

REFLECTIONS

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

Edwin Romero to lead Adventist Retirement

On May 21, 2020, the North American Division (NAD) elected Edwin G. Romero to serve as the administrator and chief executive officer of the North American Division Retirement Plans, filling the vacancy left by Raymond Jimenez. Like his predecessor, Romero was also elected associate treasurer for the North American Division.

“Edwin has served admirably as the chief financial officer for three years and has a tremendous grasp of the complexities of the operation,” said Randy Robinson, NAD treasurer and Adventist Retirement board chair. “I have a high level of confidence in his ability and it will be an honor to serve with him in this new capacity along with a very professional and competent leadership team and staff. On behalf of the NAD administrative team, I welcome you, Edwin!”

Romero is a Doctor of Philosophy (Ph.D.) in Organizational Leadership candidate at Andrews University in Berrien Springs, Michigan. He completed his MBA and bachelor's degree in business administration from Southwestern Adventist University in Keene, Texas. Romero also holds a planned giving and trust certification from the North American Division. Before joining the NAD Retirement team, he served as treasurer in the Texas Conference and, before that, as treasurer in the Arkansas-Louisiana Conference.

Romero is honored and humbled to serve God and His church in this new role. “I’m very excited and can’t wait to see what God has in store for Adventist Retirement. Modeling Christ through service will be a top priority as we endeavor to assist our retirees, active participants and employers effectively and efficiently,” said Romero.



He comes from a ministerial family and is married to Benjalina, who is also a pastor's kid. The couple has two daughters. He loves the Lord and his driving passions are serving others, preaching the Word, and presenting financial wellness seminars.

Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: July 27

NEXT MONTH: August 27

Oh, The Places We Go!

*By Angeline Brauer, DrPH,
NAD Health Ministries director*

Only a few months ago my husband and I set off for our honeymoon to Costa Rica—a landscape that contains six percent of the world's biodiversity. And while we were there, my dad brought Costa Rica into the home via online 4K videos.

This happens to be a great way to cope with our current travel restrictions, angst about vacations being put on hold, or overwhelming cabin fever.

Being out in nature is hugely important for health, but amazingly, you can even get great health benefits from bringing the outdoors inside. This includes photos of landscapes, nature videos, virtual reality images, and even having natural elements such as wood flooring built into your home. Real plants and flowers can also help to purify your indoor air and calm your mood. After returning from our honeymoon, we had pictures and stories to share with family and friends. Because

of the videos they had watched, my parents had already become familiar with some of the sites and animals, and we were able to connect through this form of a shared experience.

This gives me a deeper understanding of 1 Corinthians 13:12, which has an apropos translation in The Voice Bible: “For now, we can only see a dim and blurry picture of things, as when we stare into polished metal. I realize that everything I know is only part of the big picture. But one day, when Jesus arrives, we will see clearly, face-to-face. In that day, I will fully know just as I have been wholly known by God.”

As a caveat, we can all get outside to some extent right now, so don't let pictures and videos keep you from taking a walk. But if cabin fever is hitting hard, try gathering your family this weekend to appreciate the awe of nature through quality online videos. Then dream together about the unknown worlds that we will one day get to explore with Jesus!



Newlyweds Angeline and Jonathan Brauer explore the Costa Rican countryside.

SHARP Corner

Choosing a Medical Plan in Retirement

One of the biggest choices in retirement is enrolling in a plan for your medical coverage. For those who enroll through Aon Retiree Health Exchange, you can use the services of a licensed benefits advisor to help you navigate options. Review the chart below for some of the differences between a Medicare Advantage Plan and a Medigap Plan.

	Medicare Advantage + prescription drug coverage	Medicare Supplement (Medigap) + Medicare Part D (prescription drug plan)
Copayments, Coinsurance, deductibles	<ul style="list-style-type: none"> Varies by plan May be more affordable than Medicare supplement plans No age/health history rating 	<ul style="list-style-type: none"> Varies by plan May be a good value if you need frequent medical care Costs may vary depending on age and/or health history
How about doctors and hospitals?	<ul style="list-style-type: none"> Varies by plan Some restrictions or network pricing for certain providers may apply (HMO or PPO plans) 	<ul style="list-style-type: none"> You can see any Medicare provider which gives you the most options
Prescription drug coverage	<ul style="list-style-type: none"> Often included (or available by enrollment in a stand-alone Medicare prescription drug plan) 	<ul style="list-style-type: none"> Not included, but available by enrollment in a stand-alone Medicare prescription drug plan
Other things to think about	<ul style="list-style-type: none"> Plan can change every year Some plans may include extra benefits Medical underwriting not required 	<ul style="list-style-type: none"> Plans are standardized No extra benefits available – covers Original Medicare services only Medical underwriting may be required

Adventist Retirement Plan

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
 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

Adventist Retirement

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

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Staying in Touch

Did you miss an issue of Reflections?

Past issues of *Reflections* are archived on our website, adventistretirement.org, under the Retiree tab. You may have missed the April and May issues due to Pacific Press being closed for a few weeks—these issues were emailed. Check them out!

The North American Division has compiled a partial listing of churches that livestream their services. You can find it here: www.nadadventist.org/online-church-services.

Aon's monthly Medicare webinar answers your Medicare questions

July 21, 2020, 10-11 a.m. Central
Meeting Number/Access Code: 598 631 762

August 18, 2020, 10-11 a.m. Central
Meeting Number/Access Code: 592 967 766

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!