

# REFLECTIONS

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

## It's not what you wear or where

Motoring up the hairpin curves of the Grand Tetons in Wyoming evoked wonder and fear in my 5-year-old self. Pressed against the back window of the Plymouth, I warned dad that we were going over the edge. (I learned very early to be a backseat driver.) My parents, my younger brother, and I were traveling into the Jackson Hole for a two-week summer vacation.

Mother smiled with contentment when we settled into the simple cabin in the woods. Daytimes we hiked and explored, collected pinecones, lots of the pinecones, walked through the National Elk Refuge, and drove up into the snowy mountaintop, where Dad took pictures with his new Argus. At night Elton and I snuggled under the covers to get warm and listen to bedtime stories. Soon we'd sleep through long, dark, silent nights close to our parents.

Sabbath morning was special. Instead of outdoor play clothes, we dressed in Sabbath clothes that Mother carefully packed. She wore high heels and gloves with her pretty dress, and Dad dressed in a suit and tie and carried his Bible. Mother had brought my pink dress and matching anklets with lace around the turned-down edges, and Elton wore short pants with suspenders over his little white shirt and tie. We climbed into the Plymouth and drove into Jackson to look for the local church. Dad asked for directions at a couple of gas stations receiving only confused replies. As he went into a drug store to ask again, Mother entered a phone booth, where she could keep an eye on us while scanning the small yellow phone book. They both came back to the car shaking their heads and saying something about the population being only 1,300.

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**Payroll Bulletin Board**

**Checks/EFT Released**

**THIS MONTH:** May 27

**NEXT MONTH:** June 26

## It's not what you wear

*Continued from page 1*

We didn't find a church or congregation to share the morning.

A pretty site at the edge of a meadow where it merged into woods looked inviting to Mother. We sat on a fallen log for a pew and sang Sabbath songs, lots of Sabbath songs, studied Our Little Friend, examined creation in the flowers we picked, told stories, took turns praying, and our pastor-father stood up and preached a tiny sermon about Daniel and his friends.

Years later my husband and I took our three children camping in the Blue Ridge Mountains. On Sabbath morning clad in jeans and T-shirts, Bible in hand, we left our tent and headed to the campfire pit. We sat on log-tiered bleachers surrounding the gathering place, and we did church—we sang songs, told stories, studied the Junior Guide, and took turns praying. Five-year-old Michael, the youngest, offered to preach. He took the Bible, opened it in the middle, and recited the story about Daniel in the Lions' Den. Quite a serious and animated performance, he pounded the Bible and raised his voice to make his final point.

More years later our children are adults, and Dick and I enjoy our roles as grandparents. We are members of Spencerville church along with more than 2,000 other people. After dressing up for church, we take our Bibles or tablets and drive to our favorite Sabbath destination. In one of multiple classrooms, we discussed the book of Daniel during the first three months of this year. Our Sanctuary fills for worship, a beautiful classical prelude soars from the pipes of a grand organ. Our voices raise above the peaked ceiling, the Three Angels gleam in huge stained glass above the choir. The steps along the long platform crowd with youngsters for children's story, anthems and Scripture lead into a sermon by our senior pastor. We're reluctant to leave after the service, while we hug friends, greet visitors, and chat with dear people.

This past Sabbath we watched a well-done livestreamed service from our church featuring a Bach prelude, special music, Scripture, a children's story, and Pastor Stuart preaching "Words From the Cross," a series that encompassed Easter. It was presented before an empty church, but not before an empty audience.

In harmony with hundreds of others, Dick and I sat together in front of the computer screen, just the two of us in comfortable everyday clothes, self-sequestered. (We are Medicare-aged and cautious.) But we were joyful; it was Sabbath! It has played out that way for weeks, and probably for some time to come, but we are blessed. We know who we worship.

