

Reflections

December 2023

MERRY CHRISTMAS AND HAPPY NEW YEAR!

Please note that the North American Division Office is closed December 22, 2023, through January 1, 2024.

Ramesh Rajak Joins Retirement Staff

Last month we welcomed Ramesh Rajak to the role of DC Plan specialist. “Ramesh has proven to be a good listener with tremendous customer service orientation. He is a great asset to the Defined Contribution team as he possesses technical skills and is a team player,” said Wirmin Alcantara, associate administrator. Rajak says he has a passion for people and is glad to join an organization that is mission-focused and has strong core values.



His business education and background in senior living management position him well for his role at Adventist Retirement. He and his wife, Angelina, are active members of the Washington Mizo Seventh-day Adventist Church in Burtonsville, Maryland. ■

NAD Votes 2024 Retirement COLA

In a show of support and concern for retired denominational employees, the North American Division Executive Committee at its year-end meetings voted a 2024 Cost of Living Adjustment (COLA) of five percent (5.0%) for church retirement plan beneficiaries. Hospital COLA's are always 2.5 percent by policy regardless of inflation. The COLA for Social Security will be 3.2 percent for 2024 as announced by Social Security Administration, based on the inflation index used by Social Security. In January, retirees will receive a statement >>>

PAYROLL BULLETIN BOARD

Checks/EFT Released

THIS MONTH:
December 27

NEXT MONTH:
January 26

At Rest

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

Able, Jean Good (TX)
Adams, C. Sharon (AL)
Albright, William K. (MD)
Aldrich, Darwin A. (TN)
Almodovar, Eleanor J. (FL)
Anderson, Clair (MA)
Anderson, Merlin A. (KS)
Arano, Josefina (TN)
Arteaga, Rafael (CA)
Ashlock, James W. (TN)
Ashton, Ethel L. (CA)
Avila, Rosemary J. (MI)
Bagshaw, Daniel C. (TN)
Bailey, John (CA)
Barrett, James L. (IL)
Barreuther, William (IL)

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of monthly benefits. Keep this annual statement as a reminder of your benefits for the next year. If you are uncertain about what makes up your January deposit, please compare the new January statement with last January's statement. Your monthly deposit change will be the result of several changes and not be precisely the percentage of any COLA announced. You should receive your Form 1099-R in early February. We issue the forms once the final reconciliation is complete, towards the end of January. If, after February 14, you haven't received your form (or it was misplaced), please call us for a replacement. ■

