

# REFLECTIONS

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*A monthly source of information for beneficiaries of the Adventist Retirement Plans.*

## At Rest

*Each quarter we publish a list of those who have passed to their rest. We no longer provide the ages of the deceased. Long time readers will note that we have previously also listed the names of new beneficiaries. We have decided to stop doing this after complaints from some individuals who felt their privacy had been invaded. Therefore only the deceased will be listed. Thanks for your understanding.*

Abel, George F. (FL)  
Ahlberg, Clifford J. (TN)  
Alston, Jewel H. (TN)  
Amos, Naomi S. (CA)  
Anderson, Joan M. (TX)  
Armstrong, Philip G. (TN)  
Baer, Donald E. (PA)  
Bartlett, Ida Mae (CA)  
Bauer, David H. (NC)  
Beatty, Deanna L. (CA)  
Bhattacharyya, Phyllis (HI)  
Bisseger, Helen L. (CA)  
Bloodworth, Velda J. (FL)  
Bojorquez, Fernando S. (CA)  
Bothwell, Harvey R. (MA)  
Bowen, Dorothy Ann (CA)  
Boyd, Mavis B. (OR)  
Bramham, Richard N. (OR)  
Brannaka, Geraldine M. (NC)  
Brasell, Margie (CA)  
Brennan, Ruth A. (IL)  
Brooks, Herman (FL)

## It's that time of year again...

This is the time when tax preparers and taxpayers become particularly busy in fulfilling their obligations to the US Government. This is when we receive calls from retirees who have misplaced or never received their forms 1099-R, or have questions about the need to file. One of the most common queries is, "Do I need to file this year?"

This depends on your filing status, age, and gross income. The following guidelines apply to most people. "Gross Income" includes all income that is considered taxable such as wages, pension, taxable distributions from a 401(k) or 403(b) or IRA. If you have significant taxable income, you may have to pay taxes on some of your Social Security benefits.

There are a couple of points to remember. If you are self-employed (perhaps you make and sell Luxury Hand Soaps) and the net earnings from your business exceed \$400 for the year, you need to file and pay self-employment tax.

Some retirees who do not meet the above thresholds may still choose to file for several reasons:

- If an employer or retirement plan withheld taxes from wages or pension, you can only recover these credits by filing a return.
- You may be eligible for an Earned Income Credit or other "refundable" credits, paid by the government to qualifying low and middle-income workers even if they owe no taxes.
- If you are a minister, you should consider the gross income before reducing your income because of parsonage allowance exclusion in determining if you meet the thresholds above. Some ministers have told us they assumed they didn't have to file because parsonage allowance exclusion brought their income below the threshold, but the IRS goes by what is reported to them. Some have had to go back several years and file retrospective returns.

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## At Rest continued

Mastrapa, Arturo A. (FL)  
Mathison, Wellington (NV)  
McCall, Clark B. (OR)  
McCluskey, Marilyn F. (TX)  
McFeeters, Paul C. (CA)  
McGinty, Dorothy M. (CA)  
McGregor, Etis A. (MO)  
Mejia, Eda V. (CA)  
Mendoza, Maria E. (CA)  
Miller, Leona M. (OR)  
Moffatt, John (GA)  
Montgomery, C. Ann (WA)  
Morgan, Virginia (CA)  
Mullen, Marylou (CA)  
Nalli, Victoria C. (VA)  
Napod, Vicente Nicol (CA)  
Nembhard, Valda A. (CA)  
Netteburg, Ronnalee G. (MD)  
Nilsson, Norma D. (OR)  
Ochs, L. June (CA)  
Oden, Harold (CO)  
O'Neill, Leslie L. (CA)  
Otero, Brigida (PR)  
Pastrama, Jon (CA)  
Pelley, Diane G. (PA)  
Perry, Everett E. (CA)

Peterson, Duane R. (NC)  
Pham, Ut Thi Nguyen (FL)  
Phipps, Marian C. (NY)  
Plubell, Gilbert Leroy (OR)  
Pryor, Elaine (CA)  
Queen, Dorothy E. (GA)  
Quigley, Ellinor G. (FL)  
Racine, Verlaine I. (CA)  
Radoias, Jon (CA)  
Reed, Anita L. (WA)  
Reeves, Jay M. (OR)  
Reyes, Herman L. (CA)  
Rhodes, John (TN)  
Rice, Nevin Alan (MI)  
Rich, Ellis R. (CA)  
Rivera, Herlinda (CA)  
Robbins, Mary I. (FL)  
Roberts, Ernest A. (CA)  
Rochat, Charles Pierre (WA)  
Rose, Delcie (CO)  
Roth, Nancy R. (CA)  
Salhany, Marvin Nicholas (GA)  
Sawzak, Lois Marcia (CA)  
Schaffler, Rachel L. (TX)  
Schlegel, Donald A. (NE)  
Schneider, Edward J. (FL)

