As this New Year begins, staying active, healthy and safe are some of the concerns that Retirees share and there are steps that can be taken to stay active in 2012. Research has proven that there are benefits to maintaining an exercise program throughout your life. These benefits include but are not limited to the prevention or delaying of diabetes and heart problems and some describe it as their own prescription for staying young. By staying active with exercise you can also alleviate or reduce arthritis pain and positively impact anxiety and depression.

Seniors need four main types of activity.

1. Endurance exercise such as walking, swimming and riding a bike. These types of exercises help you build “staying power” and improve your heart health.
2. Strengthening exercises build muscle and help maintain your current muscle tone.
3. Stretching exercise keeps the body flexible and limber.
4. Balance exercises help to reduce your chance of a fall.

If you have not been very active in the past and wish to start a new exercise program always discuss your plan with your physician before you begin.

Here are some tips from the National Institute of Arthritis and Musculoskeletal and Skin Diseases. (www.niams.nih.gov)

Exercises to improve your balance may be done while holding the back of a chair, sink, or counter:

• Stand on one leg at a time for a minute and then slowly increase the time. As your balance improves try to balance with your eyes closed or without holding on.
• Stand on your toes for a count of 10, and then rock back on your heels for a count of 10.
• Make a big circle to the left with your hips, and then to the right. Do not move your shoulders or feet. Repeat five times.

Of concern to most seniors is the chance of taking a bad fall. A fall seldom just happens to the elderly and aging alone does not make you fall. Some medications can make you dizzy. Heart disease and diabetes can affect your balance. Eye problems can also contribute of problems with balance. If you have been diagnosed with Osteoporosis this means you may have fragile bones and could more easily break a bone in a fall. Review with your physician your calcium and Vitamin D needs.

Taking care of your health by exercise, eye exams and physical exams may help reduce your chance of falling. In your home getting rid of tripping hazards such as loose rugs, placing grab bars in your bathroom at the tub, shower or toilet, having handrails on both sides of a stairway and

(Continued on page 2)
I Just Got My January Deposit and . . .

This time of year we get many calls from retirees who discover that their monthly deposit has changed. Because the benefits include several moving parts, multiple changes can cause your deposit to change in both directions.

Retirees who have direct deposit receive one statement per year, and that is the January statement, released January 27 this year. Before picking up the phone to find out why there is a change, compare the 1/27/2012 statement with the previous statement from last year to determine why your deposit has changed. Here are a number of reasons your deposit may change:

1. COLA: The cost of living adjustment for January, as previously announced, is 2.5% by policy for hospital pensions and 2.35% for church benefits as voted by the North American Division. A retiree with mixed service will have a combination of the two. It will seldom be precisely 2.5% or 2.35% because of rounding.

2. Medicare B: For SHARP participants who are receiving partial reimbursement for Medicare B premium, that premium has changed. From 2008 through 2011 we based our reimbursement on Medicare’s standard $96.40 Medicare B premium. Your reimbursement rate depended on your years of church (not hospital) service credit. So for instance if you had 35 or more years of church service credit, your Medicare B reimbursement was 90% of $96.40 or $86.76. If you had a Joint & Survivor spouse also on Medicare B, your reimbursement may have been double this figure. (A retiree with 15-19 years of church service credit is reimbursed at 50%, with others in between.)

In 2012, Medicare has increased its B premium from $96.40 to $99.90. So a retiree with one Medicare B Remuneration and 35 church years will see an increased reimbursement from $86.76 to $89.91.

We understand that some retirees had a higher Medicare B premium, maybe as high as $115 during 2011. However our reimbursement benefit was based on the standard rate.

3. SHARP: Both the costs and the Earned Credits for SHARP have changed. Retirees may see an increase in their SHARP deductions, depending on the options they’ve selected. For instance if a retiree has 35 or more church years of service credit, the increases in the costs and the earned credit should cancel each other out, unless the retiree has selected the Medicare Extension, which is not subsidized by the plan. A retiree with less than 35 years of service may see a modest increase in the SHARP withholding.

4. Tax Withholding: Federal tax tables provided to us by the IRS have increased withholding thresholds for 2012 over 2011. This may mean a modest reduction in tax withholding for retirees, depending on income and the form W-4P filed by the retiree.

To summarize, a change in your benefits is best understood by looking at four possibly moving parts:

- Cost of Living Adjustment – modest increase in deposit
- Medicare B Reimbursement (only for SHARP eligible Participants) – modest increase in deposit
- SHARP Withholding (only for SHARP Participants) – possible decrease in deposit
- Federal Tax Withholding – possible increase in deposit

(Cont'd from page 1)
wearing rubber-soled shoes may also help reduce your chance of falling.
If you have access to the Internet check out these websites for additional helpful information.

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<tr>
<th>National Institute on Aging</th>
<th>Mayo Clinic</th>
<th>NIH SeniorHealth</th>
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Lisa Turpen RN
SHARP Manager

February 2012 • REFLECTIONS
Continued from the October Issue . . .

With over 16,000 retirees we always seem to have a handful of names for which we have no addresses. Incidentally, this primarily occurs when retirees move but forget to notify the office. So we continue to ask for help. If you know any of these people please have them contact us by email or phone to update their address:

Daniels, Lucius Edward
Davis, Emily
D’Avolio, Patience
Del Mundo, Susana
Devotch, D. Douglas
Dick, Gassy
Dunn, Dorothy
Edgley, Beverly
Enriquez, Cresencia
Estupinan, Alicia
Farmer, Freda
Freeman, Henry
Fulton, Flora
Gallegos, Socorro
Galvan, Nena
Garcia, Lygia
Gibbs, Alma
Graham, Roger
Harris, Betty
Hershey, Carol
High Elk, Alta Louise
Hoffberg, Marion
Hubbard, Reuben
Jackson, Mamie
Johnson, Robert

Johnston, Christa
Johnston, Ragena
Jordan, Eleanor
Joseph, Daisy
Kearney, Lillian
Kelley, Mary L.
King, M. Lynelle
Knitter, Honey
Kramer, Miriam
Lam, Hung Doan
Lange, Helen
Langlois, Lois
Leach, Marion
Leen, Pauline
Locke, Elizabeth
Loughlin, Minnie

Correction:

To our dismay, we reported in December the death of two retirees who still live.

Everett Schliener was reported as having passed away, and began receiving calls from friends. The newsletter inadvertently reported his death instead of the death of his wife, Arlene. We apologize to him and his family for our error.

We also extend apologies to Nellie Z. James who was listed as deceased. Rather it was Nellie M. James who passed away.

The department acknowledges the error and apologizes for every inconvenience this caused.
Changing Banks:

At some point or another Retirees want to redirect their funds to another bank. Payroll requires specific documentation and 4 weeks to effect this change.

If you already have checks for the new account simply forward a voided check to the office by mail or fax. Understand that Payroll will NOT accept a starter check so it has to be one that already has your name and address printed on the check.

If you only have starter checks there are still 2 options available to you:

Find on our website the Direct Deposit form; a portion has to be filled out by you and a portion has to be completed by the bank.

Finally you may also contact your bank and have them forward a document saying that you now have a new account. This has to be on letterhead and would contain the same information as is represented on a check.