New and At Rest

2nd Quarter

Each quarter we publish a list of those who have joined the ranks of retirement beneficiaries, and those who have passed to their rest. We have declined to do this after considering privacy and identity security issues. We are sometimes also asked to not list an individual. Not all beneficiaries are actually retirees, under some of our policies, and may become unhappy upon receiving congratulations from well-meaning readers of the “New Beneficiaries” list.

New

Alexander, Sandra (MD)
Allan, Janie (GA)
Ancog, Pilar A (FL)
Artard, Karen K (OH)
Bailey, George R (CA)
Baker, Jane B (FL)
Ball, Steven A (WA)
Bannister, Kathryn A (CO)
Barker, Carol W (MD)
Baringham, Cari M (TX)
Battey, Karen L (FL)
Bauer, Charlotte D (KS)
Beebe, Shirley L (TN)
Blakely, Kenneth (CA)
Boling, Conchita E (NJ)
Borge, Vijay (MD)
Brady, Pamela J (MI)
Brassard, Patricia
McAteer (FL)
Brecht, Jolene R (GUAM)
Brenner, Phyllis M (CO)
Brief, Susan L (CA)
Brown, Dora S (TN)
Brown, Milca Y (CA)
Burdorf, Ella M (CA)
Burseth, John P (WA)
Caggiano, Mildred E (FL)
Carlson, Harold D (AZ)
Carrington, Susan (CA)
Catron, Linda A (FL)
Cellura, Susanne L (CA)
Cerino, Alice E (MA)
Chadwell, Judy K (KS)
Chernow, Patricia Marie (MA)

Chester, Emanuel (AL)
Christian, Jane C (FL)
Ciriglano, Mary Ann (NC)
Clayburn, Catherine A (OH)
Colbjorn, Kenneth W (NC)
Collier, Harold E (IL)
Connell, Evelyn (CA)
Connell, Frank E (OH)
Crawford, Susan (OH)
Curts, William C (CA)
Curzon, Michael L (AL)
Davies, Linda M (CA)
Del Vecchio, Jean (MD)
Dick, Glynda L (MO)
Dickson, Douglas C (TN)
Diehl, Connie F (CO)
Doolin, Nellie L (KS)
Dorsey, Janice K (CO)
Engle, Bernadine J (IL)
Ericsson, Melodie J (IL)
Erwin, James Edward (TN)
Eslaiva, Amparo T (CA)
Fausto, Deida A (CA)
Ferguson, Kenneth E (OH)
Ferguson, Manater M (FL)
Fernandez, Lydia R (CA)

Field, Joan G (CA)
Fish, Howard L (FL)
Fisher, Janice L (FL)
Fisher, Janis E (TX)
Fisher, Patricia A (ME)
Fleming, Andrew R (WA)
Fleming, Arlo R (WA)
Ford, Pamela S (FL)
Garber, Carolyn Ann (OH)
Georas, Leslie J (KS)
Gibson, Jack L (OH)
Gonzalez, Daniel (IN)
Gonzalez, Maria (CA)
Gonzalez, Nickole U (CA)
Goodwin, Austin C (VA)
Gothard, Sigrid M (AZ)
Grabowski, Franciscia T (IL)
Groome, Cherryl (CA)
Guest, Beverly Joan (FL)
Gwinner, Golda Mae (MO)
Hale, Vickie M (MO)
Hall, Judy Catherine (TN)
Hamilton, Connie A (FL)
Hamilton, Donald K (OH)
Hansen, Alice R (WA)
Hanson, John B (GA)
Harcombe, Cynthia A (MD)

Harlensky, Greg (WV)
Harwood, Victor (WA)
Hazen, Wayne E (MA)
Hefner, Mary J (CO)
Hershberger, Mervin L (KS)
Hesseltine, Karin C (CA)
Hickey, Barbara M (FL)
Higgins, Kathleen E (AZ)
Hill, Howard (MD)
Hobdy, Judith A (TN)
Hudachko, Margaret
Kathleen (TX)
Huff, Virginia A (FL)
Ichimura, Patty H (CA)
Jen, Sharon M (HI)
Jennings, Sharon F (KS)
John, Kalpana R (MD)
Johnson, Cheryl M (RI)
Johnson, Ermita L Jr (OK)
Johnson, Phyllis E (TN)
Johnston, William H (FL)
Jones, Furman T (CA)
Jones, Karon L (CA)
Jones, Richard E (NC)
Jones, Sharon K (OR)
Jorgensen, Karl Leon (AB)
Judge, Paramjot S (CA)
Keene, Barbara A (IL)
Keiser, George (MD)
Kelly, Pauline N (CA)
Klasing, Nancy (OH)
Knight, Paula K (TX)
Ko, Young (HI)
Koester, Beverly A (ME)
Kowarick, Jeanne M (MA)
LaCount, Alvin L (AZ)
Lactao, Erlinda B (MD)
Lacy, Susan L (FL)
Lane, Sula J (MN)
Langfield, Jerene M (CO)
Larraga, Teresita A (FL)
Leber, Steven L (CA)
Lenz, Maria P (FL)
Lim, Swee T (CA)
Lizzi, Judy K (CA)
Lomino, Jean A (TN)
Lopez, Esther Joanne (MD)
Lowman, Marvin (TN)
Magnus, Evelyn B (FL)
Marbas, Ceasar H (FL)
Martin, Edward H. (MD)
Mashore, Norma H (FL)
Matchett, Carol J (CA)
McAlvin, James R (GA)
McCarrell, Sheila E (FL)
McCoy, Patrick A (ID)
McCoy, Ronald E (CO)
McFarland, Charles (CA)
McKenzies, Rita T (FL)
Meek, Janis B (OH)
Melashenko, Joedy P (CA)
Melvin, Linda S (VA)
Mercado, Filiberto P (IL)
Metellus, Louis B (MA)
Meyers, Dennis R (KY)
Miller, Janet F (KY)
Miller, Janice K (ME)
Miller, Marilyn S (CO)
Miller, Ronald N (WA)
Miller, Sandra Lee (CA)
Mitchell, Judith C (ID)
Miyagi, Carolyn T (HI)
Mock, Doris A (OH)
Moore-King, Evadine A (MD)
Mopsick, Abbey L (MD)
Morgan, Claude D (NY)
Moses, Margaret M (KY)
Mullen, Thomas N (GA)
Munroe, Deborah A (WA)
Nelson, Dianne (CA)
Nestares, Ruben H (AZ)
Nevarr-Dakan, Wendy J (CA)
Nicholson, Marilyn L (OR)
Noble, Lesley (PA)
Nash, Idalia E (CA)
Nestares, Ruben H (AZ)
Nicholson, Marilyn L (OR)
Nestares, Ruben H (AZ)

