

Reflections

What's Next? 5 Tips for Maximizing Post Retirement Living

Transitions can be brutal.

Years ago, I had a badge and full access at the Pentagon, the nerve center of the United States military. On my last day working there, I had just checked out and turned in my badge. Before getting onto public transportation, I decided to use the men's room. The guard, who had just taken my ID badge and still had it on the counter next to him, would not let me go down the hall to the bathroom without an escort. I was humbled.

My status had changed. When the escort arrived and addressed me by my rank and name, I was reminded that my stature had not. Retirement changes your status as an employee. Your stature as a valid and valuable

(continued)



Chaplain Paul Anderson, DMin, is the senior facilitator at Paul Anderson Coaching and Training and past director of North American Division Adventist Chaplaincy Ministries. He holds certifications in Suicide Awareness and Prevention, Civil Mediation, Alternative Workplace Dispute Resolution, Temperament Analysis, Marriage Enrichment and is a certified Life Coach.

PAYROLL BULLETIN BOARD

*Checks/EFT
Released*

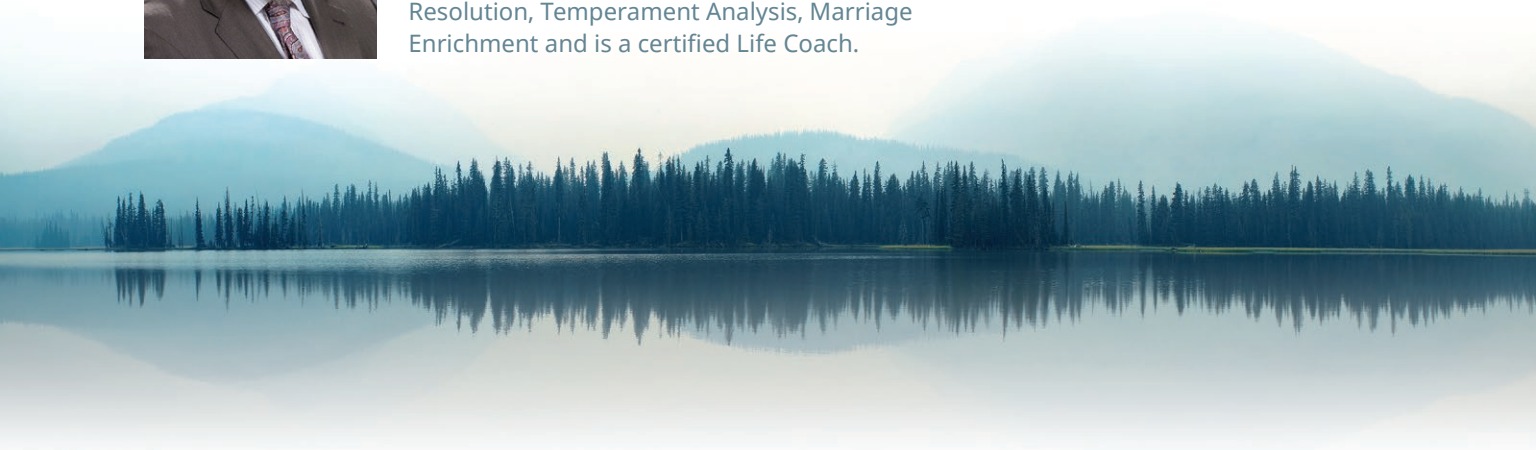
THIS MONTH:

May 27

NEXT MONTH:

June 25

*Upon retirement, your
humanity, dignity,
and personal value is
not diminished.*



individual should not change. Whether you were at the pinnacle of leadership in your organization, a middle manager or at entry level, upon retirement, your humanity, dignity, and personal value is not diminished.

My friend Franklin, early in his career had been a teacher. He made a mid-career shift and became a government bureaucrat. This reset his retirement clock. He diligently climbed the ladder in his agency, but I could tell that his interior was drifting. One holiday in the spring, our families were together. I invited him to escape with me to the driving range nearby.

Franklin had never played golf, so I showed him how I had learned to hold a club and swing properly. He got it! He hit several balls high and straight. He was hooked. When I saw Franklin on the next Sabbath, he mentioned he had bought some golf clubs and signed up for lessons. We played together at a 9-hole course near our homes. He became an avid golfer.

Franklin retired in January. I haven't seen him lately, but I heard that he is working at the same 9-hole course where he took lessons and played his first round of golf. This allows him to play at several municipal golf courses, free of charge. His avocation pays him and subsidizes his passion.

Sidney, another friend, was a teacher who stayed in the classrooms until he was vested for retirement. Then, he took a leap of faith. He leveraged his love of cameras and adventure into a new business. He is a concierge photographer who travels with his clients to capture them at exotic places and pivotal moments. Vacations, weddings, graduations—his clients pay him handsomely to chronicle their rites of passage and adventures. Sidney is living beyond his dreams and is more fulfilled in his post career life than when he was molding minds.