Schwartz, David Walter (MI)  
Seumalo, Apelu G. (CA)  
Siagian, Engeline A. (CA)  
Silvestre, Raimundo (NY)  
Simons, Helen T. (FL)  
Sitompul, Gladys A. (CA)  
Smith, Bessie M. (AL)  
Smith, Dale Laverne (OK)  
Smith, Jack H. (AZ)  
Soper, Ward A. (WA)  
Stanley, John R. (NC)  
Steele, Nadine A. (ID)  
Steffes, George A. (CA)  
Stewart, Dorothy R. (CA)  
Stewart, Florence Mae (WA)  
Stoia, Joseph P. (IN)  
Stone, Thomas S. (VA)  
Strickland, Beverly J. (ME)  
Surdal, Francis L. (SD)  
Sutermeister, Jo Ann (OH)  
Swallow, Lila L. (CO)  
Teague, Lucy (OH)  
Tetz, Leland R. (OH)  
Tol, Maxine (ID)  
Tom, Nancy Y. (HI)  
Tompkins, Joel O. (GA)

Tremel, Marlene M. (MD)  
Trott, Iralyn Delores (FL)  
Trott, Richard L. (MA)  
Turk, Dorothy L. (ME)  
Umali, Leonardo S. (CA)  
VanDuinen, Donald E. (MI)  
Walker, Glen A. (IN)  
Wallin, Rachel J. (CA)  
Watson, Ruth (CA)  
Wesslen, Donald M. (ID)  
Wheeler, Donald Allison (TN)  
Whitsett, Thomas G. (FL)  
Wickerd, Edra Louise (CA)  
Williams, Eloise S. (TN)  
Wilson, Donald Merle (ID)  
Wilson, Don (OH)  
Winger, Norma L. (CA)  
Yaag, Dorothy Ann (MD)  
Yanke, Bernard B. (WA)  
Youngberg, Dot (TN)  
Young, Betty L. (KS)  
Zacharias, Carolyn Ruth (GA)

## Payroll Bulletin Board

### Checks/EFT Released

**This Month:** March 27

**Next Month:** April 27

## SHARP Corner

### April 30, 2018 Health Reimbursement Deadline for 2017 Claims Approaching!

Be sure you've submitted all 2017 eligible expenses to Your Spending Account (YSA) before April 30, 2018.

### Access your HRA and submit claims online

To access and manage your Health Reimbursement Account (HRA) online, log on to your account at [www.retiree.aon.com/adventistretirement](http://www.retiree.aon.com/adventistretirement). Click on My Account and then click on "The HRA." All the information to manage your account may be found by logging into your Aon Retiree Health Exchange account. You can view and manage your account such as checking your HRA balance, submitting claims and documentation, status of your claims and reimbursements, and eligible expenses. You may also adjust the monthly reimbursement amount you receive.

If you have questions about claims, the deadline, or need assistance, contact Aon Retiree Health Exchange/YSA at 1-844-360-4714.

### Reminder about Catastrophic HRA Benefit qualifications

The deadline to submit 2017 claims for the Catastrophic HRA benefit is April 30, 2018.

If you frequently require prescription drugs, there's a chance you'll reach the Medicare Part D catastrophic coverage limit. While most retirees are unlikely to reach this limit, if this impacts you, you will be eligible for the Catastrophic HRA. Once you've received a Medicare Explanation of Benefits (EOB) showing your Part D out-of-pocket maximum (\$4950 in 2017, \$5000 in 2018) has been reached, you will submit a copy of your Medicare drug plan EOB to YSA. Call YSA at 1-844-360-4714 to obtain a Catastrophic HRA claim form. YSA will initiate the Catastrophic HRA process once they receive your claim form and a copy of the EOB. There's no annual limit to this benefit and you do not need to exhaust your standard HRA first.

## It's that time of year again...

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Our office is not trained or authorized to give tax advice, and if you are uncertain, it is best to obtain advice from a professional tax preparer. There are also many computerized tools to assist with tax preparation and they are getting better at helping ministers.

Some Senior Centers provide free advice and assistance for tax preparation. If you are a minister

and hire a tax preparer, make sure your tax preparer is familiar with and understands clergy tax preparation. Ministers, be sure to refer to the letter you received from us regarding claiming parsonage allowance exclusion. You can download a copy of that letter from our web site ([www.adventistretirement.org](http://www.adventistretirement.org)) by going to the Retiree Download section.

