

# REFLECTIONS

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

## IRS Free File helps seniors and retirees do their taxes for free

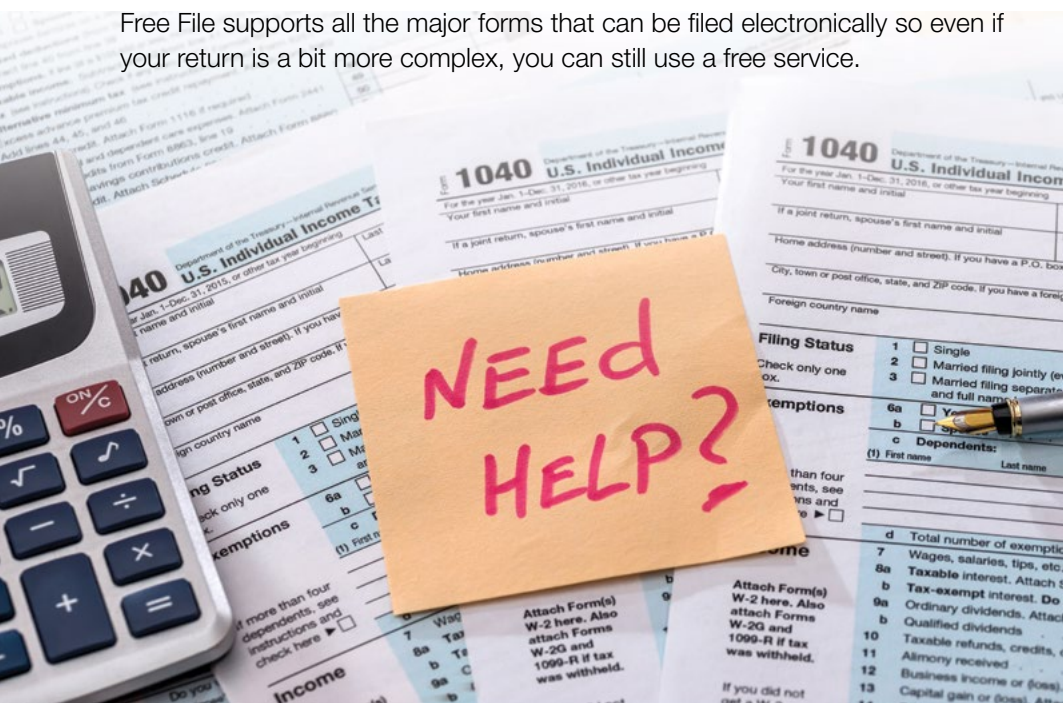
Seniors and retirees whose income is under \$69,000 a year should explore IRS Free File for free online tax preparation.

Seniors are one of the key constituents for Free File which has served 57 million taxpayers and saved them \$1.7 billion since the online filing service debuted in 2003.

Free File – which features 10 brand-name tax software providers – also offers the new Form 1040-SR option for seniors over the age of 65.

“When you’re on a fixed income, every penny saved matters. With Free File, you can save lots of pennies. Free File also does all the hard work for you. It finds the right forms, benefits and does all the math,” said Ken Corbin, commissioner of IRS’ Wage and Investment division.

Free File supports all the major forms that can be filed electronically so even if your return is a bit more complex, you can still use a free service.



