

# 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 24,  
2020-January 1, 2021.



## At Rest

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

Agosto, Dianna (CA)  
Allen, Jean A. (ID)  
Ames, Arthur D. (OR)  
Andrews, Leonard D. (BC)  
Ang, Sin Teck (CA)  
Arbour, Edmund L. (FL)  
Archer, Shirley (FL)  
Arencibia, Claude E. (FL)  
Arias, Ruth M. (CA)  
Armstrong, Viletta G. (TN)  
Baer, Thais K. (WA)  
Baker, John E. (TN)  
Baker, Lois T. (IL)  
Baldwin, Margaret Ruth (CA)  
Baldwin, Margaret Ruth (CA)  
Bannerjee, Shovarani (MI)  
Barron, Jeanne B. (ID)  
Bassham, Marjorie (AZ)  
Bassham, William S. (CA)  
Bateman, Jackie M. (CA)  
Battles, Lafane (TX)  
Baynton, Robert J. (CA)  
Beamer, Glenn E. (PA)  
Beaven, Marc J. (GA)  
Beavon, Fred M. (MT)  
Beierle, Albert G. (WA)  
Bell, Wanda L. (WA)  
Benson, William E. (KS)  
Berry, Winfield M. (CA)  
Bicek, Beverly J. (TX)  
Black, Donald (OH)  
Blackman, F. Joyce (NY)  
Bradford Meyer, Connie C (ID)  
Bradley, Margaret Joyce (IL)  
Breitigam, Doris Hope (CA)

**Payroll Bulletin Board**

**Checks/EFT Released**

**THIS MONTH:** December 24

**NEXT MONTH:** January 27

# SHARP Corner

December brings a flurry of activity around our office and especially in SHARP. Here are a few year-end things to keep in mind:

- As mentioned in previous issues, the CARES Act extended the 2019 claims filing for the Health Reimbursement Account (HRA). This means you still have until December 31, 2020 to file 2019 claims for both the HRA and the Catastrophic HRA.
- At press time, there is no extension beyond April 30, 2021 for filing 2020 HRA and Catastrophic HRA claims. We will update you if that changes.
- If you are enrolled in YSA's auto reimbursement, remember that if you changed plans for 2021, your first 2021 premium reimbursement may take longer to begin because the initial set-up process can take up to 60 days. If you need the January 2021 reimbursement sooner, contact Aon by calling 1-844-360-4714.

- SHARP 2021 rates for Dental/Vision/Hearing (DVH), Pre-Medicare, Non-Medicare, etc., were published in the October Reflections newsletter. You can find the newsletter on our web site at [adventistretirement.org/retiree/](http://adventistretirement.org/retiree/).
- A gentle reminder: please notify Adventist Retirement within 30 days if your address/email/phone number changes, if you remarry, or upon the death of a spouse.

Your SHARP Team wishes you all God's blessings during this joyous season!

Our team is available to answer your questions. Please reach out to us by email at [SHARP@NADAdventist.org](mailto:SHARP@NADAdventist.org), or call 1-443-391-7338.

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## NAD Votes New Retirement COLA

Demonstrating strong support for retired denominational employees, the North American Division Executive Committee at its year-end meetings voted a 2021 Cost of Living Adjustment (COLA) of 1.3 percent for church retirement plan beneficiaries. This decision comes despite the financial impact of Covid-19 on the Division's resources. Hospital COLA's are always 2.5 percent by policy regardless of inflation. The COLA for Social Security will also be 1.3 percent for 2021 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 statement 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. NOTE: We can't issue the forms until the final reconciliation is complete, towards the end of January. If after February 12 you haven't received your form (or it was misplaced), please call us for a replacement.

## Christmas Punch

- 2 liters ginger ale, chilled
- 4 cups cranberry 4-juice blend, such as OceanSpray® 100% Juice Cranberry, chilled
- 2 cups pineapple juice, chilled
- 2 tsp almond extract

### Garnish:

- 1 bag fresh cranberries
- Small rosemary sprigs

Combine ingredients and serve over ice. Garnish with cranberries and rosemary. Serve immediately (or add the ginger ale just before serving). Makes 9 servings.





