

REFLECTIONS

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

Listen to Your Coach

Dick Duerksen
Storyteller, Oregon Conference

One of my favorite personal coaches, my son-in-law Brian McCulloch (pictured), is the featured pro cyclist in the April 2019 issue of *Road Bike Action Magazine*. Brian is a professional cyclist and coach, a pro who is respected for his energy, his team-building, his endurance, his trophies, and his practical counsel. Brian races for Elevate-KHS Pro Cycling and shares coaching duties with his wife Joy at Big Wheel Coaching.

Brian's best-remembered 2018 win was in the annual Belgian Waffle Ride. On this 140-mile course, riders rough their way through 13,000+ feet of climbing, multiple water crossings, and 17 dirt sections that range from "long" to "ugly." Brian finished this "bucket-list goal" in 6 hours, 34 minutes, and 29 seconds—a course record.

When *Road Bike Action* asked Brian about that victory, the answer he gave works with the daily challenges of growing older as well as with the dust and dirt of Southern California's Belgian Waffle Ride. Here is

Continued on page 2



Photo credit: Danny Munson

Payroll Bulletin Board
Checks/EFT Released
THIS MONTH: May 24
NEXT MONTH: June 27

Listen to Your Coach

Continued from page 1

Brian's quote from the magazine. As you read his counsel, please apply his guidance to your challenges as you "grow older."

"To conquer the Belgian Waffle Ride requires the following:

1. Develop a robust hydration and nutrition strategy. There is nothing easy about 140 miles of dirt and grit, so every competitor must stay well-fueled for the day's battle.

... Drink the water and eat the salads, read the Psalms and pray as you breathe, is good advice for physical health, but also for maintaining Spiritual strength.

2. Embrace the ups and downs of the event. Everyone will have good and bad moments. Remember, the tough times don't last, but tough cyclists do! Keep a cool head when adversity strikes.

... And adversity will strike. It'll arrive as illness, broken heaters, auto accidents, and a hundred other events that we once thought would

only happen to others. "Let not your heart be troubled..." The size of any problem will be reduced by a couple deep breaths and a prayer for guidance.

3. Make alliances on the road. I don't care how strong you are, you can move so much quicker by working with other riders, so don't kick your buddies down, lift them up, take an extra pull and help them. They'll repay the favor when your bad moment arrives. When cyclists work together, the reward is faster speeds, more fun, and a common bond forged through sweat and toil. It's glorious."

... Make friends and help others. Negative or "innuendo" words spoken about another only serve to eat away a bit of your own heart. Reach out with the best support you can muster. Today you may blow a tire, break a chain, fall into a puddle of mud, or even win the race! Regardless, each positive connection made along the way will enhance your life.

Here's an additional "gem" from coach Brian. Something worth using on your daily ride:

"You've got to be mentally tough, and hang on to hope," Brian says. "When the mind is willing, the body will follow, but when the mind sees no hope, the body cannot and will not perform."

Ride On!



Photo credit: Danny Munson



Dick Duerksen is a storyteller for the Oregon Conference. He authors a semi-weekly photo blog called Friday Foto. If you would like to be on his mailing list and enjoy three or four incredible photos framed in whimsy and laughter, please send him a note at rduerksen@mac.com.

SHARP Corner SHARP Claims

Here's a quick reminder for you about SHARP claims. If you are enrolled in SHARP, your claims are processed by WebTPA, the third-party vendor for Adventist Risk Management, Inc. Your SHARP ID card has the mailing address and telephone number to contact WebTPA for questions about your benefits, claims processing or eligibility. It's also here:

Adventist Risk Management, Inc./WebTPA
P. O. Box 1928
Grapevine, TX 76090-1928
Phone: 1-800-447-5002

WebTPA pays all dental, vision and hearing claims. SHARP Vision benefits cover a routine eye exam and hardware for glasses or contacts. The SHARP vision limit is \$400 annually. Keep in mind that a claim with a medical diagnosis is not considered a routine eye exam. Sometimes your provider might tell you they are doing a routine eye exam, but then bill it with a medical diagnosis and not as routine exam for refraction test/vision test. All vision claims with a medical diagnosis should be sent through your medical insurance plan. Claims with a medical diagnosis will be denied under the SHARP DVH benefit so it's a good idea to ask your provider at the time of your visit how it will be billed.

WebTPA is processing all 2018 claims. If you have questions, please call WebTPA at 1-800-447-5002.

Adventist Retirement Plan

www.adventistretirement.org

Raymond Jimenez, III
Administrator

Lyn Wick
*Associate Administrator
Defined Benefit Plans*

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*

**Do you have a new home address?
Do we have your email address so we
can keep in touch? Let us know. Email
NADRetirement@NADAdventist.org,
or call 1-443-391-7300.**

Diana's Tropical Fruit Salad

1 20 oz. can pineapple chunks
1 small can mandarin oranges, drained
1 banana, sliced
1 kiwi, peeled, halved and sliced
1 cup strawberries, quartered
¼ teaspoon lime zest
2 tablespoons fresh lime juice
1 tablespoon honey
Mint leaves for garnish

Drain pineapple, reserving ¼ cup juice. Combine fruit (first 5 ingredients) in a large bowl. In a small bowl, stir together pineapple juice, lime zest, lime juice and honey. Pour over fruit and toss to coat. Garnish with fresh mint leaves.
Serves 6.



Diana Czajkowski is a records specialist at Adventist Retirement. She scans records for the Defined Contribution Plan (DC Plan) into Laserfiche for safekeeping.