## At Rest

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

Anderson, Faye L. (SC)  
 Araujo, Sarah M. (CA)  
 Armbruster, Roma (CA)  
 Armstrong, Richard R. (CA)  
 Asheim, Reidun E. (CA)  
 Battle, Esther C. (MD)  
 Baze, Theodore F Sr. (AL)  
 Beck, Jacquelyn F. (WA)  
 Bennett, Ruth A (NE)  
 Bissell, H. LeVerne (AR)  
 Blake, John A. (AL)  
 Bozeman, Ruby L. (AR)  
 Bragg, Shirley (AR)  
 Brenner, Phyllis M (CO)  
 Breuer, Patricia M (CA)  
 Brooks, Betty Lou (FL)  
 Bus, Alice F. (CA)  
 Butler, Patricia A. (GA)  
 Caceres, Isabel L (FL)  
 Carrillo, Manuel (CA)  
 Casey, Grace (CA)  
 Castillo, Thomas D. (FL)  
 Chafin, Samuel L. (CA)  
 Chandler, Joe S Jr (TN)  
 Chirmitch, Joseph (ME)  
 Christopher, Hazel B. (IL)  
 Chung, Jean I. (PA)  
 Clark, Duane (AZ)  
 Collins, Ellen H. (NC)  
 Cooper, Vera Eunice (TN)

**Payroll Bulletin Board**  
**Checks/EFT Released**

**THIS MONTH:** March 27  
**NEXT MONTH:** April 27

# SHARP Corner

## Aon Retiree Health Exchange has an Updated Phone System!

Not many of us like to speak to an automated system when we make a call, but increasingly businesses rely on these for routing calls to the right department. Aon has replaced their old system with one that uses “natural language technology.” This means it allows you to tell the system the reason you are calling. Once you answer the security questions, the new system can help you get access to your HRA balance, recent claims and more. Aon’s number is 1-844-360-4714.

During Open Enrollment, more than a few retirees told our team they don’t answer phone calls if they don’t recognize the number. This resulted in a few missed appointments. When you receive a call from Aon Retiree Health Exchange, the caller ID should display “AON RETIREEHLTH.” It could also display “ROUNDLAKE ILL.” Please know this could vary by telephone provider.

Don’t forget to submit your 2019 eligible claims for reimbursement by April 30, 2020. To request claim forms, call 1-844-360-4714. And remember, you can’t share your form with another retiree! Claims may be submitted online with the following steps:

- Go to [retiree.aon.com/adventistretirement](http://retiree.aon.com/adventistretirement)
- Log into your account
- Click on the TAKE ACTION section on the home page
- Click on the “Get Reimbursed” link

Claims can also be mailed to YSA at PO Box 661147, Dallas, TX 75266-1147. Note: This is an updated address from prior years.

## Have Medicare Questions? Aon’s Monthly Medicare Webinar Can Help

**March 17, 2020, 10-11 a.m. Central Time**

Meeting Number/Access Code: 592 106 307

To view online, go to [webex.com](http://webex.com), click the Join tab in upper right corner of the page. On the next screen enter the meeting number.

To listen by phone, call 877-542-7993. Enter the access code. The password is Medicare1!

*Continued from page one*

## Here’s how Free File works:

1. Go to [IRS.gov/FreeFile](http://IRS.gov/FreeFile) to see all Free File options.
2. Browse each of the 10 offers or use a “look up” tool to help you find the right product. Each Free File partner sets its own eligibility standards generally based on income, age and state residency. But if your adjusted gross income was \$69,000 or less, you will find at least one free product to use. Two products are in Spanish.
3. Select a provider and follow the links to their web page to begin your tax return.
4. Complete and e-File your tax return only if you have all the income and deduction records you need. The fastest way to get a refund is by filing electronically and selecting direct deposit. If you owe, use direct pay or electronic options.

Free File providers also offer state tax return preparation, some for free and some for a fee.

Again, use the “look up” tool to find the right product. Here’s another plus for Free File: you can use your smart phone or tablet to do your taxes. Just go to [IRS.gov/FreeFile](http://IRS.gov/FreeFile) on your device. All Free File products are enabled for mobile devices.

Seniors who are not comfortable preparing their own tax return still have other free options. The IRS helps support the Volunteer Income Tax Assistance program and AARP supports the Tax Counseling for the Elderly program. Volunteers will prepare your tax return for you for free. Use the VITA locator tool to find a VITA/TCE location near you.

Free File is available now through October to accommodate extension filers.

