Retirement Holiday Closure

It is the culture and practice of the North American Division to close the office for the full week of Christmas. In 2013, this means the week of December 23rd. However, since we are also closed on Fridays, our office will be closed from Dec. 23 through Dec. 27. The December 27 payroll will be distributed as usual, but staff will not be available to answer phones. The closure is a mix of holiday and mandatory vacation for our staff. This will include both Retirement Benefits staff and SHARP staff. If you leave a message, we will begin to return accumulated calls upon our return on Monday, Dec. 30th. Our office will also be closed Wed. Jan. 1, New Years Day.

Retirement COLA

The North American Division year-end meetings today voted a 1% Cost of Living Adjustment for denominational employees and church beneficiaries.

In January you will receive a modest benefits increase, and a statement. Please keep this annual statement as a reminder and/or verification of your 2014 benefits. If you are uncertain about what makes up your January deposit, please compare the statement with last January’s statement. Your monthly deposit change will be the result of several changes. Because of this, the change will seldom be precisely the percentage of any COLA announced. Here are two generic examples. These numbers are not yours. Do a similar comparison of your own to determine the change in your direct deposit.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Example 1</th>
<th>Example 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2013</td>
<td>2014</td>
</tr>
<tr>
<td>Church Benefit</td>
<td>$903.24</td>
<td>$912.21</td>
</tr>
<tr>
<td>CH MC Part B Reimb</td>
<td>$89.17</td>
<td>$89.17</td>
</tr>
<tr>
<td>Hospital Benefit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital APS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: SHARP Contribution</td>
<td>$120.00</td>
<td>$120.00</td>
</tr>
<tr>
<td>Direct Deposit</td>
<td>$872.41</td>
<td>$881.38</td>
</tr>
</tbody>
</table>

According to Medicare, the Medicare Part B premium is not changing in 2014, remaining at $104.90 for most people. This is the amount our Reimbursement is based upon.

(Continued on page 3)
SHARP Corner

The end of the year is almost here and it seems like the year passed by so fast. The implementation of the new SHARP Rx Option is nearly complete. If you are Medicare eligible your new plan will be Express Scripts Medicare (PDP). You will receive a Welcome Kit for the Express Scripts Medicare program this month. The kit will provide you with the drug formulary and information on how the plan works as well as your new prescription drug identification card. Remember that the retiree and the spouse will receive a new identification card with their own identification number.

Plan Changes for 2014

Due to changes in the healthcare industry over the past year the SHARP plan has had to make some additional benefits available. Effective January 1, 2014 the Medicare age eligible, currently enrolled retiree will have additional Preventive Care services available. The Plan must now provide the additional benefit under the requirements of ACA. SHARP will now pay the retiree’s 20% coinsurance on the Preventive Care services listed in the 2014 SHARP document. This benefit has already been available to the enrolled Pre-Medicare/Non-Medicare participant and can be found in the SHARP Pre-Medicare/Non-Medicare document.

The SHARP 2014 plan documents will be available on the Retirement website by January 1, 2014. In an effort to save a few trees we do not do a mass mailing of the SHARP document. You can download a PDF file to your computer to have easy access. The website is [www.adventistretirement.org](http://www.adventistretirement.org). If you do not have access to a computer and wish to have a hard copy mailed to you please call our office at 1-301-680-5036 or 1-301-680-6249 or email us at SHARP@nad.adventist.org.

HIPAA Notice of Privacy Practices

The federal law titled “Health Insurance Portability and Accountability Act of 1996” (also known as HIPAA) requires that notice be given of a change in the use or disclosure of protected health information. A revised copy of the HIPAA Notice of Privacy Practices for SHARP can be found at [www.adventistretirement.org](http://www.adventistretirement.org) by clicking on the “Retiree” tab then on “Retiree Downloads” you will find the HIPAA Notice of Privacy Practices. This document is also included in the 2014 SHARP document. You can request that a copy be mailed to you by calling the Retirement office at 1-301-680-6249.

Medicare Part B Premium Reimbursement

Medicare did not change the Part B premium base charge for 2014. The base rate will remain $104.90. The Medicare Part B premium reimbursement benefit will be based on the rate of $104.90. The reimbursement is then calculated based upon your years of service category percentage.

<table>
<thead>
<tr>
<th>SHARP Category</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years of Retirement Plan Service</td>
<td>35+</td>
<td>30–34</td>
<td>25–29</td>
<td>20–24</td>
<td>15–19</td>
</tr>
<tr>
<td>Reimbursement</td>
<td>90%</td>
<td>80%</td>
<td>70%</td>
<td>60%</td>
<td>50%</td>
</tr>
</tbody>
</table>
Hospital COLA’s are always 2.5% by policy regardless of inflation. In years of high inflation, church COLA exceeds the hospital COLA. This year the hospital COLA is higher. **1099-R:** You should receive your 1099-R statement in the first week in February. **Save it for your tax preparation.** Every January (even in December!) we get calls from retirees wanting their 1099-R’s early. We can’t issue the forms until the final reconciliation is complete, towards the end of January. Every April we get calls from retirees who have lost this important form and need a copy Right Now!

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**The Population In America Is Changing**

According to a recent poll, at least 70% of people over 65 will need long-term care services at some point. – that’s about 3 in 4 of us! Although Medicare provides valuable benefits, it doesn’t cover these costs. Long-term care insurance can help bridge the gap by covering the costs for in-home care, assisted living centers and, nursing homes.

