Another change in the Office

Last October we introduced you to Anastasiya, our new Administrative Assistant and Receptionist. Anastasiya, like Shirley and Joanne before her has been essentially the “glue” that holds our thirty employees together as a cohesive and communicating unit. She has done such a great job that we have promoted her to a new position as a “Benefits Assistant.” In her new role, she will work with new pension applications and fielding questions from existing retirees. We are proud of her and, while loath to see her go, we believe she will continue to grow in her understanding of the Plan and how it functions. At this point we are interviewing for a replacement for Anastasiya.

Our Website

We continue to be very pleased with our new Retirement Website, www.adventistretirement.org

We hope you have had a chance to explore the site. When you first land, click on the welcome by your administrator. You can then explore the “Retiree” pages. For instance if you click on ‘Payroll’, you can download a W-4p form which will enable you to change your instructions for tax withholding. There is information on Parsonage Allowance Exclusion for ministers, and a glossary of terms we use in retirement.

At the top of any page you can explore the last year’s “Reflections Newsletter”, or you can click on the ‘Contact Us’ tab which enables you to send an email directly to our main office. More of our retirees are beginning to find this method of contacting us to be useful.

An Introduction from Ray Jimenez

For close to 4 years now, it has been an honor and privilege to work alongside Del Johnson, and the Retirement team. The learning curve has been intense, the work exciting and challenging, the team spirit positive and collaborative.

As I look over the horizon to a new year and a new challenge, I can’t help but look back and think of how quickly time has gone by. I can’t replace Del Johnson, nor will I try. I have got to be comfortable in my own “skin”. I can however pray for a double portion of the spirit and passion to serve you our retirees, that Del has had all these years. The Retirement team that has been assembled is nothing less than stellar and the leadership provided is the strongest I have ever been associated with. I will lean heavily on my colleagues whom I truly respect, not only for their work ethic, but for their commitment to serve you our retirees, and it all starts with Del Johnson, his leadership and tremendous passion to serve you.

I’ve had the opportunity to work side by side with many of you who have joined the ranks of the retired. Some of you may remember that you have served me at some time in your ministry as I grew up in the church. I think of my 1st & 2nd grade teacher Mrs. Kovalski now retired and living in Tennessee, who invested so much of herself in me, working hard to harness my unending energy. Now it will be my privilege and honor to serve her, along with you who have faithfully discharged your service to the Lord.

While the challenges that lay before us are many and great, our Retirement team and I will keep looking to the Lord for our help. We ask that you keep us in your prayers.
SHARP Corner

REMININDER:
YOU MUST CALL AON RETIREE HEALTH EXCHANGE TO ENROLL IN A MEDICAL SUPPLEMENT AND PRESCRIPTION DRUG PLAN BEFORE DECEMBER 31, 2016!

Due to Annual Medicare Open Enrollment occurring, you may experience high hold times when calling Aon Retiree Health Exchange. Make sure you confirm your appointment and they’ll call you during your appointment window. If you do not call to confirm your appointment, Aon may reach out to you via mail and phone calls. If you need to call, we suggest you avoid the projected high call volume days of November 25, 28 and December 5–7. We also have expanded hours during enrollment 7 a.m. – 10 p.m. Central time. Aon Retiree Health Exchange: 1-844-360-4714 (TTY use 711 Relay) the website is www.retiree.aon.com/adventist

MORE Important points to consider regarding the Aon Retiree Health Exchange.

- A personal appointment, and a thorough assessment of your individual needs, providing an efficient way to explore and enroll in a variety of available plans
- Advocacy support to all enrolled retirees in the event you have claims or access to service issues with your selected insurance plan

The SHARP DVH plan premium and related expenses are not eligible for reimbursement from the new Health Reimbursement Account (HRA). There are many moving parts and pieces with this healthcare change. The Adventist Retirement Plan would like to repeat a few of the key points from the October Issue of the Reflections newsletter. Keep in mind that Aon Retiree Health Exchange offers:

- A wide variety of insurance carriers and plans, providing you greater choice to meet your personal health and financial needs
- Personalized support from unbiased licensed insurance advisors

Important reminder for retirees who have medical plans other than SHARP

If you are already in an individual Medicare Advantage, Medicare Supplement or Medicare D Drug plan outside of SHARP you have the shorter Medicare Supplement or Medicare D availability. If you are already in an individual Medicare Supplement or Medicare D plan, you are not eligible for reimbursement from the new Health Reimbursement Account (HRA). If you retiree opts out of DVH, the DVH Contribution will be added to the HRA Contribution. Opt out is a lifetime decision after a one-time limited enrollment in the fall of 2017 to be effective 1-1-2018. Remember to submit all of your 2016 claims to ARM before December 31, 2016* "Divorce shared service

2017 HRA Annual Contribution Table

<table>
<thead>
<tr>
<th>Years of Qualifying Church Service</th>
<th>DVH Annual Contribution per member</th>
<th>HRA Annual Contribution per member</th>
<th>Total Annual Contribution per member</th>
</tr>
</thead>
<tbody>
<tr>
<td>35+</td>
<td>$780</td>
<td>$1,620</td>
<td>$2,400</td>
</tr>
<tr>
<td>30-34</td>
<td>$696</td>
<td>$1,464</td>
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<tr>
<td>25-29</td>
<td>$612</td>
<td>$1,308</td>
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<tr>
<td>20-24</td>
<td>$528</td>
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<tr>
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<td>$444</td>
<td>$996</td>
<td>$1,440</td>
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<tr>
<td>8-14*</td>
<td>$360</td>
<td>$840</td>
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</tr>
<tr>
<td>5-7*</td>
<td>$276</td>
<td>$624</td>
<td>$900</td>
</tr>
</tbody>
</table>

Adventist Retirement Plan

Recent Retirees probably continue to hold an account with funds from the Defined Contribution plan. The account currently record-keeping the account is Empower Retirement, a Denver-based company selected as our third-party administrator. If you retired prior to 2000, or have no assets in the Adventist Retirement Plan account, this reminder is not for you.

The 800 number on your quarterly statements from Empower Retirement, and the web site are both portals to your ability to manage your investments under the Adventist Retirement Plan. This year at our request Empower Retirement has rolled out a Guaranteed Lifetime Withdrawal Benefit plan. This functions as an annuity which guarantees income for life, but retains a certain amount of liquidity during the early withdrawal years. 74% of American workers are concerned that they might run out of money in their later retirement years. We believe this is a product that you might find of interest.

Submit all claims to:
- Adventist Risk Management SHARP, PO Box 1928 Grapevine, TX 76099-1928
- Adventist Risk Management: 1-800-447-5002

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

SHARP: 301-680-5036
Email: SHARP@nadadventist.org

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

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

Anastasiya Kannanakkel: 301-680-8249
General Retirement Office Information Reporting a death, change of address, disability reviews

Del Johnson
Lyn Wick
Ray Jimenez
Linda Turen
Beth Roberts
Lisa Sharpe
Administrator
Associate Administrator
Associate Administrator
Associate Administrator
Associate Administrator
SHARP Manager
Adventist Risk Management: 1-800-447-5002
Healthcare Claims Queries
Healthcare Eligibility Queries

Divorce shared service

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