At Rest
Aceituno, Agustina (CA)
Aceituno, Angela (CA)
Adams, Florence A (CA)
Addams, Russell R (TN)
Aikman, James Allen (TN)
Alvarez, Reynalda S (CA)
Among, Richard K (HI)
Anderson, Ellen J (AL)
Arnold, Delores M (PA)
Arvelo, Joseph D (FL)
Austin, George Keith (FL)
Austin, Lloyd W (NE)
Ayers, Leonard L (OR)
Badger, Martin L (CA)
Baker-Hoey, Patricia Lucille (CA)
Baldwin, Eugene A (FL)
Barnes, E Margaret (OR)
Bee, Donald H (TN)
Benefield, Ira D (FL)
Bernal, Jaime (Colombia)
Blake, Donna (AZ)
Blanco, Marion June (TN)
Blondeng, Andree (FL)
Bloom, William H (FL)
Brenna, Jean E (MA)
Broeckel, Herbert H (VA)
Brown, Dorothy R (CA)
Brown, Marvin E (CO)
Brown, Pauline (TN)
Brunt, Anita M (CA)
Brusett, C Dale (NV)
Burks, Quinton M (FL)
Burley, Ruth M (MD)
Buskirk, Sallie Agnes (FL)
Bustamante, Ana M (MI)
Butler, Lucille M (AZ)
Card, Minnie Jane (ID)
Carlson, L Hunton E (CA)
Casebolt, Kathryn W (WA)
Casebolt, Kathryn W (WA)
Casebolt, Kathryn W (WA)
Casebolt, Kathryn W (WA)
Casebolt, Kathryn W (WA)

(Con’d from page 1)
Payroll Distribution Dates:
December 24
January 27

Reflections
September 2012

Del Johnson
Administrator

Lyn Wick
Associate Administrator

Lisa Turpen
Assistant Administrator

Adventist Risk Management: 1-800-447-5002
Healthcare Claims Queries

SHARP: 301-680-5036
Email: 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

Payroll: 1-888-838-8955
Bulletin Board of Payroll Information

NAD Retirement Department
Fax: 301-680-6190
Email: NADRetirement@nad.adventist.org
12501 Old Columbia Pike
Silver Spring, MD 20904-6600

Barbara Yowell: 301-680-6244
Lost checks, direct deposits, 1099R, tax withholding, verification of benefits for loans, housing, Medicaid

Shirley Jones: 301-680-6249
General Retirement Office Information
Reporting a death, change of address, disability reviews

SHARP Corner

This month here in the SHARP Corner I will provide you with the Medicare website and helpful information you will find there.

1. If you have access to a computer at home or at a local library you are able to create your own, personalized account regarding your Medicare benefits and services. To begin, go to the website https://www.mymedicare.gov

2. Click on the tab to Create an account

3. If you do not have a computer you always have access to Medicare via the toll free Medicare phone number and you can look up your benefits with Medicare in the Medicare and You handbook 2012.

Once you have created your account you may view claims information for Medicare Part A and Part B, order duplicate Medicare Summary Notices (MSN’s) and access quality information regarding your providers.

Medicare Summary Notice (MSN): A Medicare Summary Notice (MSN) shows all the services or supplies that were billed to Medicare during each 3-month period, what Medicare paid, and what you may owe the provider. The MSN is not a bill. If you get a Medicare-covered service, you’ll get a MSN in the mail.

What to Do When You Get Your MSN

• Keep your receipts and bills, and compare them to your MSN to be sure you got all the services, supplies, or equipment listed.
• If you paid a bill before you got your MSN, compare your MSN with the bill to make sure you paid the right amount for your services.
(Cont’d from page 3)

- You can track your Medicare claims at www.MyMedicare.gov.

The ARM Explanation of Benefits (EOB) is produced by Adventist Risk Management, Inc. for SHARP as the claims payer. When you receive your Medicare MSN and then the ARM EOB you will compare each of these to the receipt or statement you received from the provider. You can track your claims with ARM by creating a personal account at www.webtpa.com.

- In instances where Medicare and ARM have both made payments to the provider and there is a zero balance you will not receive an EOB from ARM.
- When the claim results in a balance due by the retiree an EOB is produced. The ARM EOB is mailed weekly. The Medicare MSN is mailed every three months. You will need to keep the ARM EOB copy until you receive the Medicare MSN which matches the service.

For any questions you have regarding how the healthcare claim was paid please contact Customer Service number 1-800-447-5002.

ATTN: Retirees in Michigan, Indiana and Illinois:
We have scheduled a SHARP workshop especially for you

SHARP workshop September 25, 2012, 1-3 p.m.
Village SDA Church/Family Center
635 St. Joseph Avenue
Berrien Springs, MI