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## At Rest *continued*

Coyan, Dora Jean (KS)  
Cronk, LaVerne J. (WA)  
Cross, Robert J. (NH)  
Crouch, David M (CA)  
Crutcher, William Eugene (OH)  
Dahlberg, Bettie A (MD)  
Daniel, Maryann C. (IA)  
Danko, Betty J. (NJ)  
Davis, Carol Joan (OK)  
Demiar, Esther (CA)  
Dever, Frances E. (FL)  
Dickinson, Kent W. (UT)  
Dircks, Dennis W (MN)  
Doolittle, Fred (NC)  
Dopp, Frances L. (CA)  
Dry, Marilyn J. (MI)  
Dudley, Beverly M. (CO)  
Earles, Myrna M. (MI)  
Early, Carolyn L. (TX)  
Edgmon, Jean W. (TN)  
Edwards, Ruth Giem (WA)  
Effinger, James W. (CA)  
Erhard, John Peter (TN)  
Erickson, Sharon M. (CA)  
Felder, Alice W. (DC)  
Fisher, James A. (OH)  
Fleming, Genell (GA)  
Flores, Rosa J. (CA)  
Foster, Barbara Maxson (HI)  
Freed, Leona June (CA)  
Freitas, Robert J. (WA)  
Garcia, Lydia E. (FL)  
Gerst, Ruth (CO)  
Gonzalez, Ruth J (FL)  
Gough, Warren G. (OR)  
Goulard, Marilyn M. (CA)  
Graves, Willeta Corinne (CA)  
Green, Mary E (OK)  
Greve, Mary Lou (MD)  
Greve, Robert Russell (TN)  
Griffin, Betty Jo (AR)  
Gutknecht, Betty J. (NE)  
Haas, Harry L. (CO)  
Halleson, Patricia J (BC)  
Hall, Jeanette Maurine (TN)  
Hallock, Marjorie W (TN)  
Hamra, Albert Warren (CA)  
Hare, Gordon Berton (WA)  
Harness, Merle E. (CA)  
Hatem, Pierre (MD)  
Hawley, Helena (CA)  
Hayes, Bette (CA)  
Hershey, Elma (CA)  
Hickman, Wendy R (NC)  
Higgins, Lynda (GA)  
Hinshaw, David B (MI)  
Hoppe, Blythe B. (MO)  
Howell, Leo Jr. (KY)  
Hutton, Ilo Deanne (WA)  
Hyrchuk, Linda A (CA)  
Ingram, Shirlee J (MD)  
Irwin, Rita (CA)  
Japas, Oliva (TX)  
Jaqua, Isabella L (AZ)  
Jenkins, Nathaniel K. Sr. (OH)  
Johnson, Marilyn Louise (OK)  
Jordan, Eleanor L. (TN)  
June, Billie A. (FL)  
Kane, Betty Jane (OH)  
Kennedy, Shirley A. (PA)  
Kloosterhuis, Robert J. (FL)  
Kouchi, Glenn T. (HI)  
Lang, Harold H. (OR)  
Langloys, Lois M. (CA)  
Leach, Marlene J. (ID)  
Lee, Marybelle Inman (AK)  
Leshner, Veda E. (CA)  
Liebelt, Betty L. (FL)  
Little, Alice L. (TN)  
Lloyd, Joy (CA)  
Locke, Marilyn Glee (CA)  
Lonnstrom, Donald F. (CA)  
Lucas, Grace T. (IA)  
Luttrell, Beulah V. (OH)  
Mace, Norma J (TN)  
Martinez, Jose L (CA)  
McBee, Iris J (VA)  
McCracken, Shirley J. (DE)  
McFarland, Bess E. (OR)  
McFarlane, Phyllis W. (TX)  
McGraw, Marguerite Alice (NC)  
Medina, Luis (FL)  
Meier, Mary Luz (GA)  
Meissner-Geli, Myrna R (TN)  
Mejia, Tomasita (FL)  
Meyer, Richard K. (TX)  
Mike, Robert E. (FL)  
Miyashiro, James S (HI)