To help you better understand your options, the North American Division in cooperation with Adventist Risk Management has arranged a long-term care education and insurance package available through LTC Financial Partners.

To receive your FREE long term care educational materials and consultation with LTC Financial Partners call (866) 862-1457 or visit [www.benefitsLTC.com](http://www.benefitsLTC.com)

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**Adventist Retirement Plans**

**Del Johnson**
Administrator

**Lyn Wick**
Associate Administrator

**Ray Jimenez**
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](mailto:SHARP@nad.adventist.org)
Healthcare Eligibility Queries

Submit all claims to:
**Adventist Risk Management—SHARP**
PO Box 1928
Grapevine, TX 76099-1928

**Express Scripts:** 1-800-841-5396
Verify pharmacy benefit and pharmacy participation

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

**NAD Retirement Department**
**Fax:** 301-680-6190
Email: [NADRetirement@nad.adventist.org](mailto: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
New and At Rest – Change

One of the most popular articles in this newsletter is the “New and At Rest” listing of new retirees and deceased retirees. It is with some regret that I am sharing with you a change we are putting in place immediately. “New and At Rest” is now going to become only “At Rest.”

In spite of our carefully worded caveat at the beginning of the column, well-meaning readers have congratulated employees on retirement who actually have not terminated employment. This has been awkward for the ‘retiree’ and we have been asked to give retirees an opportunity to decide whether they want their names listed or not. We simply don’t have the staff to manage that.

We find ourselves in changing times. Personal privacy issues are important. In reality when we put a new beneficiary’s name on our list, we are hinting at a financial situation. While the complaints have been few, they have been strident enough to get our attention. We strive to protect your privacy.

Some retirees have gotten emails or notes from us saying that somebody wants to get in touch with a specific retiree. We give the retiree opportunity to directly contact them or not. We have had angry hang-ups by callers when we refused to provide this information to them!

For the time being, we will continue to provide the names of the retirees who have gone to their rest. We are sorry to have to face reality and make this change. Thank you for your understanding.

At Rest

Each quarter we publish a list of those retirees who have passed to their rest. Out of respect for the privacy of our members, we’ve ceased providing the names of new retirees, or the ages of deceased retirees. We sorrow with family members who have lost a loved one, and look forward to that anticipated day of reunion in the sky.

Abel, Vivian C. (FL)  Bubier, Stella (RI)
Alkire, Hazel V. (MI)  Buck, Edwin F. (NC)
Allen, Harold T. (NY)  Burns, Muriel R. (TX)
Allen, Jean Dorothy (CA)  Butler, Kendall D. (OR)
Anderson, Samuel D. Jr. (AL)  Cansler, Virginia Sue (MO)
Archibald, Richard K. (FL)  Cardoso, John M. (PA)
Arra DeFranco, Concetta (NY)  Carpenter, Miriam J. (CA)
Augsburger, Joyce H. (MI)  Cavanaugh, Lois (MA)
Badger, Alice S. (TN)  Chaffee, Merie C. (FL)
Baker, Margaret P. (OK)  Clark, Jay R. (CA)
Ballenger, Gene E. (AR)  Collins, Edward M. (KY)
Barnett, Richard J. (CA)  Collins, John E. (CA)
Barr, Elsie Jane (MD)  Colonna, Nancy D. (TX)
Baynton, Barbara L. (CA)  Connel, Barbara M. (CA)
Becker, Daniel (DE)  Cooper, Veryl E. (WA)
Benson, Elizabeth H. (VA)  Cordova, Robert C. (CA)
Birch, Effie (KS)  Covey, Philip M. (MA)
Blanche, Frederick W. (OR)  Crews, Aubrey R. (KS)
Boden, Mary E. (FL)  Crist, Geraldine A. (FL)
Boling, Conchita E. (NJ)  Crowder, Amos E. (NC)
Boone, Madeline E. (FL)  Curtis, David A. (WV)
Branch, Rose M. (AR)  Curtis, Polly (FL)
Brayley, Irma J. (CA)  Dalgleish, Arthur E. (CA)
Briggs, Jewell Wagner (WA)  Davidson, John E. (WA)
Brito, Celina (FL)  Davis, Audrey K. (FL)
Brooks, Judson N. (OR)  Davis, Daniel L. (GA)
Brown, Ivan J. (BC)  Davis, Edith C. (MI)
Davis, Kenneth L. (FL)  Davis, Patricia J. (OH)
Day, Kenneth E. (MT)  DeJesus, Minerva (FL)
Dennis, Dorris B. Jr. (MD)  Derhalli, Zouhdi M. (OR)
Dickerson, Genevieve (TN)  Dillon, Kathryn M. (CA)
Dupper, LeRoy J. (CA)  Dutro, Genevieve E. (ID)
Easley, Wanda L. (ND)  Eiseman, Paul F. (WA)
Elko, Francis (CO)  Enriquez, Cresencia (CA)
Errett, Larry H. (CA)  Evans, Violet E. (CA)
Farnsworth, Glen D. (TN)  Ferguson, Raymond (WA)
Fernando, Felicidad Garcia (AR)  Ferris, Ruth N. (OR)
Fiedler, Fritz (CA)  Flaim, Phyllis E. (OR)
Flayn, Howard (CA)  Froemming, Roger (MN)
Fuentes, Leonor S. (VA)  Fuller, Mark D. (CA)
Gage, Richard C. (FL)