

# Reflections

## Promises for a New Year

**I**t's a new year. Do you find yourself excited by the possibilities and opportunities for a fresh start? Or are you weary from the challenges of the past year and filled with uncertainty about the future? Either way, God is here for you.

*"... those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint," (Isaiah 40:31).*



Samantha Young, Editor

He is here to help you achieve your goals. He is here to carry your burdens and give you rest (Matthew 11:28-30). He is here to give you strength to weather the storms that may come your way (Joshua 1:9).

And He loves you. No matter what. Always and forever (John 3:16). Nothing can separate you from God (Romans 8:37-39).

Anchor these truths in your heart and you can navigate 2023 knowing that you are bound to a powerful God! Imagine the possibilities. Happy New Year! ■

### PAYROLL BULLETIN BOARD

Checks/EFT  
Released

**THIS MONTH:**  
January 27

**NEXT MONTH:**  
February 27





## Lisa Sayler to lead Benefits Distribution

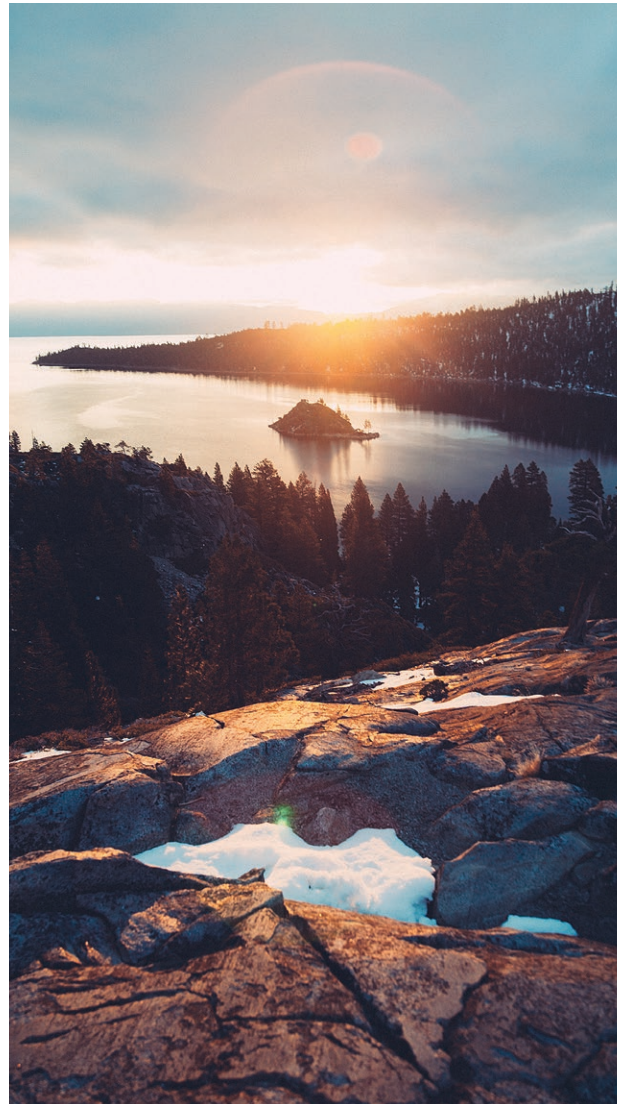
**L**isa Sayler has been promoted to benefits distribution manager.

She is well-prepared for the position having served as a benefits distribution specialist for the past six years.

“I am very happy and excited that Lisa has chosen to lead and manage the Benefits Distribution function. I have total confidence in her. She has over 6 years of experience in benefits distribution, and with her knowledge and expertise, our retired participants are in good hands,” said Andrew Choi, CFO.

Sayler holds a bachelor’s degree in Business Administration from Southern Adventist University in Tennessee and has more than two decades of experience in payroll. If you have called our office with a payroll question, you have likely experienced first-hand her compassionate and efficient care.

“Joining Adventist Retirement has been one of the greatest blessings of my life and I look forward to continuing to serve our retirees in my new role here. It is truly a privilege to do so,” says Sayler. ■



## In Thanksgiving

For sunny skies,  
For mountain peaks.

For woodland deer,  
and snowy streets.

For smiles from loved ones  
far and near.

Thank you, LORD,  
I’m glad I’m here.

**Sandra Mason**  
Spokane, WA

*Photo by Jesse Gardner on Unsplash*

## SHARP Corner

### Supplemental Healthcare Adventist Retirement Plan

**H**appy New Year from your SHARP team! And since it's January, we know that you are facing new deductibles for your healthcare benefits, and if you're enrolled through Alight Retiree Health Solutions, replenished funding for the year!

**Alight** enrollees may also have new premium amounts. **Remember that if you are on auto-reimbursement, it takes about six weeks for the new rate to get from your insurance company to Alight to update.** Reimbursement at the 2022 rates continues until your insurance company has updated Alight with the new premium amount for 2023. Once received, your next reimbursement will be adjusted to ensure you are accurately reimbursed using the new rate. If you don't want to wait, you may always manually update your reimbursement amount through your online account.

The happy news for those over the age of 65 is a reduction in both Medicare B premiums and the deductible. The table on the right shows a few highlights for the new year.

#### 2023

##### Medicare Participants (age 65+)

Medicare A deductible	\$1600
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Medicare B premium	\$164.90
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Medicare B annual deductible	\$226
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##### Medicare D deductible (Prescription)

\$505—this is a maximum amount. Some plans will have a lower deductible, and some will even have a \$0 deductible. Check your Plan document for your specific information.

##### SHARP Pre-Medicare and Non-Medicare Enrollees (less than age 65)

Retirees enrolled in Pre-Medicare and Non-Medicare may access their Summary of Benefits on our website at <https://www.adventistretirement.org/retiree/sharp/>

Medical deductible	\$650/individual \$1300/family
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Prescription deductible	\$400/individual \$800/family
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**For those receiving a monthly benefit from our office,** be sure to watch for the statement from our payroll department coming at the end of January. It lists your SHARP contributions and the Additional Church Pension Supplement for those who qualify. Keep this statement for verification of income throughout the year.

### Regarding SHARP Dental/ Vision/Hearing cost increase for 2023

**W**hile the actual cost of SHARP DVH in 2023 is \$105/month/person, the cost to the retiree is only going up \$3/month per person.

Remember that you have always received an earned credit to offset the cost from what you pay. We apologize for any confusion.



# AdventistRetirement

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**Payroll Bulletin Board:**  
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**General payroll information:**  
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