



# SHARP

Supplemental  
Healthcare Adventist  
Retirement Plan

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SHARP

Overview of Retirement healthcare benefits.

**Adventist** Retirement

# SHARP Eligibility ... the process begins

Completing the retirement application is the first step in determining healthcare benefits in retirement

The service records from eAdventist Personnel and the original hard copy, are used to establish eligibility for SHARP.

- 15 years of qualifying church service as determined by retirement application processing.

The Employer/HR verifies the years of service on the service record and then completes the SHARP application in the Benefits Calculator.

- DC Only retiree: Complete the SHARP Only tab of the Benefits Calculator.

# NAD Executive Committee & NADCOM Vote:

## 2019 SHARP Eligibility



- Pre-2000 (DB) Employees (those hired before January 1, 2000) with any qualifying DB service, continue to accrue Service Credit towards the maximum SHARP healthcare assistance.
- Post-2000 (DC) Employees (those hired on or after January 1, 2000) do not accrue Service Credit for SHARP healthcare assistance effective July 1, 2020.
- SHARP healthcare assistance will not be offered to new employees who begin employment on or after July 1, 2020.
- No Joint & Survivor Benefits for employees not vested prior to July 1, 2020.
- New employers are not eligible to be admitted to the Plan on or after July 1, 2020.

# SHARP Pre-Medicare/Non-Medicare Options



**A Retiree or Spouse less than age 65** may enroll in one or more of the SHARP Pre-Medicare options.

- ✓ Pre-Medicare Medical Only Option
- ✓ SHARP Rx Option
- ✓ SHARP DVH Option

- Each Option has a monthly cost/person. (see the SHARP page on the calculator)
- The Earned Credit Subsidy is only available to a less-than-age 65 retiree with 40 or more years of service.

**A Retiree may enroll children, up to age 26, in the Non-Medicare Option.**

- Provides, medical, Rx and DVH benefits.
  - This option has a monthly cost/child (see the SHARP page on the calculator).

# Pre-Medicare/Non-Medicare Earned Credit

Applicable *only* if the retiree is eligible for SHARP Earned Credit



2023 PRE-MEDICARE/NON-MEDICARE EARNED CREDIT TABLE

Years of qualifying church service	35+	30-34	25-29	20-24	15-19	8-14*	1-7*
Category	A	B	C	D	E	F	G
Pre-Medicare Medical	\$440	\$385	\$330	\$275	\$220	\$170	\$110
Pre-Medicare Rx/DVH	\$200	\$180	\$160	\$140	\$120	\$100	\$80
Non-Medicare	\$130	\$115	\$100	\$80	\$65	\$50	\$35

# SHARP Pre-65 w/Social Security Disability as Primary

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SHARP provides a benefit for retiree/spouse less than age 65 on Social Security disability with Medicare as primary coverage. Each Option has a monthly cost/person. (see the SHARP page on the calculator)

- Base Option (medical only)
- DVH Option
- Rx Option



Earned Credit Subsidy is only available to a less-than-age 65 retiree with 40 or more years of service.



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# SHARP Pre-65 on Social Security Disability

(only available if retiree has 40+ years of service credit)



2023 EARNED CREDIT TABLE for less than age 65, SOCIAL SECURITY DISABILITY ELIGIBLE PARTICIPANT							
Years of qualifying church service	35+	30-34	25-29	20-24	15-19	8-14*	1-7*
Category	A	B	C	D	E	F	G
Standard SHARP	\$220	\$200	\$175	\$155	\$130	\$110	\$90

# SHARP –Exchange

## (Medicare Marketplace Exchange)



### *The Process --*

**At age 65, employees become eligible for Original Medicare Part A (hospital) and Part B (medical).**

- ✓ If covered by an employer plan, they are not required to enroll in Medicare Part B or Part D.
  - If they maintain employer healthcare, they do not use the Medicare benefits until retirement.
- ✓ 2 months before the retirement date the **Retiree notifies Medicare** of the upcoming loss of the employer healthcare coverage.
  - Medicare only starts on the 1<sup>st</sup> of the month.
  - SHARP Does Not activate a retiree's Medicare benefit.



**DO NOT encourage the retiree to enroll in any type of Medicare insurance plan before they talk to SHARP!**



# SHARP Exchange Benefit Flow Chart... Who's Who



## **ARHE (Alight)**

**Alight Retiree Health Solutions** contracted with Adventist Retirement to assist the retiree and/or spouse age 65+, with the selection of prescription drug and a Medicare supplemental insurance plan.

