

REFLECTIONS

A monthly source of information for beneficiaries of the Adventist Retirement Plan

Spread joy! Encourage others!

Therefore encourage one another and build each other up, just as in fact you are doing.

–1 Thessalonians 5:11

A month after a January 21, 2012, stroke in the right side of his brain, Mark Kirk, a Republican senator from Illinois, then 52, could do little more than lie in his hospital bed at the Rehabilitation Institute of Chicago (RIC). He couldn't swallow, sit up, or move. His stepmother helped him pass the time by reading get well cards and letters from VIP's. Among the letters was one from an Illinois boy, Jackson Cunningham, who in 3rd grade and in the prime of his Little League career, had suffered an identical stroke one year earlier. He wanted to let the senator, who was divorced and childless, know it was going to be okay. The two became pen pals. Cunningham was a

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Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: January 27

NEXT MONTH: February 26

Spread joy! *continued*

great encourager, writing more than 30 letters to the senator over the next year. The senator's favorite was actually a video of the boy running on June 28, for the first time since the stroke. "When Jackson started running," said Kirk, "my great dream became to run alongside him." Kirk, who sometimes doubted he would ever recover enough to return to the Senate, was back at the Capitol on January 3, 2013.

An inspiring news story recently highlighted a neighborhood in Miami who honored the two men who collect their trash each week by lining the street holding cards, balloons and small gifts for them. One little boy gave the men a mini trash truck. The mayor of Miami Beach even came. The garbage collectors, Saul and

Keon, were known for their smiling faces, for doing good deeds and expecting nothing in return, and for spreading joy. Saul once spent 45 minutes helping a woman dig through her trash for a lost wedding ring, and he waited an hour with another neighbor who was having heart issues and needed an ambulance.

"They continue to maintain their upbeat demeanor even during this stressful COVID-19 pandemic, sacrificing their own safety in order to keep our city clean and beautiful," one neighbor said. The loving gesture of the community brought the two men to tears.

Whether we do small things or big things to encourage people we encounter, we can spread a little hope and joy.

Protect your health with vaccines

As we continue to battle the COVID 19 pandemic, it's important to protect ourselves from other illnesses and keep our immune systems strong. According to HealthInAging.org, staying on top of your vaccines is one of the easiest preventative measures you can take for your health. Here are some to consider:

Flu Shot

We're right in the midst of flu season and the Centers for Disease Control and Prevention (CDC) recommends an annual shot to protect against influenza viruses. There are two new influenza vaccines, Fluzone High-Dose Quadrivalent and Flud Quadrivalent, that are licensed for people who are 65 years old or older. Older adults are at a higher risk for having serious flu-related complications, so it's especially important for them and the people around them to get vaccinated.

Pneumococcal Shot

This vaccine protects against pneumococcal bacteria, which can cause pneumonia and blood or brain

infections. It is recommended for older adults over 65. Talk to your healthcare provider to see if this vaccine is right for you.

Tetanus/Diphtheria Shot

This shot, recommended for everyone, protects against bacterial infections that can potentially become deadly. This shot is needed once every 10 years, so check with your doctor about your vaccination record to see if you're on track.

Shingles (Herpes Zoster) Shot

The CDC recommends the Recombinant Zoster Vaccine (RZV) for everyone age 50 and older to protect against the development of shingles—a painful, blistering skin rash caused by the chickenpox virus. The RZV can reduce your risk for shingles by up to 97 percent, and it is administered in two doses.

Learn more at www.healthinaging.org/tools-and-tips/tip-sheet-essential-vaccination-information-older-adults.

SHARP Corner

At this writing, we are in the midst of the CARES Act extension for 2019 HRA (Health Reimbursement Arrangement) reimbursements. We don't yet know if the 2020 claims deadline will be extended, so please plan to submit your 2020 claims no later than April 30, 2021. If there is an extension, we will communicate that to you. You can also check your online YSA account for information regarding any extensions.

Remember, SHARP provides a catastrophic HRA benefit for those who may reach the catastrophic level of drug costs. To see if you are eligible for this benefit, review your Medicare Prescription Drug Summary sent to you by your drug plan. If the out-of-pocket maximum for 2020 has been reached, contact YSA at 1-844-360-4714. You must use a separate claim form. Note that the April 30, 2021 deadline for submission applies to both the standard HRA and the catastrophic HRA benefit.

Our team is available to answer your questions. Please reach out to us by email at SHARP@NADAdventist.org, or call 1-443-391-7338.

Wishing each of you a blessed and happy New Year!

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 are: marital status changes such as divorce, return to full time employment, disability status, loss of disability status of a dependent child, change in address/telephone number, and eligibility for Medicaid or SCHIP premium assistance.

It is your responsibility to report changes in eligibility or general family status changes to SHARP. This included divorces and children turning age 26. It is considered fraud on the Plan if you fail to report events that result in an individual's ceasing to be eligible for the Plan. You may repay to the Plan any benefits that were erroneously paid for an ineligible family member (such as a child who lost eligibility for the Plan) due to your failure to report family changes to the Plan.

Adventist Retirement Plan

www.adventistretirement.org

Edwin Romero
*Administrator
Chief Executive Officer*

Lisa Turpen
*Associate Administrator
Defined Benefit and Healthcare Plans*

Beth Roberts
*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*

*Phone: 443-391-7300, Fax: 443-259-4880
Email: NADRetirement@nadadventist.org
9705 Patuxent Woods Drive,
Columbia, MD 21046*

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

SHARP: 443-391-7338
*Email: 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*

AdventistRetirement

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

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Are you moving?

If you plan to move, please help us keep you on our mailing list by correcting your address. Remember:

- You also need to make an address correction with the Social Security Office.
- If you have moved to a new state or county and need to update your address for your MediGap, Medicare Advantage or Medicare Part D insurance carrier, please remember you must call Aon Retiree Health Exchange first. They will help you choose a new insurance carrier in the state or county you have moved to. If you don't call Aon Retiree Health Exchange first, you could unintentionally disenroll yourself (yikes!) from the Aon Retiree Health Exchange plans and thus lose your HRA (Health Reimbursement Account) money for the future. To contact the Aon Retiree Health Exchange, phone 1-844-360-4714.

Send changes of address info to:

Adventist Retirement Plans
9705 Patuxent Woods Drive
Columbia, MD 21046

You can email your change of address to NADRetirement@NADAdventist.org, or call 1-443-391-7300.

