

# Reflections

## Jennifer Chung Heads to Nursing School



**"Jennifer has been an integral part of our success. We wish her the best as she transitions into a new chapter of her life."**

—Andrew Choi,  
chief financial officer

Last month our staff said farewell to assistant treasurer Jennifer Chung as she embarks on a new career path. Impacted by the care and compassion nurses provided when her father suffered a stroke, and by the care others in her family have received, Chung felt called to study nursing.

"I appreciate the camaraderie and spiritual care we show to each other in NAD Retirement department. It has been blessing working here," she said.

Chung strove for excellence in her work and enthusiastically encouraged the best in those around her. She initiated a walking challenge for the

(continued)

### PAYROLL BULLETIN BOARD

Checks/EFT  
Released

SEPTEMBER 27

OCTOBER 27

## At Rest

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

Adams, Nancy C. (CA)  
Alabata, Consorcia P. (IL)  
Alfaro, Phyllis J. (FL)  
Alvarez, Joaquina F. (FL)  
Anderson, H. Lorraine (TN)  
Andrus, Ronald R. (FL)  
Armstrong, Walter S. (ME)  
Ashmeade, Edna (CT)  
Baker, Leslie S. (AK)  
Banoub, Amoun Riad (CA)  
Barnes, Elaine J. (OR)  
Barnes, Mary Ann (MD)  
Batson, Roberta J (TX)  
Binder, Charlene Ann (NE)  
Boddie, Barbara (TN)  
Boyce, Vivian M. (GA)  
Bradfield, Carol L. (MI)  
Brooks, Lawrence C (MI)  
Brover, Anita Krug (CA)  
Brown, Jimmy L. (CA)  
Brown, Karen S. (OH)

(continued)

Retirement staff and motivated her coworkers to develop healthy habits . . . for prizes!

“It has been a great privilege to work with Jennifer over the last two years. I am grateful for all her hard work, commitment, and invaluable contribution to Adventist Retirement,” says Andrew Choi, chief financial officer. “She has been an integral part of our success. We wish her the best as she transitions into a new chapter of her life.” ■

## Autumn Check List

The fall season ushers in cooler weather, flu season and less daylight.

Get ready by completing these to-do's:

### PREVENT ILLNESS:

- ☐ Get a flu shot if your doctor recommends one.
- ☐ Wash your hands often.

### BE SAFE AND WARM:

- ☐ Clear fallen leaves from walkways to prevent falls.
- ☐ Check outdoor lighting. Change lightbulbs if needed.
- ☐ Run errands during the day to reduce night-driving.
- ☐ Test smoke detectors. Replace batteries.
- ☐ Make sure your furnace is working.
- ☐ Have fireplace chimney inspected, and if necessary, cleaned.

