The Benefits Team

Of the current 31 staff members in the NAD Retirement Plans Office, 12 are known as the ‘Benefits Team’. This group of hard-working, dedicated individuals spends their days processing new applications and implementing benefits from our Church and Hospital defined benefit ‘legacy’ programs. In 2012, more than 1,200 new applicants were enrolled for benefits. With the ‘Baby Boomers’ reaching retirement age at ever increasing numbers, the volume of new applications flowing into our office has not yet hit it’s peak.

In January 2012, a new web-based benefits software application was launched in our office, designed to integrate with the benefits calculator used by participating employers in the field to electronically submit applications to our office and ultimately integrate the new retiree data into our benefits distribution (payroll) center. Our goal is to limit the amount of manual data entry necessary so as to make the process more accurate and efficient and, therefore, reduce the time it takes to get a new retiree’s benefits into a ‘pay’ mode. Our goal has always been one to two months for a turn-around time from the date the application is received to payroll implementation. With the efficiencies of the new software, we are now averaging two to three months for processing new applications.

In addition to new retiree applications, our Benefits Team fields calls from retirees to answer questions and update files as life events occur. Upon notification of a divorce or death, rates are adjusted or discontinued as appropriate, with death benefits calculated and processed when applicable. And when we are notified of the passing of a retiree who has an eligible spouse, survivor benefits are calculated and adjustments put into place.

Prior to actual retirement, Benefits Team members work with employers to assist with estimates of future benefits and help them better understand current Retirement Plan policies. In so doing, the employers can then provide more accurate information directly to their employees who ask questions as they begin to think about retirement planning.

Benefits Assistants are sensitive to the fact that the transition from employment into retirement is generally a unique and sometimes anxious experience. Our goal is to provide timely communication and responsiveness during the application process in order to make the transition as smooth as possible while assuring each retiree receives maximum benefits in accordance with Retirement Plan policy.

Retirees on Medicaid

For various reasons some retirees find it necessary to apply for Medicaid—a joint federal/state health insurance program, administered by the state for the benefit of those with limited income and resources. This may happen when a retiree or spouse is required to go into long term care such as in a nursing home. The various states have some discretion in determining which groups of people Medicaid will cover and the financial criteria for Medicaid eligibility. Unlike Medicare, Medicaid has some provision for assisting with custodial care, under certain specific eligibility criteria.
States have various and often complex rules in determining eligibility for Medicaid. The family may need to require the services of a consultant in understanding and complying with these regulations. Our office is not trained to provide such assistance.

However if a retiree or spouse has been enrolled in Medicaid, it is important that our office be provided this information as soon as possible. Certain benefits and reimbursements from the Plan may be impacted. For instance, when a retiree seeks Medicaid assistance due to residency in a long-term care facility, it is not uncommon for the “well” spouse to request that the retirement benefits be divided between the two spouses in order to protect income from Medicaid “spend-down” rules for the spouse not needing the assistance of Medicaid. Some states allow for the division of the monthly benefit to ensure some income goes to the “well” spouse—but only with the approval of the applicable state agency, social service or welfare office. In such a situation, please authorize your social services agent to contact the retirement plan office for specific information about your benefits.

Newsletter Mailing List

We have recently changed the software platform from which we extract our mailing list for the Reflections newsletter. We continue to try to clean up our mailing list. Anytime there is such a change, it might create some anomalies.

If you are getting two newsletters, drop us a note and let us know. If you know a retiree who should be getting the newsletter and is not, please drop us a note and let us know.

Either mail to
Reflections, Adventist Retirement
12501 Old Columbia Pike
Silver Spring MD 20904

Or e-mail to
NADRetirement@NAD.Adventist.org

In previous years some of you have informed us that we are sending a newsletter to both husband and wife, and that is not necessary. We have sought to clear up such duplicates to one address, but have found that we inadvertently eliminate individuals living at the same address such as a retirement center, with the same last name who are not the same family.

We’ve also heard from some of you that your newsletter has been arriving quite late. We are working on improving the timeliness of the release of the newsletter and apologize. Thanks for your patience.
I would like to thank a retiree for providing me with information about the February 2013 SHARP Corner and the misinformation provided regarding the claim website. Listed below is the updated information on how to access and activate an online claim account.

Updated Online Claim Information
A current participant in one of the Standard SHARP Options can access healthcare claim status and Explanation of Benefit (EOB) information online at the secure website of the claims payer WebTPA at [www.webtpa.com](http://www.webtpa.com).

To create your account and access your claim information click on the “Member Login”.

1. Enter your group number and click Submit.
2. Click Register Now. Read the License Agreement and click Agree.
3. Enter your date of birth, zip code and member ID.
4. Create a username and password of your choice (password must be at least 8 alphanumeric characters) and enter a secure question and answer.
5. Confirm your information and start enjoying the benefits of your new secure online account immediately.

With your account you can now view if a doctor’s claim has been paid, see how much was paid and what Medicare allowed. Use the online account as well to check your benefit limits. You may also use your online account to communicate with the claims office directly.

Please keep in mind that the SHARP office in Silver Spring, MD does not process claims. All claim queries need to be directed to the ARM office in Texas. You will find the address and the Customer Service phone number for eligibility, benefits and claims on the back of your SHARP ID card.

Blessings,
Lisa Turpen RN
Assistant Administrator
The Little Black Book

At the beginning of this year, we announced that we had “Little Black Books” for those requesting one. We sent out a couple hundred upon request, but we were given more. If there is anyone still interested in receiving a Little Black Book, please email us at our website at NADRetirement@nad.adventist.org or send a note to Shirley Jones at our mailing address.