

REFLECTIONS

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

Head Strong

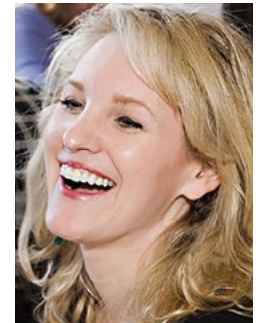
7 Ways to Reduce Your Risk of Alzheimer's

There's no magic pill to prevent or reverse Alzheimer's, a disease that causes symptoms such as memory loss, dramatic mood swings, inability to focus, and problems controlling the body. But there's actually a lot you can do to decrease your risk of Alzheimer's, or even reverse symptoms.

"New research shows how combined natural strategies can powerfully reverse memory loss and cognitive decline," says Wes Youngberg, Dr.P.H., a clinical nutritionist, lifestyle medicine specialist, and a founding director and fellow of the American College of Lifestyle Medicine and author of Hello Healthy.

Here are some steps you can take to keep your mind sharp and healthy:

- 1. Watch your waistline.** A recent study authored by David Merrill, M.D., Ph.D., at University of California, Los Angeles (UCLA) indicates that staying at a healthy weight helps ward off Alzheimer's.
- 2. Stay on the move.** Exercise decreases your chance of getting Alzheimer's by a whopping 50 percent, according to a 2016 study by UCLA Medical Center and the University of Pittsburgh. "The best scientific evidence suggests at least 450



By Michele Deppe

Continued on page 2



Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: February 27

NEXT MONTH: March 27

Continued from page 1

minutes of exercise per week,” writes James P. Watson, M.D., via his Agingsciences blog. That means exercising an hour a day on most days.

3. Never stop learning. Research shows that keeping active mentally seems to increase vitality and even generates new brain cells. Try playing games, reading, attending lectures, and learning new things.

4. Cherish relationships. A study of 800 men and women aged 75 and older showed that those who were active and socially engaged had a lower risk of developing dementia. So stay connected with others: volunteer, make new friends, and participate in community activities.

5. Sleep on it. Seven to eight hours of good sleep each night is extremely valuable. A study on mice published in the journal *Neurobiology of Aging* found that sleep-deprived mice developed

dementia-related problems sooner than others. And researchers believe that poor sleep can trigger pathological processes that accelerate the disease.

6. Give your stomach—and your brain—a break every night. Skip late-night snacks and avoid food for 12 hours between dinner and breakfast. That time of fasting gives your body a chance to “clean” the brain, thus removing toxic waste and protecting against build up of unhealthy protein in the brain.

7. Kick the habit. Addicted to the saltshaker? Salt can increase blood pressure, which in turn increases your risk of Alzheimer’s.

Foods that Fight Alzheimer’s: What to Put on Your Grocery List

Next time you go to the grocery store, choose these foods that deliver nutrition to the brain, tame inflammation, and have disease-fighting power:

- veggies, including broccoli, Brussels sprouts, tomatoes, and kale
- walnuts
- chia seeds
- beans
- blueberries
- fatty fruits, such as avocados and olives
- unsweetened almond milk (instead of cow’s milk)
- extra virgin coconut oil or olive oil (instead of corn oil)

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SHARP Corner

Catastrophic HRA Benefit – Claim Submission Deadline is April 30, 2020

If during 2019 you became eligible for the Catastrophic phase of your prescription drug (Medicare Part D) plan, your prescription drug plan covers 95 percent of your prescription expenses with you responsible for the remaining 5 percent. At this point, you become eligible for the Catastrophic HRA Benefit. If you're not sure if you've reached this level, check your Explanation of Benefits (EOB) sent to you by your prescription insurance company or give them a call. Here are the highlights of the benefit we provide:

- Only prescription drugs are eligible for the Catastrophic HRA benefit. All other expenses are applied to your HRA account.
- You must complete the Catastrophic HRA Activation Form/Claim Form. Obtain the form on the Your Spending Account (YSA) website at retiree.aon.com/adventistretirement, or call YSA at 1-844-360-4714 and request one be mailed to you.
- Submit the Catastrophic HRA Activation Form/Claim form, along with the entire Medicare Part D Monthly Prescription Drug Summary Statement (Explanation of Benefits/EOB) showing that you've reached the catastrophic phase to:

Your Spending Accounts
PO Box 661147
Dallas, TX 75266-1147

- Once all supporting documentation has been received, YSA Claims will initiate the process and reimburse you.
- Note that your core HRA doesn't need to be exhausted to use this benefit and there is no maximum to the Catastrophic HRA benefit.

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

February 18, 2020, 10-11 a.m. Central Time
Meeting Number/Access Code: 590 574 456

March 17, 2020, 10-11 a.m. Central Time
Meeting Number/Access Code: 592 106 307

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

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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
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Keep fit during winter

You don't have to endure cold or wet weather to stay in shape during the winter months. Here are some tips for keeping active indoors:

Walk Indoors

In addition to using a treadmill, there are many places to walk indoors. Some airports and fitness centers have indoor tracks and walking paths. Meet a friend and walk at the shopping mall or ask your local Adventist school if you can walk in their gymnasium. There are also walking workout videos (Google it!) designed to give you daily cardio exercise at home. Walk the halls or up and down the stairs of your building.

Head to the Gym or Senior Center

Use the fitness equipment at a gym or senior center or take an exercise or swim class for a

more social workout. Many senior centers offer transportation. The Silver Sneakers program provides free gym memberships for those over age 65 included with some Medicare plans (silversneakers.com).

Go Bowling

Bowling is a fun way to build muscle tone and spend time with friends (or make some new friends). Many senior centers have bowling outings, or you can join a league.