## At Rest *(continued)*

Bruce, Mary Jane (CA)	Grady, Carrol J. (WA)	Liwag, Shirley R. (CA)
Burdick, Alfred W. (NE)	Greavu, Beverly J. (MI)	Long, Pauline B. (CA)
Burdick, Jack (CA)	Grove, Melba E. (VA)	Lusk, Franklin L. (TX)
Burgeson, Lorraine (CO)	Gudmundsson, Reynir (CA)	Mack, Erwin H. (MD)
Burhans, Cresencia (CO)	Hallock, Richard (TN)	Martinez, Ana B. (AZ)
Burke, Lisa (CA)	Hanson, Lawrence (TN)	McDowell, Mary (CA)
Burkholder, Terry (MI)	Hardinger, Kermit (KS)	McIntyre, Corinne (VT)
Cameron, John (MA)	Harp, Herman H. (TX)	McKinney, Robert (WA)
Camp, Sandra Lee (WA)	Harrison, Carol D. (TN)	Michalenko, Marilyn (TX)
Carney, Lester F. (SK)	Hartje, Marjorie (WA)	Miller, Lila J. (WA)
Case, Mildred B. (CA)	Hartson, Paul J. (CA)	Milliken, Nancy (PA)
Castellanos, Elizabeth (FL)	Herzog, Nancy E. (OH)	Moores, Victor S. (ID)
Catudan, Valentine (CA)	Hess, Fredrick E. (CA)	Morales, Celia (MD)
Caulder, Neil E. (OH)	Higgins, Janice L. (TN)	Morelock, Adia L. (TN)
Chan, Priscilla H. L. (HI)	Hodgkin, Georgia (CA)	Mosley, Helen B. (IN)
Child, Audrey (WA)	Hoffman, Margaret (AL)	Mullings, Ivy (FL)
Clark, Genevieve (WI)	Hoffman, Trudy (KS)	Mulvey, Helen V. (NC)
Claveria, Reynaldo (CA)	Hord, James B. (TN)	Murray, Richard (TX)
Clemons, Donald (CA)	Howard, Kathy J. (IL)	Murray, Robert (TX)
Craig, Calvin L. (CA)	Humphreys, Ronald (ID)	Nathan, George (FL)
Cravey, Norma J. (CA)	Irish, Barbara A. (CA)	Neish, Ronald M. (CA)
Crews, LuAnn (MD)	Jabbour, Antoine (CA)	Nelson, Gloria L. (WA)
Damato, Phyllis J. (TX)	Jacome, Joyce Audrey (BERMUDA)	Olson, Clifford W. (TN)
Davidson, Marie (CA)	Johnson, Clarice (CO)	Ortiz, Dora May (OR)
Davis, Dolores A. (FL)	Johnson, Mildred (TN)	Palsgrove, Janice D. (ID)
Davis, Lee Allen (WA)	Johnsson, William (CA)	Parlin, Shirley J. (OR)
Dawes, Bill G. (NE)	Jones, Horace L. (AL)	Parrish, Peggy R. (FL)
Dennis, David D. (CO)	Kantner, Ada Mae (MI)	Pearson, Virginia (NH)
Dixon, Harold, III (WA)	Kaye, Carol M. (CA)	Pendleton, Velma (CO)
Dizon, Paulino R. (IL)	Kennedy, Marjorie (MO)	Perez, Olivia (CA)
Doggette, Jackson, Sr. (FL)	Kierstead, Marion (FL)	Perkins, Bonnie D. (TX)
Donato, Esther B. (NE)	Kittrell, Daniel W. (FL)	Perusquia, Filiberto (CA)
Edge, Michael G. (GA)	Kneller, David E. (TN)	Pesulima, Lies (CA)
Edmond, Clifton L. (CA)	Knott, Barbara J. (FL)	Pettit, Ellsworth D. (PA)
Elam, Mary E. (KY)	Kobashigawa, Masao (CA)	Phillips, Betty L. (FL)
Espinoza, Pedro V. (TX)	Koval, June S. (CA)	Quisido, Dorcas (CA)
Evans, Isabelle G. (TN)	Lamp, Gertrude (CA)	Reeves, John M. (CA)
Finn, Pat J. (AZ)	Lane, Donald P. (CA)	Richar, Lois C. (FL)
Fisher, Francis J. (WI)	Lanham, Robin L. (TN)	Riddle, Edith M. (AR)
Freligh, Daniel L. (CA)	Lawton, Frances (PA)	Roberts, Jeanette (FL)
Friesen, Henry P. (CA)	Lee, Chai C. (CA)	Roberts, Marlys A. (NC)
Gaede, Waldena J. (CA)	Leggitt, Gloria (CA)	Rogers, Kenneth (GA)
Gaskins, Ouida Q. (GA)	Lehmann, Victoria (CO)	Roy, Ira (CA)
Gates, Rhoda Y. (TN)	Liddick, Bettye L. (FL)	Rubio, Guadalupe (CA)
Germsheld, Bruce (AL)	Lightbourne, Hyacinth (BERMUDA)	Ruf, Frederick M. (IL)
Gervais, Richard (CA)	Lipscomb, Hewitt (GA)	Russell, Ronald K. (MO)
Gilbert, Patricia C. (HI)	Littlefield, John F. (WA)	Sager, William C. (FL)
Golden, Roy I. (OR)		Santee, Carol Ann (TX)
Goodrich, Jerry D. (CA)		Schalk, Robert (WA)

