

# Reflections

**We wish you a Merry Christmas and  
a Happy and Healthy New Year!**

**MAY GOD BLESS YOU!**

Please note the North American Division office is **CLOSED**  
December 27, 2021–January 3, 2022

## **PAYROLL BULLETIN BOARD**

*Checks /EFT  
Released*

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**THIS MONTH:**  
December 27

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**NEXT MONTH:**  
January 27

## **NAD Votes New Retirement COLA**

### **Good news . . .**

Demonstrating strong support and concern for retired denominational employees, the North American Division Executive Committee at its year-end meetings voted a 2022 Cost of Living Adjustment (COLA) of 5.4 percent for church retirement plan beneficiaries. Hospital COLA's are always 2.5 percent by policy regardless of inflation. The COLA for Social Security will be 5.9 percent for 2022 as announced by Social Security Administration, based on the inflation index used by Social Security.

In January, retirees will receive a statement of monthly benefits. Keep this annual statement as a reminder of your benefits for the next year. If you are uncertain about what makes up your January deposit, please compare the new January statement with last January's statement. Your monthly

*(continued)*

## **At Rest**

*Each quarter we  
publish a list in  
remembrance of  
those who have  
passed to their rest.*

Abrahams, Johan (AZ)  
Adegbile, Jonathan K. (MD)  
Adels, Elizabeth Marion (TN)  
Aguilar, Trinidad P. (CA)  
Alarcon, Robert G., Jr. (CO)  
Allard, Alfred J. (FL)  
Altman, Orville W. (OH)  
Banks, Laurence R. (TX)  
Barcelona, LuAnne (TN)  
Barfield, Gwendolyn D. (KY)  
Barker, Laurene Ismay (MA)  
Bates, Edward P. (NE)  
Bauman, Herman (AZ)

*(continued)*

deposit change will be the result of several changes and not be precisely the percentage of any COLA announced.

You should receive your Form 1099-R in early February. We issue the forms once the final reconciliation is complete, towards the end of January. If after February 12 you haven't received your form (or it was misplaced), please call us for a replacement.

## More good news . . .

We mentioned this before, but it bears repeating: SHARP healthcare premiums remain the same for 2022 as for 2021—there is no increase for the coming year! And there are no changes in pension or healthcare benefits.

“We’re truly blessed to be able to assist our retirees with these benefits and praise God for enabling the resources to do so,” said Edwin Romero, administrator/CEO. “We recognize and appreciate the service of each retired employee. Thank you for providing hope, wholeness and healing in our communities!” ■

## At Rest *(continued)*

Beavers, Gloria (WV)	Coles, Don J. (CO)	Estephan, Annette (MI)	Harbeson, Leonard S. (OK)
Beers, Ardith A. (GA)	Collins, Betty Lou (FL)	Evangelista, Gregorio (OR)	Harvey, Ruby (OH)
Beeson, Jack L. (OH)	Collins, Wanda R. (AR)	Exson, Warren Anthony (FL)	Heflick, Betty (WA)
Beierle, Rosalee J. (WA)	Council, Ellen A. (MI)	Faber, Ida Besenyey (SC)	Heimke, Eleanor E. (KS)
Benedicto, George H. (CA)	Cozzi, Anthony W. (AR)	Farver, Irene L. (AZ)	Henderson, Dorothy E. (AZ)
Benedict, Roy E. (TX)	Davidian, Richard D. (CA)	Fisher, Lucy M. (AL)	Hendrickson, Leonard (TN)
Benner, Clois E. (CA)	Davis, Connie M. (OH)	Floodman, John A. (CA)	Herbert, Linda R. (FL)
Binsfield, Jamia L. (CA)	Davis, Evelyn N. (WA)	Fuller, Arthur (MD)	Herndon, Christine P. (CA)
Blakely, Kenneth (NM)	DeChenne, Doris L. (ID)	Funk, Herbert L. (AR)	Herod, J. Vernon (GA)
Bledsoe, Helen S. (TN)	Decker, Loretta Orton (CO)	Galeno, Wenceslao (VA)	Hightower, Roby L. (NV)
Boettcher, Ingetraud (CO)	Destin, Felon (PA)	Geach, Robert W. Jr. (GA)	Hilbers, Kathleen L. (AZ)
Brasher, Roy V. (CA)	Dichoso, Bernardita F. (MD)	Genstler, Paul M. D. (OR)	Hilliard, Archie Wayne (NE)
Brooks, Darlene J. (OK)	Dickson, Catherine E. (MD)	Gillham, Stephen D. (CO)	Holder, Violet June (CA)
Brownlow, Margaret J. (FL)	Dittberner, Dean W. (NE)	Giver, Kalaya (NM)	Holmes, Shirley (MI)
Bruington, Dorothy L. (CA)	Doyle, Bethel Jean (OH)	Graham, Ivan W. (OR)	Hubbard, Nettie R. (CA)
Bullock, Neva Joyce (WA)	Dumdey, Marie (IL)	Grandstaff, Joann J. (AZ)	Hunter, Mary E. (OK)
Campbell, Joyce Fae (MI)	Dykema, Lambert (SC)	Green, Beatrice E. (MI)	Hunter, Roger D. (CA)
Cazan, Titus (CA)	Egger, Michael (WI)	Green, Peggy (FL)	Hyde, Helen R. (TN)
Chamberlain, Janice M. (FL)	Enevoldson, Lula M. (KY)	Griffin, Marvin C. (VA)	Ingram, Robert S. (WY)
Chapman, Harold L. (CA)	Enright, Alberta Marie (FL)	Gryte, Silva Louise (CA)	Irwin, Luz V. (GA)
Chiesa, Ardith M. (CA)	Eslinger, Bernie (OR)	Guille, N. Jean (ID)	Johnson, Agnes J. (MI)
Clark, Hugh M. (WY)	Espinosa, Samuel (CA)	Gustafson, Floyd D. (KS)	Johnson, Geraldine (TN)
			Johns, Robert H., Jr. (ME)
			Jones, Ralph Herbert (OR)
			Kennedy, David (PA)
			Kimbro, Marjorie E. (FL)
			Kim, Selma S. (CA)
			Kinzer, Kaaren S. (UT)
			Knittel, Helen (TN)
			Knowles, Eleanor J. (KY)
			Kohltfarber, Julia A. (NV)
			Kubecka, James A. (WA)
			Kulasekere, Sunimal (MI)
			LaGrone, Evelyn B. (MD)
			LaLone, Linda E. (GA)
			Larsen, Betty L. (WA)
			Lawson, Joanne (OH)
			Leary, Roselyn J. (WY)
			Lemp, Myrtle M. (FL)
			Lenigan, Jeannene (DE)
			Lightbourne, Lois (DV)
			Loveland, Sandra L. (MI)
			Mackler, Margaret L. (CA)
			Maloney, Madeline (MT)
			Mamanua, Jim E. (CA)
			Marchant, Brenda K. (FL)
			Markle, James (OR)
			Marshall, Wilene D. (FL)