Like the lovely chorale anthem by Mark Sirett:

*Thou shalt know Him when he comes, not by any din of drums,*

*Nor his manners nor his airs, nor by anything he wears.*

*Thou shalt know him when he comes, not by his crown or by his gown.*

*But his coming known shall be by the holy harmony, which his coming makes in thee.*

*Thou shall know him when he comes, Amen. Amen.*



*Charlotte Pedersen McClure is a retired pastor of Spencerville church in Silver Spring, Maryland.*

## SHARP Corner

### Your Spending Account and the CARES Act

On Friday, March 27, President Trump signed H.R. 748, The Coronavirus Aid, Relief, and Economic Security (CARES) Act into law. Effective January 1, 2020, expenses related to over the counter medications/drugs without a prescription along with a few other products, will be covered under your Health Reimbursement Account (HRA). Your Spending Account (YSA) began processing claims under these new guidelines effective April 2. They will not automatically reprocess claims previously denied in this category, so you'll need to resubmit for reimbursement. Please reach out to Your Spending Account directly with any questions by calling 1-844-360-4714.

### Getting an eye exam?

Here's a reminder for retirees enrolled in SHARP Dental/Vision/Hearing (DVH)—the DVH option is a church benefit, not connected to Medicare and is not recognized by most providers. Typically, you will be required to pay the full cost of your visit and will need to send your paid receipt to the address (on the back of your card) in Grapevine, Texas. A claim form is not required.

If you want to see an ophthalmologist instead of an optometrist, remember to ask the ophthalmologist's office to code your visit for refraction testing. Codes for testing for glaucoma/cataracts, etc., are NOT included as a part of the SHARP DVH benefit and your reimbursement may be denied. Such tests are considered a medical claim and will need to be processed through Medicare and your Medicare supplement plan.

There is no list of providers so you may go to the doctor of your choice—just be sure your receipt is in English and has the U.S. procedure codes.

### Aon's monthly Medicare webinar answers your Medicare questions

**May 19, 2020, 10-11 a.m. Central Time**

Meeting Number/Access Code: 592 537 467

To view online, go to [webex.com](http://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](http://www.adventistretirement.org)

### Edwin Romero

Associate Administrator  
Chief Financial Officer

### Lisa Turpen

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Defined Benefit and Healthcare Plans

### Beth Roberts

Associate Administrator  
Defined Contribution Plans

### Lisa Sharpe

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### 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

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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



## Easy Chick-peasy Hummus

This creamy chick-pea dip is hard to resist and provides plant-based protein and fiber. Whip up a batch to serve with fresh veggies (cucumbers are a favorite) or pita wedges.

1 15oz can of garbanzos, drained

1/3 cup of lemon juice (bottled or fresh)

1/3 cup tahini

2-3 big cloves garlic

2 Tablespoons olive oil

1/2 teaspoon cumin

Salt to taste

Blend the tahini, garlic and lemon juice in a food processor for one minute. Continuing to process, add olive oil, cumin and garbanzos. Blend until creamy, about one minute more.

For smoother hummus, you can pinch the hulls off of the garbanzos before adding them to the mix.



*Jeannie Pedersen Smith  
teaches elementary  
music to students in  
Kodiak, Alaska.*

# We're listening!

You may be aware that we are distributing Reflections by email until the Covid-19 threat has subsided and Pacific Press reopens. Thank you for responding to our survey regarding whether you prefer to receive future issues of Reflections as a hard copy by postal mail or a digital version sent by email. Thanks, too, for your comments and suggestions. So far, about 60 percent prefer an electronic newsletter. Be assured, you will be able to choose how you would like to receive the newsletter. We are also working to bring you an electronic version that is easier to read than the April PDF. Thanks for your patience.

**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](http://www.nadadventist.org/online-church-services).**

## Be sure your contact information is up to date

In an effort to better communicate with you, we have been calling our retirees for whom we do not have an email address. In the process, we discovered that many of the phone numbers we have on file are disconnected or incorrect. If your address, phone number or email address has changed in the past two years, please send us your current contact information. Send to:

Adventist Retirement Plans  
9705 Patuxent Woods Drive,  
Columbia, MD 21046

You can email your change of address/phone to [NADRetirement@NADAdventist.org](mailto:NADRetirement@NADAdventist.org), or call 1-443-391-7300.