At Rest *(continued)*

Barrow, Colleen M. (TN)	Coble, Tulamae (GA)	Faimann, Widad B. (CA)	Justice, Harry P. III (WA)	Moorhead, Areta G. (SC)
Beaton, Robert M. (MD)	Cody, Shirley A. (OR)	Farnsworth, Blanche (CA)	Kainer, Jeanie Joy (OR)	Moor, Kathleen E. (WA)
Bell, Carol K. (CA)	Coe, Marlene S. (NE)	Fernandez, Hipolita (GA)	Kainer, Jeanie (OR)	Morris, Kathleen E. (OR)
Bell, Linda M. (Bermuda)	Collett-Hitt, Author (MD)	Fernandez, Wilma J. (HI)	Kemberling, Clifford (ME)	Moss, Mary M. (OR)
Bell, Vivian Jean (TN)	Colvin, Vivian F. (FL)	Forsyth, D. Christine (WA)	Kemena, Violet (CO)	Neas, Carol A. (KS)
Benjamin, Edith (NY)	Cordero, Toribio (CA)	Foster, Dahne (IL)	Kinsey, Frederick M. (CA)	Nelson, Lucille (VA)
Bennett, Charlotte (MO)	Cox, Doris V. (CA)	Frye, Yvonne M. (NC)	Klocko, Kathleen (NC)	Norman, Rosanne (NV)
Berlin, Jeanette L. (MN)	Crain, Richard P. (CA)	Furman, Frederic G. (TN)	Kobashigawa, Sharyn (CA)	Owensby, William (FL)
Biggs, Marie B. (FL)	Creelman, Marvin (MO)	Gainey, Michael H. (FL)	Kontak, Patricia A. (FL)	Owens, Gordon, Sr. (AZ)
Blackburn, James (WA)	Crista, Shirley L. (CA)	Garcia, Benjamin (CA)	Kovalski, Gerald N. (TN)	Owens, Ida L. (ID)
Blandon, Mariana (CA)	Curtis, Edgar H. (WA)	Garey, Benjamin C. (OH)	Krainz, Zora A. (OH)	Paden, Elizabeth (FL)
Bloomer, Loudema (OH)	Dacres, Margaret (FL)	Garrett, Mary L. (FL)	Kroll, Frank W. (FL)	Parks, Robert H. (OR)
Blum, Dennis C. (MT)	Danforth, Pauline (NE)	Gatz, Paul (IL)	LaFave, Ralph J. (TN)	Pauley, Roy Edward (FL)
Boone, Linda K. (TN)	D'Angelo, Patricia (MD)	Geier, Charlotte (IL)	Lamb, Edward Lee (TN)	Pearce, Darrel A. (OR)
Booth, Daryl S. (TX)	Daniel, Timothy E. (IA)	George, Alice S. (NC)	Lapostol, Margaret (CA)	Pearson, George I. (TN)
Bradbury, Harold H. (TX)	Datu-On, Jose (FL)	Glawe, James E. (OR)	Lawrence, Ann (CA)	Perry, Ruby W. (NC)
Brill, Debra Clements (VA)	Davidson, Nancy L. (CA)	Glos, Clarence (WI)	Lawson, Donna C. (NE)	Peterson, Betty (FL)
Briones, Rebecca D. (CA)	Davis, Nellie B. (TN)	Gomes, Patricia (WA)	Lee, Anna Shum Tsuen (CA)	Pham, The Thi (CA)
Brown, Alma K. (BC)	DePew, Betty R. (FL)	Goodness, Paul J. (CA)	Leeper, E. Earlene (CA)	Ping, Dorothy (TN)
Brown, Delores L. (IL)	Deshommes, Pierre (TN)	Gutierrez Mendoza, Fernando B. (CA)	Lee, Sang Won (CA)	Platt, Evelyn L. (MI)
Buchholz, Leo (ND)	Diaz, Lina Hann (AZ)	Guy, Fritz (WA)	Lehde, Doraine A. (CA)	Poirier, Lois J. (MA)
Burrow, Shirley A. (WA)	Dick, Charles K. (MD)	Hare, Patricia M. (DE)	Leiske, Elizabeth Ann (TX)	Powell, Floyd H. (TN)
Burse, Ruth E. (FL)	Dixon, Sarah E. (TN)	Harper, Alicia G. (FL)	LeRoy, George L. (MO)	Powell, Robert R. (TX)
Campbell, Darlene (TN)	Doughty, Georgia (TX)	Hedger, Virgil (CO)	Liddel, Gerald L. (MD)	Radke, Allen K. (WA)
Case, Charles C., Sr. (MA)	Douglass, Richard (CA)	Heestand, David (OH)	Liersch, Albert E. (FL)	Randall, Edna V. (TN)
Cattell, Cynthia A. (CO)	Duany, Ruth Noemi (FL)	Heinrich, Roger W. (CA)	Long, Gordon (PA)	Rasi, Humberto (CA)
Chambers, Melody (CA)	Duncan, Anna F. (OR)	Henderson, Judith (MD)	Lowry, Robert E. (GA)	Rasmussen, Mary Lou (CO)
Chester, Patsy J. (CA)	Eckringa, Geraldine (CA)	Heriot, Christine (CA)	Lucas, Sharon J. (TN)	Ray, Reiko A. (OH)
Chi, Jerry (CA)	Edwards, Gilbert (CA)	Herr, Lloyd D. (WA)	Lunday, Linda D. (OR)	Reinhart, Paulette (IN)
Clafin, Emma J. (CA)	Ellis, Eunice E. (TN)	Herr, Mary Lou (GA)	Luo, Paul Hou Kang (CA)	Restrepo, Ligia (CA)
Clapper, Nancy Lee (FL)	Engelkemier, Gladys (WA)	Hill, Norma G. (FL)	Lutts, Darla M. (WA)	Rey, Nelida G. (FL)
Clark, Linda M. (WA)	Escalante, Rosario (CA)	Hlad, Larry B. (CA)	Mace, Jerry L. (ID)	Rhodes, Larry (AZ)
Cline, Mary N. (TN)	Esquilla, Arthur D. (TN)	Holland, Robert E. (OR)	Maloney, Connie J. (CA)	Ridgely, Kathy (AZ)
		Hooker, Desmond (MD)	Maranan, Gabriel (FL)	Robinson, Alfredo (CA)
		Hoover, Arlene J. (OR)	Marcellino, Harry (MD)	Robinson, Josias, Jr. (NV)
		Howard, Verda Mae (IA)	Marc, Kathryn E. (VA)	Rockwell, Anita L. (CA)
		Huynh-Ngo, Quyen (OR)	Markovic, Marjan (MI)	Roderick, Richard (CA)
		Iijima, Yuriko (CA)	Marsh, Leonard C. (CO)	Rodriguez, Ralph (FL)
		Inman, John W. III (FL)	Maupin, Owen D. (TN)	Ross, Beatrice G. (WA)
		Jackson, Johnnie (FL)	Maxwell, Robert A. (MI)	Rouse, Ivan E. (CA)
		Jackson, La Verne (MD)	McHugh, Mae L. (FL)	Ruppert, Harold H. (OK)
		Jackson, Theodore (TX)	McPhoy, William F. (CA)	Schaber, Colleen D. (KS)
		James, Ruth E. (CA)	McTaggart, Tena C. (TX)	Scheller, Orville K. (DE)
		Javero, Lucy B. (CA)	Meek, Janis B. (OH)	Schneider, Edward (OR)
		Jen, Alvin (HI)	Meinken, Carl W. (CA)	Shanesy, Rita Ann (OH)
		Jenckes, Charlotte (CA)	Mendel, Marian S. (MI)	Shin, Woo Kyun (CA)
		Jernigan, Sharon (TX)	Mercer, James R. (OR)	Shultz, Leland R. (NV)
		Johnson, Clair L. (CA)	Merritt, William, Jr. (TN)	Sikora, Barbara M. (FL)
		Johnson, Hitomi (WA)	Mikalauskas, Gloria (OH)	Sims, Michal (NJ)
		Johnson, Robert L. (IN)	Mikesell, Lois (TX)	Siqueira, Lydia (FL)
		Jones, Helen (NY)	Miles, Lorraine C. (AL)	Sisk, Patricia S. (TX)
		Jordan, Lowell V. (CA)	Miller, Richard J. (WA)	Sisk, Primrose O. (CA)
			Mitchell, Shirley M. (TN)	Sisley, Mark W. (OH)
			Moore, Alfred (CA)	Skarin, Inger L. (CA)

