

REFLECTIONS

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

Boost Your Bone Health

Bones. They provide the framework for our bodies, protect our organs, store calcium, and anchor our muscles.

In our youth, we build more bone mass than we lose. After age 30 that process reverses, leading to increasing weakness and brittleness of our bones that in turn may result in recurrent micro-fractures or even acute fractures of wrist, hip, spine, or other bones.

While everyone is at risk for developing osteoporosis, it is more prevalent in the elderly (especially females), or those who are sedentary or extremely thin. There is also an increased risk if you are on steroids, have too much thyroid hormone, or have an eating disorder or problems with absorption of nutrients.

Simple medical tests such as x-rays, Dexascan, and blood studies should be a routine part of your annual physical exam to monitor your bone health.

And there is good news! We can slow down or even reverse the effects of osteoporosis. Be sure to include plenty of calcium and vitamin-D in your diet or through vitamin supplements and enjoy a little sunshine to help with their absorption. Daily physical activity—especially in the form of weight bearing exercises such as walking, jogging, stair climbing, and tennis—is imperative for good bone

health. Light weight-lifting (3-5 pounds) helps keep your upper extremities strong.

Lastly, fall prevention awareness is always appropriate. Watch where you step, use hand rails, and take extra care when on slippery surfaces such as in the bathroom or outside in winter weather.

Stay healthy and keep on walking!



Jim Callan, M.D., is a retired orthopedic surgeon and an elder at the Spencerville Seventh-day Adventist Church in Silver Spring, Maryland.

What should you be eating for good bone health? See page 4 for more information!

Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: April 26

NEXT MONTH: May 24

SHARP Corner

2018 HRA Claims Due by April 30

In addition to filing your tax return with the IRS, there are other important deadlines this month. Be sure to submit all 2018 eligible expenses to Your Spending Account (YSA) before the April 30, 2019 deadline. This is also the deadline for the 2018 Catastrophic Health Reimbursement Account (HRA) expenses. If you have a question about this deadline or other concerns, you'll want to call Aon Retiree Health Exchange at 1-844-360-4714.

The 2018 Medicare D drug plan out-of-pocket maximum is \$5,000. Review your Medicare Explanation of Benefits (EOB) mailed to you by your drug plan. On the EOB, look at the "Year-to-date totals." If this amount is greater than \$5,000, you should submit the excess amount to YSA for reimbursement from the Catastrophic HRA. You must send 2018 submittals for reimbursement to YSA by the April 30, 2019 deadline. Call YSA at 1-844-360-4714 to request your Catastrophic HRA activation form. This form is different from the standard HRA form and is specific to each individual.

Reminder about Catastrophic HRA Benefit qualifications

The Catastrophic Prescription Drug HRA is an enhanced benefit given to enrolled retirees/spouses eligible for the standard, annual HRA. This is a separate benefit, and you do not have to exhaust the standard HRA to access the Catastrophic HRA. In 2019, you are eligible for the Catastrophic HRA if the Medicare Explanation of Benefits (EOB) for your Part D plan shows the out-of-pocket maximum (\$5,100) has

been reached. Here's what to do:

1. Call Your Spending Account (YSA) and request the Catastrophic HRA activation form.
2. Send YSA the completed activation form and a copy of your monthly Explanation of Benefits (EOB) along with your prescription drug claim before the annual deadline (typically April 30 of the following plan year).
3. Receive reimbursement for all prescription drug claims for the remainder of the year.

The Catastrophic HRA has no annual dollar limit, and it starts over with each new Medicare Part D plan year.

Access your HRA and submit claims online

By creating your online account, you can view your available balance, claims status, reimbursements, eligible expenses, and submit claims documentation. You can also set up the amount of reimbursement each month to stretch the HRA over the full year. To access and manage your Health Reimbursement Account (HRA) online, log on to your account at www.retiree.aon.com/adventistretirement. Click on "HRA" on the left side directory (Figure 1), then "Manage My HRA." This will take you to (Figure 2) Your Spending Account (YSA) where you can access an Account Summary page to view your Available Balance (left side of page) and (Figure 3) Get Reimbursed (right side of page).

Adventist Retirement Plan

www.adventistretirement.org

Raymond Jimenez, III
Administrator

Lyn Wick
Associate Administrator
Defined Benefit Plans

Lisa Turpen
Associate Administrator
Healthcare Plans

Beth Roberts
Associate Administrator
Defined Contribution Plans

Edwin Romero
Associate Administrator
Chief Financial Officer

Lisa Sharpe
SHARP Manager

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

Payroll: 443-391-7343
Bulletin Board of Payroll Information

Barbara McLaughlin: 443-391-7345
Lost checks, direct deposits, 1099R, tax
withholding, verification of benefits for
loans, housing, Medicaid



Figure 1



Figure 2

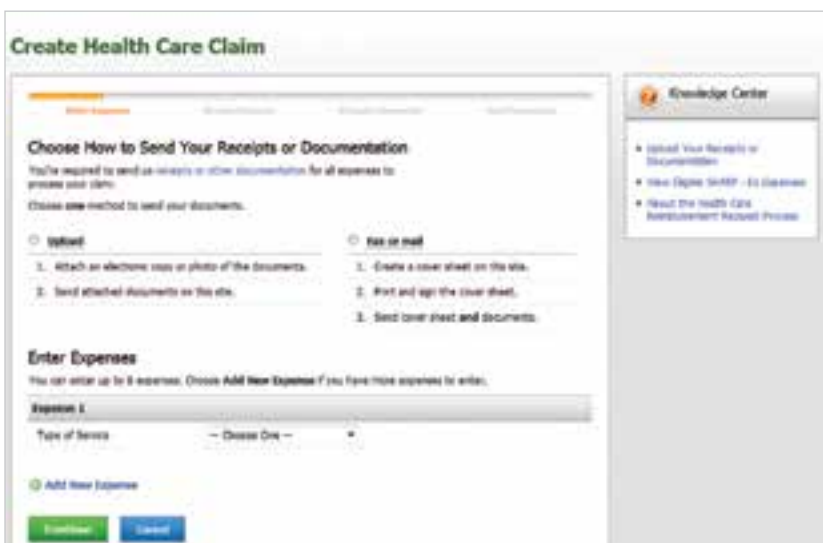


Figure 3

6 Must-Have Nutrients for Healthy Bones

Calcium: broccoli, milk, yogurt, cheese

Vitamin D: fortified juices, milk, cereal, bread

Magnesium: spinach, nuts and seeds, tomato products

Potassium: sweet potatoes, bananas, avocados, prunes

Vitamin C: berries, citrus fruits, red/green peppers

Vitamin K: dark, leafy greens such as kale, collard greens

Nutrition. (n.d.). In National Osteoporosis Foundation.
Retrieved from <https://www.nof.org/patients/treatment/nutrition/>