## At Rest *continued*

Breyer, Phyllis J (TN)  
Brown, Anita M. (TX)  
Brown, James A. (TN)  
Bryan, Ellen V. (FL)  
Burns, Marie (AZ)  
Butler, Gunver M. (CA)  
Byers-Norman, Avonella Griselda (DE)  
Byrd, Evelyn L. (MD)  
Campbell, Rose M (IN)  
Canwell, Keith A (WA)  
Carbno, James H. (CA)  
Carroll, Frances Irene (MS)  
Carter, Ronnie L (OR)  
Cartwright, Edith F. (WV)  
Castonia, Mary Alice (FL)  
Chadwick, Marie (AZ)  
Chipman, Shirley M (AZ)  
Clark, Anne L. (NJ)  
Claunch, Bethel Miles (CA)  
Collier, Eleanor Russell (OK)  
Combs, Maxline (KY)  
Connelly, Cyril G (CA)  
Copiz, Paul U. (MD)  
Cordero, Angelina T. (CA)  
Cotton, Daniel L. (CA)  
Craig, Deanna M. (CA)  
Craven, Patricia Violet (CA)  
Crouch, Linda (TX)  
Crume, June (OR)  
Curtis, Herman C. Jr. (CA)  
Dale, Barbara A (TN)  
Davis, Deanna C. (ID)  
Davis, Verna M. (FL)  
Deane, Dale S. (CO)  
Denger, Raymond F (AZ)  
Diede, Rodney A (CA)  
Drabik, Mihaly (ON)  
Duerksen, Victor E. (CA)  
Dunning, Roy (NC)  
Eaton, Robert (AR)  
Eighme, M. Jeanette (MI)  
Elliott, Dorothy J. (CA)  
Ellithorpe, James O (NY)  
Epps, Reginald B. (CA)  
Eremita, Juliet E. (CA)  
Estupinan, Alicia I. (CA)  
Fernandez, Rosa D. (WA)  
Finney, Winona C. (CA)  
Flores, Benita O. (TX)  
Flynt, Emma Jane (FL)  
Fonseca, Maria (CA)  
Foster, Reba (FL)  
Fountain, Lois A. (TX)  
Gartman, Hazel Kathlene (TN)  
Geddis, Robert Louis (PA)  
Ghazal, George M. (CA)  
Gibson, Thomas E. (CA)  
Gilbert, Thelma L. (MI)  
Gillespie, Earl M. (CA)  
Glenn-Miller, Betty (CA)  
Gohde, Howard A. (TN)  
Grammich, Clifford A. (IL)  
Green, Jerry (NC)  
Grimes, Bernita M (MT)  
Haas, Alice E. (CO)  
Habenicht, JoAnn (WA)  
Haldeman, Dorothy Caroline (CA)  
Hale, Richard C (CO)  
Haller, Ruth Ingeborg (TX)  
Halseth, Lorice H. (CA)  
Hansen, William Eugene (WA)  
Hanson, Carmen M. (NH)  
Harris, John Thomas (CO)  
Harris, Louvinia Gayle (NY)  
Hartje, Patsy Ann (CA)  
Hayes, Leland (CA)  
Herlinger, Ernst A. (WV)  
Hernandez, Amelia F (FL)  
Hill, Fae B. (OR)  
Hoeck, Marjorie M. (FL)  
Holloway, Sandra K (FL)  
Hornberger, Allen R. (WA)  
Hornberger, Phyllis L. (PA)  
Hudson, Thomas Brooks (FL)  
Huff, Flossie L. (CA)  
Jamieson, Judson B. (TN)  
Janssen, Arvila H. (FL)  
Janssen, Coral Ann (MI)  
Jicka, Agnes C. (WA)  
Johns, Marion L. (FL)  
Johnson, Audray R (CA)  
Jones, Doris K. (AL)  
Jones, Michael A. (OR)  
Jumper, Edward Merle (KS)  
Keim, Kenneth J (PA)  
Keith, Opal L. (GA)  
Kennison, Kay D. (PA)  
Kihlstrom, Joan E. (OH)  
Kim, Young Kyung (MI)  
Klim, Ellen E. (WA)  
Kluge, Mary Margaret (MD)  
Knapp, Eleanor K. (OR)  
Knox, Harold W. (FL)  
Koenig, William E. (WA)  
LaCharite, Jacqueline A. (ME)  
LaCount, Ruth N. (NY)  
LaFave, Elsie (TN)  
Lafferty, Douglas L (CA)  
Lagaso, Caridad R. (CA)  
Lake, Donald Dennis (WA)  
LaRondelle, Barbara (FL)  
Laubach, Muriel C. (VA)  
Lauritzen, Evelyn R. (CA)  
Layton, Calvin C. (MD)  
Lee, Lydia (CA)  
Leggitt-Kime, Joyce May (CA)

## Adventist Retirement Plan

[www.adventistretirement.org](http://www.adventistretirement.org)