Schilt, Edgar N. (CA)	Veazey, Helen C. (GA)
Schmidt, Louis P. (OH)	Vega, Denise J. (CA)
Schmidt, Olga M. (CA)	Vessels, Frank E. (CA)
Schnell, Mavis L. (OK)	Villegas, Joyce A. (HI)
Schoun, Benjamin (CO)	Vipond, Winona (CA)
Scott, Marta C. (CA)	Vistaunet, Loren (TN)
Scott, Steven D. (KS)	Wahlen, Victoria (WA)
Seltzer, Julie A. (OR)	Walker, Roosevelt (MD)
Sharp, John (AZ)	Wang, Jennie M. (OR)
Shaw, Kathleen S. (ID)	Warden, Jessie E. (WA)
Shewmake, Carrol (CA)	Watten, Mary J. (FL)
Shin, Moon (CA)	Webner, J. Randall (OH)
Shultz, Freda M. (OR)	Weisher, Pamala (ME)
Silvestri, Anita C. (OR)	Wellman, Marilyn (OR)
Slagle, Larry (OH)	Wetzel, Louise (CA)
Sorensen, Jerry L. (CA)	Wheeler, A. Louise (TN)
Spaulding, Martha (WA)	Whitchurch, David (OR)
Stauffer, Floyd (PA)	Wibe, Gene H. (OR)
Sterling, Doris L. (CA)	Wical, Phyllis D. (SC)
Tebo, Robert M. (SC)	Wilkinson, Bruce (VT)
Terzo, Waldo Peter (IN)	Wilson, Muriel L. (IN)
Thomas, Cleveland (MI)	Wolfsen, William (OR)
Thorne, Dudley A. (NY)	Wong, Mary Man Lal (CA)
Thorp-Boyd, Patricia (CA)	Wood, Crystal (ID)
Tope, Betty (WV)	Woodland, Dennis (OR)
Townsend, Jane L. (CA)	Woodruff, Wanda (WA)
Trimm, Benjamin Y. (CA)	Wright, June L. (NC)
Trombetta, Joseph (AK)	Wygant, Freida M. (MI)
Tyler, Esther V. (TN)	Yong, Erlinda L. (CA)
Vandermolen, Leila (HI)	Young, Mary J. (CA)
Vaughn, Viola "Pat" Mae (NC)	Zachary, Norma Jean (SC)

## SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

### Catastrophic HRA is Ending— Saving You Time and Money

**H**ere is big news for those who have participated in the SHARP Catastrophic Health Reimbursement Account (CAT HRA).

With the Inflation Reduction Act of 2022, and effective January 1, 2024, people enrolled in Medicare prescription drug coverage that have higher drug costs will no longer have to pay cost-sharing toward their prescription drugs in the Catastrophic phase. The out-of-pocket maximum will be lowered to \$3,300, which will eliminate the need for catastrophic coverage.

With this change, the SHARP Catastrophic HRA (CAT HRA) is ending December 31, 2023. You will no longer submit claims for catastrophic drug expenses.

We hope this simplifies the process and lowers the costs for retirees going forward. We will continue to monitor changes in the healthcare system so that we can best meet your needs. ■



### REMEMBER THESE STEPS:

- ▶ IF YOU HAVE MOVED TO A NEW STATE OR COUNTY you must call Alight Retiree Health Solutions before updating your address for MediGap, Medicare Advantage or Medicare Part D insurance carrier. Alight will help you choose a new insurance carrier in the state or county you have moved to. **To contact the Alight Retiree Health Solutions, phone 1-844-360-4714.**

- ▶ If you don't call Alight first, you could unintentionally disenroll yourself (yikes!) from the Alight plans and thus lose your Health Reimbursement Account (HRA) money for the future.
- ▶ You also need to make an address correction with the Social Security Office.

### SEND CHANGES OF ADDRESS INFO TO:

- ▶ **Adventist Retirement Plans**  
9705 Patuxent Woods Drive  
Columbia, MD 21046
- ▶ You can also call 1-443-391-7300 or email your change of address to [NADRetirement@NADAdventist.org](mailto:NADRetirement@NADAdventist.org).

# AdventistRetirement

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



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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:**  
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