## Adventist Retirement Plan

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

**Raymond Jimenez, III**  
*Administrator*

**Lisa Turpen**  
*Associate Administrator*  
*Defined Benefit and Healthcare Plans*

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

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

**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*

*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*

**Payroll: 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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## At Rest *continued*

Mooney, Jane M. (NJ)  
Morgan, Fred Blair (WA)  
Munding, Jean T. (WA)  
Mundy, Lois J. (CA)  
Murrill, Ruth E (KS)  
Neall, Beatrice May (TN)  
Neff, Birgitta C. (TN)  
Newmyer, Walter J. (TX)  
Norris, Ernest M. (MO)  
Northam, Enid Susan (AB)  
O'Dell, Betty L. (CA)  
Olivos, Alice J. (MD)  
Opp, LaVern H. (WA)  
Orr, Virginia A. (CA)  
Palmer, Rita Clinetta (FL)  
Peak, Jerry D. (CO)  
Penaflorida, Narciso M. (CA)  
Pereyra, Hector (CA)  
Perez, Diego (TX)  
Philo, Claudia G. (MI)  
Pillsbury, Anita L (FL)  
Pollard, Stroma L. (FL)  
Pommer, Dorothy M. (FL)  
Porter, Charles Jr. (TN)  
Prior, Donald G. (CA)  
Prusia, H. Norman (KS)  
Radke, Elford D. (WA)  
Ramal, Hector E (TN)  
Randall, Bernadette (CA)  
Rasmussen, Charles Peter (MI)  
Ray, Elizabeth (TX)  
Rhodes, Florence Y. (AZ)  
Richardson, Sandra K. (TN)  
Riches, Rose Marie (TN)  
Richter, Adeline J. (FL)  
Rickwa, Patricia (ID)  
Robbins, Alice (CA)  
Roberts, Edna (MA)  
Robertson, Darlys J (AZ)  
Roman, Gladys (FL)  
Rose, Ray W. (TN)  
Rouse, Barbara L. (AZ)  
Saarinen, Karen Jane (MA)  
Sanchez, Margaret (OR)  
Schumann, Donna L. (FL)  
Seeley, Marian (MI)  
Shaner, Alberta M. (ID)  
Sharpe, Grace Ellen (NC)  
Shaw, Horace D. (WA)  
Sheffield, William A. (FL)  
Shelton, Dennis L (ID)  
Shultz, Minnie E. (WA)  
Sleeth, Donald N. (OH)  
Smith, Robert E. (FL)  
Smith, Sandy (NC)  
Smith, William E. (OR)  
Snyder, Marjorie K (MI)  
Southard, Nellie Katherine (OK)  
Sowards, James N (MO)  
Stelzmilller, Alice D. (OR)  
Sterry, Sharon A. (MI)  
Stevens, Beulah F. (OR)  
Sting, Patricia A. (OH)  
Stuart, Betty (FL)  
Stull, Roger E. (WV)  
Sufficool, Lawrence E. (CA)  
Sutherland, Laura S (CA)  
Sutherland, Laura S (CA)  
Swisher, Patricia R. (OR)  
Teske, Mary T. (IL)  
Thomas, Barbara 'June' (ME)  
Thompson, Mary J. (MD)  
Tinker, Evert A. Jr. (OK)  
Tirzmalis, Alfred V (IA)  
Todd, Hazel B. (CA)  
Trim, Alice (KY)  
Van Ornam, Barbara S (TN)  
Wager, Wyman Stanley (OH)  
Walker, Vinette E. (NY)  
Westbrook, Iris O. (TN)  
Wichman, Marjorie E. (CA)  
Wickward, Bruce Glenn (OR)  
Wiese, Robert Lloyd (MI)  
Williams, Donald James (CA)  
Williams, Marlene M. (CA)  
Williams, Sylvia (TX)  
Willis, Denise L (AL)  
Wise, Agnes M. (OH)  
Zull, Theodore W. (OR)