxable amount", then yes, retirement benefits distributions are generally reportable on Form 1040 or Form 1040A.

If you are a retired minister, we mark box 2b on your 1099-R as "Taxable amount not determined." We also leave box 2a, "Taxable Distribution" blank. This is deliberate and

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## At Rest

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

Aeschlimann, Edelweiss N. (CA)  
 Allen, Beverly R. (CA)  
 Allen, Earl Ray (CA)  
 Anderson, Bruce A (TN)  
 Anderson, Delmar G. (TN)  
 Andrews, Cheryl (MA)  
 Archibald, Florence H. (IN)  
 Ashton, Nicola S. (IN)  
 Ashworth, Carolyn Louise (CA)  
 Bacon, Mary J. (DE)  
 Baerg, Robert D. (AZ)  
 Bailey, Stella C (VA)  
 Bailie, Ira E. (CA)  
 Baker, Jack D. (VT)  
 Barclay, Gordon D (CA)  
 Beasley, Freddie M. (MD)  
 Beck, Edwin C. (WA)  
 Beck, Wanda Sharon (OR)  
 Beglau, Edythe M. (CA)  
 Bekowies, Edna H. (OH)  
 Bennett, Harry J. (FL)  
 Bergman, Lucille R (TN)  
 Bohrer, Phyllis C. (OR)  
 Bohr, Harold (OK)  
 Boicourt, Anna Maye (WY)  
 Boyd, Lola May (VA)  
 Britto, Georgina R. (CA)  
 Brown, Alma M. (MI)  
 Burbach, Marvin I (KS)  
 Butler, Yvonne B (TN)  
 Carr, Elizabeth M. (CA)

**Payroll Bulletin Board**

**Checks/EFT Released**

**THIS MONTH:** March 27

**NEXT MONTH:** April 26

# SHARP Corner

## Manage Your Healthcare with WebTPA Portal and App

Adventist Retirement has contracted WebTPA to pay claims on our behalf for SHARP DVH (Dental, Vision, Hearing) and medical claims for all pre-65 options of SHARP. WebTPA has a useful Member Portal and a Smartphone App where you can access information including:

- View eligibility information
- View or download Benefit Plan documents
- Access links to search for a doctor in the plan's network
- View claim status and history
- Order a new ID card
- Print a temporary ID card
- View, download, or print Explanation of Benefits (EOBs)
- Communicate with Customer Service
- Access links to other healthcare resources for a variety of health topics
- Download plan-specific administrative forms such as HIPAA release form



To get the Mobile App, visit <https://www.webtpa.com/what-we-do/mobile-app/>

### To access the WebTPA Member Portal:

1. Get your Member ID Card and have it handy for the next steps
2. Visit <https://www.webtpa.com/>
3. Click **Log In** (the blue button in the upper right corner of the screen)
4. Select **Member Log In**
5. Click the blue **Register Now** button to set up a user name and password

Remember to direct your SHARP claim queries to the WebTPA office in Texas. You'll find the address and the Customer Service phone number for eligibility, benefits and claims on the back of your ID card.

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follows IRS instructions. It is up to the retired minister to document what portion of the pension has been used for qualifying housing allowance if questioned by the IRS. Likely, you will want to share a report of your housing expenses with your tax preparer. There is no need to send this information to us at Adventist Retirement.

Please be aware that at the end of last year the Adventist Retirement Board voted to designate up to 100 percent of your monthly retirement benefits (amount of box 1 "Gross Distribution" on 1099-R) as eligible for housing allowance exclusion, subject to these limits: You must have actually spent the money on qualifying expenses, and regardless of how much you spent, you can't reduce your income more than the fair rental value of your home plus utilities.

Our staff are not trained or authorized to give tax advice, and if you are uncertain, it is wise to obtain advice from a tax professional. We encourage all ministers to find a tax professional who understands how the Adventist pay package interfaces with the Internal Revenue Code (Section 107). If you'd like to know more about housing allowance and its tax implications, please visit our website, [adventistretirement.org](http://adventistretirement.org) (select Retiree tab, then Payroll). At the bottom of the page under Payroll and Parsonage, download *Information on Parsonage Allowance*.

This year's tax filing deadline is April 15.

