

REFLECTIONS

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

We Wish You a Merry Christmas
and a Happy and Healthy New
Year! May God bless you!

*Please note the North American Division office
is closed December 20-29 and January 1.*



NAD Votes New Retirement COLA

The North American Division Executive Committee at its year-end meetings voted a 2020 Cost of Living Adjustment (COLA) of 1.6 percent for church retirement plan beneficiaries. Hospital COLA's are always 2.5 percent by policy regardless of inflation. The COLA for Social Security will also be 1.6 percent for 2020 as announced by Social Security Administration, based on the inflation index used by Social Security. In January, retirees will receive a modest benefits increase and a payslip that shows your monthly benefit rate for the new year. Keep this annual statement as a reminder of your benefits for 2020. 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. NOTE: We can't issue the forms until the final reconciliation is complete, towards the end of January. If after February 15 you haven't received your form (or it was misplaced), please call us for a replacement.

At Rest

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

Ames, Eula Jean (OR)
Ayala, Esther (CA)
Barker, Horace M. (WI)
Barnes, Sylvia J. (MD)
Barnett, Duane A. (MO)
Bates, Trecia L. (OH)
Beagles, Donna E. (WA)
Becker, Verla K. (GA)
Beck, Richard A. (OR)
Bloom, Thomas B. (MA)
Bogdanovich, Berniece B. (CA)
Botting, Gordon E. (CA)
Boyce, Pretha (FL)
Brooks, Doris A. (WA)
Brown, Dennis J. (NV)
Brown, Marion Hazel (CA)
Brown, Oma M. (OH)
Bullis, Sharon Jan (FL)
Bullock, Gordon Edmund (CA)
Cadavona, Rosita (CA)
Campbell, Howard M. (TX)
Cantrell, Jacquelyn A. (TN)
Catchings, Winnie V. (CA)
Chong, Dayton C. (CA)
Christensen, Barbara (NC)
Churches, Roger (WA)
Clark, Gerald (OH)
Clayburn, Catherine A. (OH)
Clendaniel, Phyllis E. (FL)

Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: December 27

NEXT MONTH: January 27

SHARP Corner

2019 HRA and Catastrophic HRA Claim Deadline is April 30, 2020

If you are eligible for the Health Reimbursement Account (HRA) or the Catastrophic HRA and have remaining 2019 funds, remember to turn in your 2019 healthcare receipts to Your Spending Account (YSA) by April 30, 2020.

If you'd like to print a claim form, or submit your claims online, log into your Aon Retiree Health Exchange account at <http://retiree.aon.com/adventistretirement>. Click on the HRA tab in the upper right drop down box. You may submit your claim online by uploading your receipts while logged into your account. Or, print a claim form and mail the claim form and receipts to YSA via USPS mail at their new address:

Your Spending Account
P.O. Box 661147
Dallas, TX 75266-1147

For questions or to request a claim form be mailed to you, please call Aon Retiree Health Exchange at 1-844-360-4714 and ask to speak with YSA.

Want a free Seminars Unlimited Pocket Date Book?

Seminars Unlimited will mail the 2020 edition to retirees who have previously requested the book. If you do not receive one after the new year and would like one, please send an email to NADRetirement@nadadventist.org, or send a written request to us at Adventist Retirement, 9705 Patuxent Woods Drive, Columbia MD 21046.

Roasted Carrots

Fresh carrots, roasted until tender and caramelized, make an easy and elegant holiday side dish.

1 pound small carrots, peeled and trimmed

2 tablespoons olive oil

2 tablespoons honey or maple syrup

Salt to taste

Fresh parsley, for garnish

Preheat oven to 400 degrees. Arrange carrots in single layer on sheet pan lined with foil and coated with cooking spray. In a bowl, combine other ingredients. Pour honey mixture over carrots. Place in the oven and bake for about 30 minutes or until carrots are tender and browned. Garnish with parsley and serve.



Have Medicare Questions? Aon's Monthly Medicare Webinar Can Help

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

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: 592 813 070.

To listen by phone, call 877-542-7993. Enter access code 592 813 070.

The password is Medicare1!