**GO PAPERLESS!**

To receive this newsletter via email instead of print, sign up today at [www.adventistretirement.org/retiree/reflections-newsletter/](http://www.adventistretirement.org/retiree/reflections-newsletter/)

You can also view and download archived issues of *Reflections* using this link.

## At Rest (continued)

Martin, Dorethia M. (PA)  
 Marx, Ronald D. (PA)  
 Mattson, David L (KS)  
 McGhee, Marian F. (AZ)  
 McGrath, Gerald L. (CA)  
 McGuire, Rosalie (MA)  
 Meier, Belky (CA)  
 Melancon, James H. (VA)  
 Merriman, Lenwood T. (CA)  
 Meyer, Harriet E. (SC)  
 Miller, Harvey N. (UT)  
 Miskiewicz, Janet (MI)  
 Moll, Nancy A. (KS)  
 Moningka, Robert K. (CA)  
 Montello, Harry (NY)  
 Morris, William (NC)  
 Nassimian, Samuel P. (CA)  
 Nephew, Jess Y. (MI)  
 Neumann, John F. (MI)  
 Newmyer, George (FL)  
 Nilsson, Colleen L. (WA)  
 Nutting, Charlotte L. (OR)  
 O'Connor, Karen L. (PA)  
 Odell, Erling C., Jr. (TN)  
 Oh, Kenneth (MD)  
 Oliva-Ruiz, Irene (CA)  
 Ondrejka, Dianne (TN)  
 Ott, Jean K. (MD)  
 Peck, Foxine (TN)  
 Perry, Alfred Eugene (CA)  
 Peterson, Frank A. (TX)  
 Pike, Richard L. (FL)  
 Portenier, John (ID)  
 Prokop, Vera (FL)  
 Reinke, Arthur R. (AZ)  
 Remington, Dorothy (OH)  
 Rigau, Irene M. (TN)  
 Rivas, Marco G. (TX)  
 Robinette, Rachel M. (TX)  
 Rogers, Julia Sanburn (TX)  
 Rogers, Roxie (GA)  
 Rojas, Martha B. (OK)  
 Rowland, Sattley C. (CA)  
 Russell, Robert M. (ON)  
 Sanchez, O. June (KS)  
 Sanchez, Richard (CA)  
 Santo, Dennis L. (WA)  
 Schauer, Gail R. (MN)  
 Schermerhorn, Judith (GA)  
 Schmid, John (OR)  
 Schwarz, Phillip R. (MD)  
 Seasily, Marjorie A. (CA)