—Edwin Romero, Associate Administrator

## At Rest *continued*

Casey, Christine A (ID)  
Chace, Esther Margaret (OR)  
Cheney, Thelma Jessie (TX)  
Chiomenti, Lydia (MI)  
Claw, Bahe R Sr (UT)  
Cleveland, Sydney M. (CO)  
Coffman, Virginia B. (WA)  
Connor, Jean (CO)  
Cookson, Deborah A (RI)  
Cornell, Jenice G (TN)  
Corno, Charles J Jr (NJ)  
Crumley, Oran K (CA)  
Crutchfield, Huguette L. (FL)  
Damazo, Joseph S. (MD)  
Davidson, Lawrence E. (CA)  
Davis, Shirley A. (WA)  
Dawson, Donald E. (MD)  
Dennis, Robert E. (MI)  
Dirksen, Eileen R. (CA)  
Dolormente, Fely A. (HI)  
Dompas, Elsy (CA)  
Donesky, John J. (TN)  
Dunbebin, Clarence U (NH)  
Earach, Virginia M. (OH)  
Emler, Helen (OH)  
Ferguson, Gussie L. (FL)  
Fetters, Ronald F (MO)  
Fisher, Dorothy E. (CO)  
Fitzgerald, Myrtle M. (KS)  
Fletcher, Madeleine (CA)  
Forster, Klaus J. (OR)  
Forsyth, Robert (WA)  
Franklin, Vernon Rees (WV)  
Fuller, Robert W (CA)  
Gainey, Bonnie D (FL)  
Garzaro, Maria B. (CA)  
Gendke, Mike E (TX)  
Giarde, Paul E (WA)  
Gonzalez, Elvira Popa (FL)  
Goodall, Dorothy Joyce (FL)  
Goodwin, Virginia Lee (CA)  
Graves, William E. (FL)  
Gray, Peggy R. (CA)  
Greene, George W. (NC)  
Grosse, Dorothy J. (OH)  
Guzman, Rosa (CA)  
Haas, Elmer C. (CO)  
Haight, Terry P. (TN)  
Hamilton, Allen L. (TN)  
Hamm, Robert Allan (TN)  
Hannah, Bonnie Jean (MI)  
Hanna Read, Johnnie Fay (TN)  
Harlan, George W Jr. (TN)  
Harrison, Stuart C (AZ)  
Hastings, Ronald (CA)  
Heath, Mary (FL)  
Hedrick, Willa H. (OH)  
Herber, Rosalie (CA)  
Herrell, Walter J. (SC)  
Hester, Edith E. (FL)  
Heyl, Helen I. (TN)  
Hiday, Ida D. (CA)  
Hill, James R. Jr. (MD)  
Hitt, Willie G (TN)  
Hodder, Virginia Lee (MD)  
Hoffman, Alice R. (CA)  
Hornett, Donald B. (FL)  
Horton, Paul (CA)  
Howard, Arthur (TX)  
Jennings, Adele L (FL)  
Johnson, Marilyn K (AZ)  
Jones, Christa H. (NE)  
Jones, Joycelyn G. (MD)  
Jumper, Joyce L. (KS)  
Jurgensen, Mary L (OR)  
Karaffa, Virginia S. (MA)  
Karr, Edythe N. (NC)  
Kempton, Erika (WA)  
Kisinger, Beverly W. (CA)  
Lance, Clara M. (VA)  
Larson, Beverly A. (OR)  
Lawson, V. Garnet (CA)  
Lea, Lona (NC)  
Lee, Doris C. (FL)  
Logue, Betty (NC)  
Lu, Arthur (NY)  
Malenoski, Margaret A. (CO)  
Mantz, C. Mae (ND)  
Martin, Christina A. (MA)  
Martin, Kathleen G. (CA)  
Mashni, Fuad Boulos (MI)  
McCandless, Clarence W. (TN)  
McGaughey, Lois Y (AR)  
McKenna, Kay G. (NV)  
McKnight, Marjorie Y. (CA)  
Meinke, Marjorie A. (OH)  
Mekeel, Jane (PA)  
Merchant, Robert W. (TN)  
Merriman, J Houston (MA)  
Meyer, Marian (CA)  
Miller, Joseph L. (IL)  
Mitchell, Norman L. (CA)  
Moore, Margaret L. (CA)  
Morton, Evelyn (AL)

## Adventist Retirement Plan

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

**Raymond Jimenez, III**  
*Administrator*

**Lyn Wick**  
*Associate Administrator*  
*Defined Benefit Plans*

**Lisa Turpen**  
*Associate Administrator*  
*Healthcare Plans*

**Beth Roberts**  
*Associate Administrator*  
*Defined Contribution Plans*

**Edwin Romero**  
*Associate Administrator*  
*Chief Financial Officer*

**Lisa Sharpe**  
*SHARP Manager*

**Samantha Young**  
*Editor, Communications Manager*

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

*Phone: 443-391-7300, Fax: 443-259-4880*  
*Email: [NADRetirement@nadadventist.org](mailto:NADRetirement@nadadventist.org)*