At Rest *continued*

Coble, Joy G (NC)
Collier, Georgette D. (CA)
Collins, Dolores E. (SC)
Comm, Walter (CA)
Covell, Arthur L. (MI)
Cox, Edna Mae (NC)
Cox, Grace O. (CA)
Cox, Kenneth O. (CA)
Cross, Marion Julia (CA)
Crowe, F. N. (TN)
Crowell, Joan A. (TN)
Daniel, Earnest E. (CA)
Davis, Jean L. (NE)
Davis, June L. (TN)
Davis, Kenrick O. (FL)
Davis, Linda L. (GA)
Day, Frances Leora (KS)
Delgado, Valentina (CA)
Deree, George P. Z. (ID)
Dertod, N Louise (FL)
Deslandes, Helcio (VA)
DiPietro, Elizabeth (MD)
Dittberner, Lois (AZ)
Dixon, Josephine (OH)
Dugo, Esther A. (CA)
Dunn, Audie A. (NC)
Edsell, Billie Sherman (MI)
Estep, William D Sr (TN)
Everts, James D. (WA)
Farcas, Robertina G. (FL)
Fenger, Irmgard F. (CA)
Flaiz, Theodore S. (OR)
Flor, Erma M. (OH)
Flores, Catherine (CA)
Forgey, Eleanor J. (WA)
Fowler, Gary Neal (FL)
Fowler, Judy M. (MT)
Frase, Gordon Autumn (AR)
French, Lloyd D. (WA)
Frost, Gary P. (CA)
Fulton, Dorothy (MD)
Gainer, R. I. (MD)
Gammenthaler, Esther M. (FL)
Goddard, Ella (OH)
Gordon, Oswald E. (FL)
Gosnell, Frances (TN)
Green, Rodney Allen (OR)
Greve, Nancy Lou (TN)
Gucilatar, Hoseah H. (CA)
Haagenrud, Lucile E (OK)
Hall, Mary Ellen (MI)
Harless, Virginia Bowman (MD)
Harrison, Anna Sue (TN)
Heisey, Darwin (TN)
Henderson, Jack A. (NC)
Herbel, Alvin L. (CO)
Hernandez, Magdalena (CO)
Hoilette, Gloria E (FL)
Holcomb, Pat L. (FL)
Holley, Joan (TX)
Hollinger, Clara B. (FL)
Holstein, John (CA)
Huenergardt, Dorothy J. (CA)
Hunt, Marvin (SC)
Ishikawa, Helen Eji (OR)
Jabbour, Latifa (CA)
Jackson, Betty Lou (VA)
Jackson, Sarah Mae (CA)
Jannone, Ida B. (DE)
Jensen, Joanne M. (AL)
Johnson, Bette (CA)
Johnson, Charles Delmar M.D. (CA)
Johnson, Rose E. (MN)
Jones, Rita R. (AL)
Kaatz, James M. (CA)
Kamberg, Dale K. (AZ)
Keech, Richard A. (NY)
Keeney, Daisy E. (MD)
Kemena, Edward H. (CO)
Kent, Elaine A. (CA)
Kowarsch, Klaus W. (TX)
Lagasca, Melchor V. (CA)
Larkin, Charlotte Ann (TX)
Lawrence, Brenton (CA)
Lawson, Leora Norine (ON)
Layton, Lucille F. (FL)
Leake, Jean M. (ID)
Leeper, Richard D. (CA)
Lewis, Norma J. (CO)
Long, Lena (NV)
Lutz, Alvin R. (TX)
Manley, Genevieve (OR)
Maplesden, Mildred R. (MD)
Marino, Rudolph F. (OH)
Marquez, Ennio (IL)
Marshall, Edwinna M. (CA)
Martin, Barbara J. (CA)

Adventist Retirement Plan

www.adventistretirement.org

Raymond Jimenez, III
Administrator

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*

At Rest *continued*

Mason, Gerald L (WA)	Nozaki, Joseph N. (CA)	Sales, Teresa Arlene (CO)	Thomas, Morley J (ME)
Mathewson, Lucille (IA)	Oberkramer, Karen (CO)	Salido, Fernando (AR)	Thomson, Kenneth A (AUSTRALIA)
Matney, Joanne G. (CA)	Oliphant, Jean B. (FL)	Sandefur, Dixie (TX)	Tottress, Richard E. (GA)
McClure, Mary Frances (MD)	Owsley, Sue D. (TN)	Santos, Arthur (FL)	Valcarcel, Ramon P. (AZ)
McFarlane, William Everett (OR)	Patterson, Helen (CA)	Sastine, Hope Sarabia (CA)	Walker, Donald A. (FL)
Meckstroth, Virginia (OH)	Perez, Rafael I. (CA)	Schenck, Margaret M. (FL)	Warren, Ruth (AL)
Meek, Dempsey (FL)	Poulsen, Geraldine L. (OR)	Scott, Richard L (MI)	Webb, Hattie L. (OH)
Mercer, Hershel R. (FL)	Preston, Roger L. (MA)	Seifert, Verona H. (FL)	Weeks, June S. (VA)
Micheff, James Edward (MI)	Radoycich, Steve (CA)	Seltzer, Sheldon D. H. (MI)	White, Ernest G. (NC)
Mills, Helen (NY)	Read, Patricia Ann (FL)	Shaffer, Nancy (FL)	White, Merlin L. (CA)
Miranda, Joaquim De Matos (MA)	Reid, Cecelia A. (VA)	Shaw, Helen (WA)	Wick, James E (CA)
Mitchell, Charles W. (CA)	Rexin, Martha J. (MI)	Sherwood, Shirley J (WA)	Widmer, Myron Keith (CA)
Moore, A. Leroy (TX)	Rhea, Betty Lee (TN)	Skantz, Conrad W. (MI)	Williams, Marilyn (CA)
Moreno, Helen D. (CA)	Rich, Vivienne (CA)	Skoretz, Rudolph (TN)	Williams, Mary A (GA)
Morris, Kathryn I. (OR)	Rideout, Dorothy M. (NH)	Small, Juanita Mitchell (CA)	Wilson, Barbara K (CA)
Mote, Arden C. (GA)	Risk, Mary Ann (AR)	Smith, E. Preston (WA)	Woodfork, Robert L. Sr. (MD)
Neal, Willie (CA)	Robinson, Donald Eugene (WV)	Stanley, Cora Ann (TN)	Woods, Mary Ann (CA)
Neumann, John W. (WA)	Robinson, E Joan (TX)	Staples, Phyllis (MI)	Young, Winson Lou Ann (CO)
Ngo, George Q. (CA)	Rugless, Sherwin (MD)	Stewart, Guy G. (CA)	Ytreberg, F. Martin (ID)
Nomi, Helen S. (HI)	Saaty, Maryann (CA)	Suarez, Loretta F. (CA)	
Norris, Charles T (OR)	Saaty, Phoebe B. (CA)	Summerville, Louella C. (MD)	
	Sadanala, Jamesina (MD)	Tanksley, Lottie I. (KS)	