### **Edwin Romero**

*Administrator  
Chief Executive 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](mailto: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](mailto: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*

# Adventist Retirement

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

NON-PROFIT ORG  
US POSTAGE  
**PAID**  
NAMPA, ID  
PERMIT NO. 147

## At Rest *continued*

Leones, Jose Dizon (CA)  
Loewen, Willard G. (WA)  
Lowry, Jean B (NY)  
Lucht, Dorothy J. (TN)  
Lunsford, Betty J. (TX)  
Machado, Nilza (FL)  
Martin, Camilla E. (FL)  
Martir, Wilfredo R (KY)  
Massey, Sheila (MI)  
Mathiesen, Nelson L. (OR)  
McCandless, Richard E (OH)  
McCoy, James R (TN)  
McKellip, Norma J. (GA)  
McKenzie, Jean (OH)  
Mentzel, Grace A. (OR)  
Middag, Barbara J. (FL)  
Miller, Irene (CA)  
Mizher, Nancy B. (TX)  
Morris, Florencina Marie (MD)  
Muderspach, Arne H. (CA)  
Neely, Edna F. (CA)  
Neher, Orvetta Elaine (FL)  
Oetman, Wallace (MI)  
O'Fill, Richard W. Sr. (FL)  
Oliver, Betty J. (CO)  
Ordonez, Margaret (CA)  
Osborne, Martha Ann (WA)  
Ostrander, Norman (TN)  
Pallo, William (NJ)  
Pappas, Glenda (TN)  
Parrish, Kenneth N. (FL)  
Pearson, Robert B. (WY)  
Pecce, Edward R. (OH)  
Peck, George K. (TX)  
Pelton, Virginia V. (CA)  
Perris, Oscar A. (CA)  
Petersen, David R (CO)  
Peterson, Gene (NC)  
Philbeck, Larry G (CA)  
Phipps, Judith J. (CA)  
Piekarek, Ulrich G (MI)  
Pierce, Lois C. (OH)  
Pumphrey, Wilson F (MD)  
Radostis, Emily K. (CO)  
Ramos, Jesus E (CO)  
Ramsland, Eldin L. (CA)  
Reyes, Eleanor (PA)  
Richards, Juanita A. (FL)  
Ricketts, Edwin A. (CA)  
Rickrode, Marcille L. (TN)  
Rimer, Harry B (FL)  
Ritzenthaler, Linda D (MI)  
Rivera, Romen M (CA)  
Robbins, John M. (VA)  
Roberts, Carolyn P. (WA)  
Rodriguez, Paulino S. (CA)  
Rogers, Lois Marie (TN)  
Rorabeck, Richard Allen (MI)  
Roth, Irene G. (TX)  
Roys, Gilbert W (MD)  
Rudebaugh, John D. (WA)  
Ryding, Melanie C. (KS)  
Savre, Grace Matar (ID)  
Scebold-Lynch, Janet E. (CA)  
Scherfig, Inge (MT)  
Serpa, Herma (FL)  
Sheidler, Robert H. (WA)  
Shultz, Ana Victoria (MD)  
Simmons, Virginia A. (NE)  
Soliz, Charles D. (TX)  
Soliz, Maria E. (TX)  
Soto, Elena S. (IL)  
Stahlnecker, Ruby Louise (VA)  
Stambaugh, Ross Glen (OR)  
Stender, Betty (MD)  
Stewart, Dona Jo (CA)  
Tanaka, Ralph M. (KS)  
Tasaki, Teiko (CA)  
Thiagaraj, Iyapillai (TN)  
Thomas, Evelyn R (AL)  
Thomas, Shirley Mae  
(United Kingdom)  
Trecartin, Ralph (OH)  
Tripp, Lee Roy (MI)  
Twombly, Naomi Ruth (MD)  
Undru, Anandarao (MD)  
Venkatachallam, Rajeswari (MD)  
Volf, Paul (CA)  
Wang, Edward (MD)  
Ward, Gwendolyn (DE)  
Webb, William Rylant (FL)  
Wesson, Roy A. (CA)  
Wetteland, Jo Ann E. (CO)  
White, Joyce (WA)  
Wickersham, Natalie J. (CA)  
Wilhelmsen, Madeline (FL)  
Wilson, Charles M. Sr (NC)  
Wiseman, Helen L. (TN)  
Witherspoon, Carol L (OR)  
Wolkwitz, David W. (NM)  
Woodruff, Joni B. (WV)  
Wright, Matthew (OH)  
Yancer, George Allen (MI)  
Zdun, Alta Eloice (MI)  
Zolber, Helen Ward (WA)