## At Rest *continued*

Buck, Peggy J (PA)	Gultom, Edward (CA)
Burchard, Robert W. (NC)	Harms, Arthur E. (WA)
Carithers, Herbert Paul (TN)	Harvey, Georgia (OR)
Caudell, Larry E. (OR)	Haycock, Freida A (UT)
Caviness, Virginia B. (TX)	Heglund, Vernon L. (AZ)
Cockrell, Gary L. (FL)	Heinrichs, Ella Mae (CA)
Coe, Hazel R. (FL)	Henry, Lois M. (CA)
Collins, David H. (ME)	Heslop, Margaret L. (NE)
Corban, Myrn M (OR)	Hillis, Lois (TX)
Crabtree, Erma (CA)	Hodge, C. Benito (IL)
Crandall, Esther E. (CA)	Hubbatt, Ray N. (TX)
Crooker, Marjorie H. (OR)	Hutchins, Hazel E. (MA)
Cruz, Esteban (TX)	Irvin, Lillie M (TX)
Damron, Chester Henry (FL)	Ito, Miyori (CA)
Darby, Annie Florence (AZ)	Iverson, Sharron L. (OR)
Da Silva, Samuel A. (OK)	Jackson, Wanda (CA)
DeLong, Louis (TX)	Jacobson, Arvid Lester (TN)
Deming, John M (WA)	James, Richard A (CA)
Derby, Elaine S. (OR)	Jensen, Marjorie (CA)
DeVries, Mary Lou (CA)	Jensen, Russell J. (CA)
Dewbre, Betty (OK)	Johnson, Alice J. (WA)
Dishman, Beverly Ann (CA)	Johnson, William E. (TN)
Dixon, Verna M. (OR)	Johnston, E. L. (WA)
Dotson, Dorothy M. (CA)	Jones, Frank (CA)
Duvall, Marjorie (FL)	Jones, Louise M. (TN)
Edminster, Isabelle L (MI)	Jones, Mabel M. (WA)
Eichman, Clyde W. (AZ)	Kakazu, Kenneth (CA)
Ekkens, Kathleen J. (MI)	Kaufmann, Harold (WA)
Elmer, William D (ID)	Kau, Jane (HI)
Essex, Charles R. (CA)	Keith, Dennis C. Sr. (MD)
Farag, Annie M. (WA)	Kelm, Roger (ND)
Fast, Elmer W. (TN)	Kirk, Robert A (KS)
Feyerabend, Emma (ON)	Kolerich, George M. (NV)
Fiedler, Ingeborg (CA)	Kramer, Leonard (WA)
Fox, Randall Hood (FL)	Kreger, Kathryn E. (PA)
Freeman, Ivy M. (MI)	Krun, Manuel S (ID)
Fryling, Virgil Tazoni Jr. (OH)	Lall, Geeta R. (NY)
Funes, Zulita C. (CA)	Landis, Merle B. (AL)
Galbreath, Jacqueline D (CA)	Lanier, Jonquil G. (TN)
Garber, Betty R. (OH)	Lawton, Frankie E. (PA)
Garrison, Bernice Margaret (CA)	Leach, Marion J. (FL)
Gillham, Stanley (TX)	Leard, Loyal G (KS)
Gomez, Eladia P (CA)	Lenz, Mercedes E. (TX)
Gopala-Rao, Mabel E (MD)	Leui, Lonnie D. (GA)
Gordon, Hazel M. (NJ)	Levakis, Carole (NH)
Gravatt, A. Roberta (PA)	Linch, Robert F. (NV)
Graves, Otis M. (FL)	Luong, Hannah T. (FL)
Gregory, Ronald C (CA)	Lyons, Mary A. (MO)
Grove, Cheryl K (CA)	Magie, Allan R. (CA)
Grove, Lloyd J. (VA)	Maguire, Gloria F (CA)
Guadalupe, Manuel A. (GA)	Mamora, Radjaiman (CA)
Guerrero, Josephine (TX)	Martin, Elenor L. (CA)

## Adventist Retirement Plans

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

**Raymond Jimenez**  
Administrator

**Lyn Wick**  
Associate Administrator

**Lisa Turpen**  
Associate Administrator

**Beth Roberts**  
Associate Administrator

**Edwin Romero**  
Associate Administrator

**Lisa Sharpe**  
SHARP Manager

**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

**NAD Retirement Department**  
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

**Barbara McLaughlin: 443-391-7345**  
Lost checks, direct deposits, 1099R, tax withholding, verification of benefits for loans, housing, Medicaid