

REFLECTIONS

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

Farewell, Ray We'll miss you!



Our leader, Raymond Jimenez, Adventist Retirement Plans administrator and North American Division associate treasurer, accepted a position as president of Adventist Healthcare Retirement Plan effective March 1, 2020.

While we are happy for Ray as he opens this new chapter in his life, we will miss him tremendously. His

warmth and commitment are reflected in his parting words to us:

“It has been my joy and pleasure to come to work every day, and labor alongside some of the finest individuals I have ever had the privilege to work with. In my new role, I will continue in the work that has become so important to me—helping people prepare for retirement and assisting those who have already retired. I want to extend my deepest gratitude to all you who have been so supportive of the organization and me personally over the years. I am honored to have been the leader of this incredible organization and will watch with much excitement and anticipation as it continues to make strides in supporting and creating solutions to fund benefits for future retirees and prepare participants for retirement.”

Jimenez joined the NAD as associate administrator and chief financial officer for Adventist Retirement in 2013. He became administrator three years ago when Del Johnson retired. We have no doubt that he will continue to do wonderful things in his new position and wish him well.

Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: April 27

NEXT MONTH: May 27

Beware of scammers amid Covid-19 outbreak

There are plenty of bad actors out there taking advantage of people concerned about coronavirus. You will need to be discerning to avoid them.

Victims in the United Kingdom have lost more than 800,000 pounds (\$1 million) to coronavirus-linked scams as of March 6, with criminals tricking fearful people who wanted to buy protective masks, Reuters reports.

In the United States, we're hearing reports of scams offering free iPhones—click the link and malware controls your smartphone allowing someone to view your texts and monitor you via the phone's camera. Other cons include purveyors of "cures" for Covid-19 such as lotions, teas, and vaccines, as well as malware links to coronavirus maps that mimic the legitimate Johns Hopkins map. Be wary of surveys from the FBI (they don't conduct them), tax preparers who say they don't need to sign your tax return to file it (they must sign), anyone saying you owe Federal Student Tax (no such tax exists).

And, of course, posers saying they are from the Social Security Administration or the IRS are looking for your personal information. It is unlikely that the Social

Security Administration will call you unless you already have a scheduled appointment. In that case, their call may come from a PRIVATE number and not from a U.S. Government phone. Visit their website at ssa.gov to learn how you can tell an authentic call from an erroneous one.

Here are some ways to protect yourself:

- If something sounds too good to be true, it probably is.
- Social Security employees will never threaten you or ask for any form of immediate payment.
- Do not give your social security number or your bank account number to a caller.
- Trust only your doctor when it comes to treatment for the coronavirus.
- The IRS reaches out by mail, not by phone. They will never leave a threatening message on your voicemail. They never email the status of your tax return either.
- Pay close attention to web domains and email addresses to make sure they are trustworthy and correct. Delete the ones you don't trust and do not click the links or open attachments.
- Go directly to the source yourself (not a link provided to you) to verify authenticity.
- Trust your instincts—if something seems off, be wary.

If you make a mistake, don't be embarrassed, just report it right away so you stop the damage. Scammers are often professionals and can be extremely convincing. Stay healthy and safe. We'll get through this together!



SHARP Corner

Submit 2019 Health Reimbursement Account Claims by April 30

Remember to submit all 2019 eligible expenses to Your Spending Account (YSA) before the April 30, 2020 deadline!

If you have a question about this deadline or other concerns, please call Aon Retiree Health Exchange at 1-844-360-4714.

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. For the plan year 2019, you are eligible for the Catastrophic HRA if the Medicare Explanation of Benefits (EOB) from your Medicare Part D drug plan shows the out-of-pocket maximum of \$5,100 has been reached here's what you need to do:

1. Call YSA and request the Catastrophic HRA activation form. 1-844-360-4714 This form is different from the standard HRA form and is specific to each individual participant.
2. Send YSA the completed activation form and a copy of your monthly Explanation of Benefits (EOB) along with your prescription drug claim to YSA (Your Spending Account) 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.

Aon's monthly Medicare webinar answers your Medicare questions

April 21, 2020, 10-11 a.m. Central Time

Meeting Number/Access Code: 593 593 822

To view online, go to webex.com, click the Join tab in upper right corner of the page. On the next screen enter the meeting number.

To listen by phone, call 877-542-7993. Enter the access code.

The password is Medicare1!

Adventist Retirement Plan

www.adventistretirement.org

Edwin Romero

Associate Administrator
Chief Financial 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

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

AdventistRetirement

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

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Adventist Retirement staff provide service from home

Due to the rapidly spreading coronavirus, effective March 18, 2020, all North American Division staff including Adventist Retirement staff will be working from home until March 30. NAD administration will evaluate the situation on March 27, 2020, to decide if virtual operations need to be extended. All staff have been provided laptop computers and remote access to email and their office phone lines. While every effort is being made for a smooth and speedy transition, there will be kinks to work out and unavoidable delays in response time. We appreciate your patience as we adjust to a temporary new normal and strive to serve you well. Be assured that we will answer your phone calls and respond to your emails. If you have not already provided your email address or signed up for direct deposit do so now by visiting our website AdventistRetirement.org/retiree/payroll/.