Skinner, Carlyle B. (CA)	Sulzle, Howard W. (CA)	Vandulek, Peter (HUNGARY)	Wentland, Violet V. (WA)	Williams, Jacqueline (SD)
Skinner, Ronald R. (GA)	Takeno, Setsuko (CO)	Vaughn, Doreen F. (OH)	Werner, Adrienne C. (NJ)	Wilson, Frances (MN)
Sloan, Mattie Lee (NE)	Tautfest, Ella Marie (OK)	Vazquez, Antonio (FL)	Wheeler, Anita J. (CA)	Wilson, Freda G. (CA)
Small, Gerald L. (NC)	Tenbrink, Paul M. (CA)	Verwey, Clifford D (CA)	White, Gwendolyn (AL)	Wilson, Robert L. (KS)
Smith, Asta M. (MD)	Tetz, Bob G. (NC)	Walton, Olga (GA)	Wiese, Mary J. (AZ)	Wolfe, Diane C. (WA)
Smith, Jeanne A. (TN)	Thomas, Laura H. (AL)	Warden, James M. (SD)	Willert, Jane (SD)	Woodruff, Edith E. (OR)
Spuehler, Annette (TN)	Tribhuwan, Shashikala (MD)	Wareham, Myron L. (OR)	Willett, Robert L. (GA)	Wooten, Ronald L. (TN)
Stockberger, Allen (OH)	Twigg, Mary C. (KS)	Weiss, Violet C. (NC)	Williams, Beverly M. (VA)	Wyllie, Janet M. (CA)
Straw, Barbara M. (MD)	Tyrrell, Helena (CA)	Welch, Wallace D. (NC)	Williams, Carol N. (FL)	Zeller, Vernon L. (KS)

SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)

Your Spending Account (YSA) and Auto-Reimbursements

As part of their annual review, Alight Retiree Health Solutions compares what your insurance company says you are paying with the amount you are receiving as reimbursement. If you've been receiving a reimbursement higher than your monthly premium, you may receive a notice of overpayment.

Overpayment notices are not fun for anyone. Anytime you change the plan(s) you are enrolled in, your monthly reimbursement from YSA may need to be adjusted. Here are some tips and reminders to help you avoid overpayment:

- ▶ Review your account online or call Alight at 844-360-4714 to be sure it shows your current insurance carrier.
 - Log into your Alight account at <https://retiree.alight.com/adventistretirement>
 - Confirm current enrollment status and carrier name.
 - Navigate to the YSA page by choosing **HRA** from the menu.
 - On the YSA page, select **Manage Premium Auto-Reimbursement** from the **Take Action** menu.
 - Review the premium reimbursements which are set up and "turn off" those which are no longer applicable. *It is your responsibility to confirm that you are being properly reimbursed.*
- ▶ Review your account regularly. Not all insurance carriers send updated enrollment information to Alight regarding your enrollment and premium information.
- ▶ Remember, if you changed plans during Medicare open enrollment, be sure to review your account in January. You can make necessary adjustments in your online account, or submit a claim form with the new premium amount to get the reimbursement adjusted more quickly. *Otherwise, the changes may not get from the insurance carrier to Alight until up to 90 days after January 1, 2024, and during that time YSA will automatically continue to send you whatever you are receiving in 2023.*
- ▶ The SHARP team is here to support you. However, we do not have access to details about what you are receiving each month, your account balance, what company you are enrolled in or what you pay each month. Alight and YSA have that information.

If reaching out to the Alight team doesn't solve your issue, please let us know so we can help as much as possible: SHARP@NADAdventist.org or 443-391-7338.
- ▶ Remember that you must be enrolled in either a Medical or prescription drug plan through Alight to be eligible for the HRA. If you are not enrolled through Alight, the HRA is terminated. No enrollment = no funding.
- ▶ To receive a digital copy of *Understanding Your Adventist HRA and How It Works*, send your request via email to SHARP@NADAdventist.org, or request online at <https://www.adventistretirement.org/contact-us/>



AdventistRetirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

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Submit DVH claims to:

Adventist Risk Management
SHARP, PO Box 1928,
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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

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