## **SHARP DVH**

**Dental/Vision/Hearing Benefit** is a SHARP benefit administered by the third-party vendor, Adventist Risk Management (ARM). ARM contracts with WebTPA to process claims for SHARP DVH as well as Pre-Medicare and Non-Medicare enrollments.

## **HRA Health Reimbursement Account**

Adventist Retirement funds an account for the retiree based upon their qualifying years of service.

\*Alight manages the HRA through Your Spending Account (YSA)

# SHARP Ex: Alight's Process Begins

## Steps of the enrollment process through the exchange.

1. The Retirement application is received in our office.
2. The years of qualifying service are verified by the Benefits team.
3. The SHARP team calls every new retiree, confirming their choices and providing instructions regarding the Alight Process.
  - SHARP emails the retiree instructions and what to expect from Alight (a personal email address is required as part of a new application process).
  - SHARP electronically sends enrollment data to Alight weekly
  - Alight Retiree Health Solutions generates an Education Kit, Appointment letter and Account ID.
  - Following enrollment, Your Spending Account (YSA) sends a Welcome Kit complete with forms and instructions on how to file for reimbursement.





# Alight Retiree Health Solutions...

## WHAT TO EXPECT

### Education Kit:

- Pre-appointment letter
- Member specific account ID number
- Date and Time of the appointment
- HRA amount
- Adventist Retirement dedicated website:  
[www.retiree.alight.com/adventistretirement](http://www.retiree.alight.com/adventistretirement)

Once the Education Kit is received, retirees can set up an online account and review available plans.



**The Retiree must call and confirm their appointment.** CMS/Medicare rules require the retiree to reach out for assistance in finding insurance coverage.

# Health Reimbursement Account (HRA)



## **Adventist Retirement contributes an annual subsidy to the HRA account.**

- The contribution is not taxable, and the retiree cannot make contributions to the HRA.
- Unused HRA dollars roll over year to year.
- At the death of the retiree, unused funds come back to the Plan. (The eligible surviving spouse keeps the HRA funds until their death)
- The HRA is intended to help the retiree pay their monthly insurance premiums.

## **The retiree must enroll in either a medical or a prescription drug plan through Aight to establish eligibility for the HRA.**

- An enrollment through Aight must be maintained each year. Gaps in enrollment result in a permanent loss of the HRA benefit.



2023

# HRA Table

How benefits  
are funded

2023 HRA ANNUAL CONTRIBUTION TABLE

	<b>Years of qualifying church service</b>	<b>DVH Annual Contribution per member</b>	<b>HRA Annual Contribution per member</b>	<b>Total Annual Contribution per member</b>
<b>Category A</b>	<b>35+</b>	\$780	\$1620	\$2400
<b>Category B</b>	<b>30-34</b>	\$696	\$1464	\$2160
<b>Category C</b>	<b>25-29</b>	\$612	\$1308	\$1920
<b>Category D</b>	<b>20-24</b>	\$528	\$1152	\$1680
<b>Category E</b>	<b>15-19</b>	\$444	\$996	\$1440
<b>Category F</b>	<b>8-14*</b>	\$360	\$840	\$1200
<b>Category G</b>	<b>5-7*</b>	\$276	\$624	\$900

**\*divorce shared service**

**If the Retiree opts out of DVH, the DVH contribution will be added to the HRA contribution. This is a life-time choice, and the Retiree cannot enroll in SHARP DVH in the future, unless they have an age-65 open enrollment.**

# Reminder...

- Retirees should not enroll in any type of Medicare supplement, Medicare Advantage or Medicare Part D (drug) plan until they go through the Aight Retiree Health Exchange process.
- If the employer is extending healthcare beyond the retirement effective date, let us know!
- Retirees have a limited Medicare Special Enrollment Period and must get enrolled through Aight during that period to be eligible for the HRA.



# Your SHARP Team

Email: SHARP@NADAdventist.org  
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# On-line Training Opportunities

**There are multiple options for learning opportunities about Medicare and SHARP prior to retirement.**

- [Our website at www.adventistretirement.org](http://www.adventistretirement.org); Click on the Employee Tab.
- Alight Retiree Health Solutions video library: HRA, Medicare, Premium reimbursement, Submitting Claims and the Catastrophic HRA benefit.
- Alight Retiree Health Solutions Pre-Retirement Brochure (pdf) – available to Employers and shared with Retirees when enrolling.
- SHARP – Ex policy documents available on our website for download.
- Newly revised *Thinking About Retirement* brochure available on our website.