Segedi, Wilma (CA)  
 Setley, William J. (PA)  
 Shealy, Annie (CT)  
 Sheldon, Betty L. (CA)  
 Shepherd, Pearlina (FL)  
 Shortridge, Lorraine I. (FL)  
 Shotwell, Vern O. (CA)  
 Shultz, Marvin E. (TX)  
 Simpson, Elizabeth E. (OR)  
 Simpson, Michael H. (CA)  
 Sisley, Carolyn Jean (OH)  
 Smith, Beth (TN)  
 Smith, Milton Elwood (KS)  
 Soares, Winifred K. (HI)  
 Speer, Jerry D. (TN)  
 St Clair, Terry D. (TX)  
 Stelling, Dorothy G. (NC)  
 Tait, Myron W. (TX)  
 Tak, Samuel C. (CA)  
 Taylor, Freddie L. (AL)  
 Taylor, Ruth (OH)  
 Teel, Marta P. (CA)  
 Tejeda, Eliezer (CA)  
 Thomas, Nancy (TN)  
 Thompson, Elizabeth (TN)  
 Thorson, Rita (IL)  
 Tran, Nga Thi (FL)  
 Trial, Esther McIntyre (NC)  
 Upson, Donald W. (OK)  
 VanDenburgh, Clara (CA)  
 Van Gundy, Delmar L. (OH)  
 Vincent, Ron M. (GA)  
 Washington, Eula (FL)  
 Westfall, J. D. Burton (GA)  
 Witzel, Everet W. (CA)  
 Worcester, Allegra O. (MI)  
 Zirakian, Beverly Ann (FL)  
 Zoerb, Ruth A. (AZ)



VEGAN

## Peppermint Hot Chocolate

2 cups almond milk  
 (or plant-based milk of choice)  
 2 cups boiling water  
 3 tablespoons cacao powder  
 1 teaspoon vanilla  
 ¾ teaspoon peppermint extract  
 ½ teaspoon cinnamon  
 ¼ teaspoon monk fruit extract  
 or 2–3 tablespoons maple  
 syrup/agave

**TOPPINGS:** vegan whipped cream and crushed peppermint candies

Add all ingredients to a high-powered blender. Blend on high until smooth and serve immediately.

**TO MAKE ON THE STOVE:** Whisk ingredients in a small saucepan over medium-low heat until warm.

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## Adventist Retirement [www.adventistretirement.org](http://www.adventistretirement.org)

**Edwin Romero**  
*Administrator &  
 Chief Executive Officer*

**Andrew Choi**  
*Associate Administrator  
 & Chief Financial Officer*

**Lisa Turpen**  
*Associate Administrator,  
 Defined Benefit &  
 Healthcare Plans*

**Wirmin Alcantara**  
*Associate Administrator,  
 Defined Contribution  
 Plans*

**Lisa Sharpe**  
*Assistant Administrator,  
 SHARP*

**Tara Mead**  
*Assistant Administrator,  
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**Samantha Young**  
*Editor & Communications  
 Manager*

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 Columbia, MD 21046

**Aon Retiree Health Exchange:**  
 Phone: 1-844-360-4714

**SHARP Healthcare Eligibility Queries:**  
 Ph.: 443-391-7338  
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**Submit DVH claims to:**  
 Adventist Risk Management  
 SHARP, PO Box 1928,  
 Grapevine, TX 76099-1928  
 Ph.: 1-800-447-5002

**Payroll Bulletin Board:**  
 Ph.: 443-391-7343

**General payroll information:**  
*Lost checks, tax withholding, direct deposit,  
 award letters for housing, loans, Medicaid*  
 Ph.: 443-391-7345 or 443-391-7344



## SHARP Corner

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### Don't lose your Health Reimbursement Account (HRA)

**Y**ou must maintain enrollment through Aon to keep your HRA. One of the most challenging things we deal with in SHARP are retirees who have “lost” their HRA. These situations are reviewed on a case-by-case basis.

The rules for HRA eligibility have not changed since 2017 when the SHARP plan rolled out, and we still have retirees who “didn’t know” they must maintain an enrollment through Aon for HRA eligibility.

Please read all the materials sent to you by this office, by Aon Retiree Health Exchange and Your Spending Account.

A resource called **Understanding Your Adventist Retirement Health Reimbursement Account and How it Works** is available on our website <https://www.adventistretirement.org/retiree/sharp/>.

You'll find it when you click on the blue Aon Retiree Health Exchange bar. If you are unable to access it, please let us know and we will be happy to email it to you.

+ Webinars/Videos

+ Aon Retiree Health Exchange

+ Standard SHARP-Ex - age 65 plus

+ Pre-Medicare SHARP - less than age 65

Remember that events such as address/phone/email changes, death of retiree/spouse, divorce, remarriage, banking changes, returning to full time employment, etc., should all be reported to the Retirement Office as soon as possible. See the convenient directory included in this newsletter for phone numbers.

From your SHARP team, we wish you a safe and happy Christmas season! ■