The point here is that retirement need not be a descent into ignominy and irrelevance. Rather, it can be a pad from which nascent dreams are

launched. How? These 5 steps can help you define what's next for you:

1 DREAM AGAIN.

Many dreams have no deadlines. In fact, many dreams require that a person mature personally, emotionally, and spiritually before the dream can be pursued. A question that I use to stimulate my dreamscapes is, "What ever happened to the noble dreams of your youth?" If your dream does not require the miraculous intervention of God, it may be too small.

2 EXTRACT NEW GOALS AND PLANS FROM THE DREAMS THAT YOU REMEMBER. DREAM THEM AGAIN AND TRY TO SEE THEM IN VIVID DETAIL.

What kind of camera? What kind of business or service? What will your logo look like?

3 YOUR DREAMS BECOME PRAYERS.

I dreamed of a retirement in a particular city. I dreamed of a particular style of home. God led me to it and, miraculously, delivered it under market.

4 MOVE IN THE DIRECTION OF YOUR DREAMS.

Very few dreams materialize without some risk and effort.

My friend Frances had retired early and comfortably. An old dream of hers, to establish a middle school for girls, resurfaced. We talked about it and developed a group of supporters who could advance, refine, and help to execute her dream.

Once the business plan was done, she prayerfully started looking for a site to launch the school. Providence was manifest when the postmaster where the school's post office box was housed asked where the school would be located. Frances replied that we were looking for a place. The postmaster directed us to a building that was vacant and sufficient for the need. After three years, Frances placed a bid on a surplus public-school campus. She acquired it for a 16th of

current market value, and she was able to finance it with a philanthropic loan.

5 WHEN THE DREAM THAT WAS FULFILLED EXPIRES, MOVE ON!

As we live and age, we change. So do our needs and dreams. God journeys with us and often ahead of us. Sometimes realized dreams deteriorate or cease to be fulfilling and become draining. Those may be signs that God's will is moving toward another fulfillment. Dream again!

When we pursue godly dreams, aspirations, and experiences, we are often better off. Just as walking regularly strengthens our bodies, regular steps in faith strengthen our fellowship with God, our spouses and community. Retirement is a chance to strengthen our spiritual fiber through voluntary or entrepreneurial adventures.

I saw a creative poster recently that said, "You know all those things you've always wanted to do? You should go do them!" ■

SHARP Corner

Special Help for Catastrophic Prescription Drug Expenses

If you frequently require prescription drugs, there's a chance you'll reach the Medicare catastrophic coverage limit for prescriptions.

While most retirees are unlikely to reach this limit, if this impacts you, you will be eligible for the catastrophic HRA.

Once you submit to Your Spending Account (YSA) the explanation of benefits (EOB) showing the Medicare prescription drug out-of-pocket maximum has been reached, and your first prescription drug claim, YSA will initiate the catastrophic HRA and process your claim for reimbursement.

There is no annual limit on this benefit—once you are eligible for the catastrophic HRA, you will be reimbursed for all prescription drug claims you submit. Call 1-844-360-4714 for assistance when you reach the catastrophic coverage limit. ■

Your Responsibility to Report Family Changes

Since SHARP may be unaware of family changes that might affect you and your family members' eligibility for the Plan or the proper administration of the Plan, **it is your responsibility to report changes in eligibility of general family or other status to SHARP within 30 days of the change.** Failure to do so may hamper SHARP's ability to effectively administer benefits under the Plan.

Examples of the types of changes that you must report:

- marital status changes such as divorce
- return to full time employment
- disability status
- loss of disability status of a dependent child
- children turning age 26
- change in address/telephone number
- eligibility for Medicaid or SCHIP premium assistance

It is considered fraud if you fail to report events that result in an individual's ceasing to be eligible for the Plan. If you were erroneously paid benefits for an ineligible family member (such as a child who lost eligibility for the Plan) call 443-391-7338 to arrange repayment. ■

Adventist Retirement

North American Division of SDA
9705 Patuxent Woods Drive
Columbia, MD 21046



Adventist Retirement | 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,
Defined Benefit Plans*

Samantha Young
*Editor & Communications
Manager*

Adventist Retirement:
*Reporting a death, change of address,
disability reviews*
Ph.: 443-391-7300 | Fax: 443-259-4880
Email: NADRetirement@nadadventist.org
Address: 9705 Patuxent Woods Dr,
Columbia, MD 21046

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

SHARP Healthcare Eligibility Queries:
Ph.: 443-391-7338
Email: SHARP@nadadventist.org

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

GO PAPERLESS!

To receive this newsletter
via email instead of print,
sign up today at

www.adventistretirement.org/retiree/reflections-newsletter/

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