*9705 Patuxent Woods Drive, Columbia,*  
*MD 21046*

**Aon Retiree Health Exchange:**  
**1-844-360-4714**

**SHARP: 443-391-7338**  
*Email: [SHARP@nadadventist.org](mailto:SHARP@nadadventist.org)*  
*Healthcare Eligibility Queries*

**Submit DVH claims to: Adventist**  
*Risk Management*  
*SHARP, PO Box 1928, Grapevine,*  
*TX 76099-1928*  
**1-800-447-5002**

**Payroll: 443-391-7343**  
*Bulletin Board of Payroll Information*

**Barbara McLaughlin: 443-391-7345**  
*Lost checks, direct deposits, 1099R, tax*  
*withholding, verification of benefits for*  
*loans, housing, Medicaid*

# Adventist Retirement

North American Division of SDA  
9705 Patuxent Woods Drive  
Columbia, MD 21046

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US POSTAGE  
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## At Rest *continued*

Moses, Ellsworth M. (WI)	Premdas, Harold (CA)	Show, Harry K. (MI)	Torkelsen, Ardis M. (OR)
Murphy, Stanley P. (FL)	Purdey, C. Duane (CA)	Simpson, Kenneth E (LA)	Tower, Regina D. (CA)
Murray, George W Jr (FL)	Quedzuweit, Helga (TN)	Smith, Doris J. (FL)	Tyler, Geraldine B. (NE)
Myers, Donald Milton (IN)	Redfield, Gloria (CA)	Smith, Eugene Neff (OH)	Valcarenghi, Maddalena (CA)
Nabong, Lolita Bautista (CA)	Reynolds, Lyla L. (OR)	Smith, Frances O. (GA)	Vasquez, Patricia M (NJ)
Nelson, Henry (CA)	Rice, June Elaine (TN)	Smith, Francis J. (NY)	Wahlen, Gregory A. (NE)
Newman, Romana Abayan (PA)	Rijo, Minelia Rose (PR)	Smith, Leon (TN)	Wallace, Gerald A. (OR)
Ngo, Jenny V. (CA)	Robertson, Kaestner (MA)	Soares, Amanda V. (CA)	Wareham, Kenneth L (CA)
Niccoli, Marletta (CO)	Rojanaraj, Prasert (CA)	Standish, Colin David (VA)	Warren, Robert L (IL)
Nieberg, Sallie M. (KY)	Rolfe, Rhea Beckwith (FL)	St. Clair, Leo (CA)	Watkinson, Esther Frances (MI)
Nigro, Teresa L (CA)	Rose, David G. (TX)	Stein, George E. (CA)	Watson, Alice M. (FL)
Nischuk, Alex (MT)	Rose, Grover (WA)	Stewart, Willard G. (MD)	Webb, Ed H. (OR)
O'Boyle, Jacqueline M. (IL)	Ross, Orville (CA)	Steyn, Frank G. (OH)	Westgate, Lila Mae (FL)
Ojala, Sandra (MD)	Rowland, T. David (AZ)	Stimpson, Harriet E. (FL)	Wetherell, Beatrice (NC)
Page, Joseph R III (WA)	Sackett, Maurine (CO)	Suddler, Carolyn W. (PA)	White, Daniel I (WA)
Parker, Mildred D. (TN)	Sargent, Lois A. (FL)	Sunga, Amelito J (CA)	White, Diane (CA)
Perkins, Curtis L. (OR)	Sawzak, Adolph (CA)	Swanson, William (FL)	Williams, Martha Mae (TN)
Pierce, Walter (GA)	Scofield, Leslie C. (FL)	Syme, Cecily K. (AUSTRALIA)	Woodward, Clarice J. (WA)
Pohle, Myrtle B. (OK)	Scroggs, Lorraine E (TN)	Taylor, Desmyrna Ruth (CA)	Young, Samuel C. S. (CA)
Ponce, Raquel L. (NJ)	Serns, Richard F. (CA)	Thomas, Lorraine M. (MN)	Zavala, Mary Louise (CA)
Powell, Lindon G (KY)	Shanko, Patricia Ann (FL)	Thompson, Alice (OK)	
Prado, Lutgardo (FL)	Shirley, William H (WA)	Tilton, David B (CA)	