

REFLECTIONS

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

SHARP Update

Happy fall! As we approach the Thanksgiving holiday, we at Adventist Retirement reflect on our gratitude for the opportunity to serve each of you who chose doing God's work as a personal mission and career. Thank you for your service to the Adventist Church and for touching people's lives for Christ!

This time of year, we share with you the costs and credits for SHARP healthcare options for next year. Each year the Adventist Retirement Board reviews these costs and credits.

The good news is that the SHARP DVH benefit cost is not increasing. Most of our retirees are enrolled in this benefit. The actual monthly cost of \$95 is subsidized by an Earned Credit based on your years of service.

More good news is that there is no increase in cost for those under age 65 and enrolled in Pre-Medicare, Prescription Drug and Non-Medicare.

In keeping with the Adventist Retirement Board's 2015 action, there is no increase in the Medicare B Premium Partial Reimbursement benefit or the Earned Credit dollars. Those figures continue to be frozen.

Each year the Adventist Retirement Board reviews an actuarial study of healthcare costs versus the Health Reimbursement Account (HRA) benefit. While some of you have shared with us that your costs have increased, the actuarial studies indicate that at this time, no increase in the HRA is recommended. This will be reviewed again next year.

All of information shared here is available on our website adventistretirement.org under the SHARP tab.

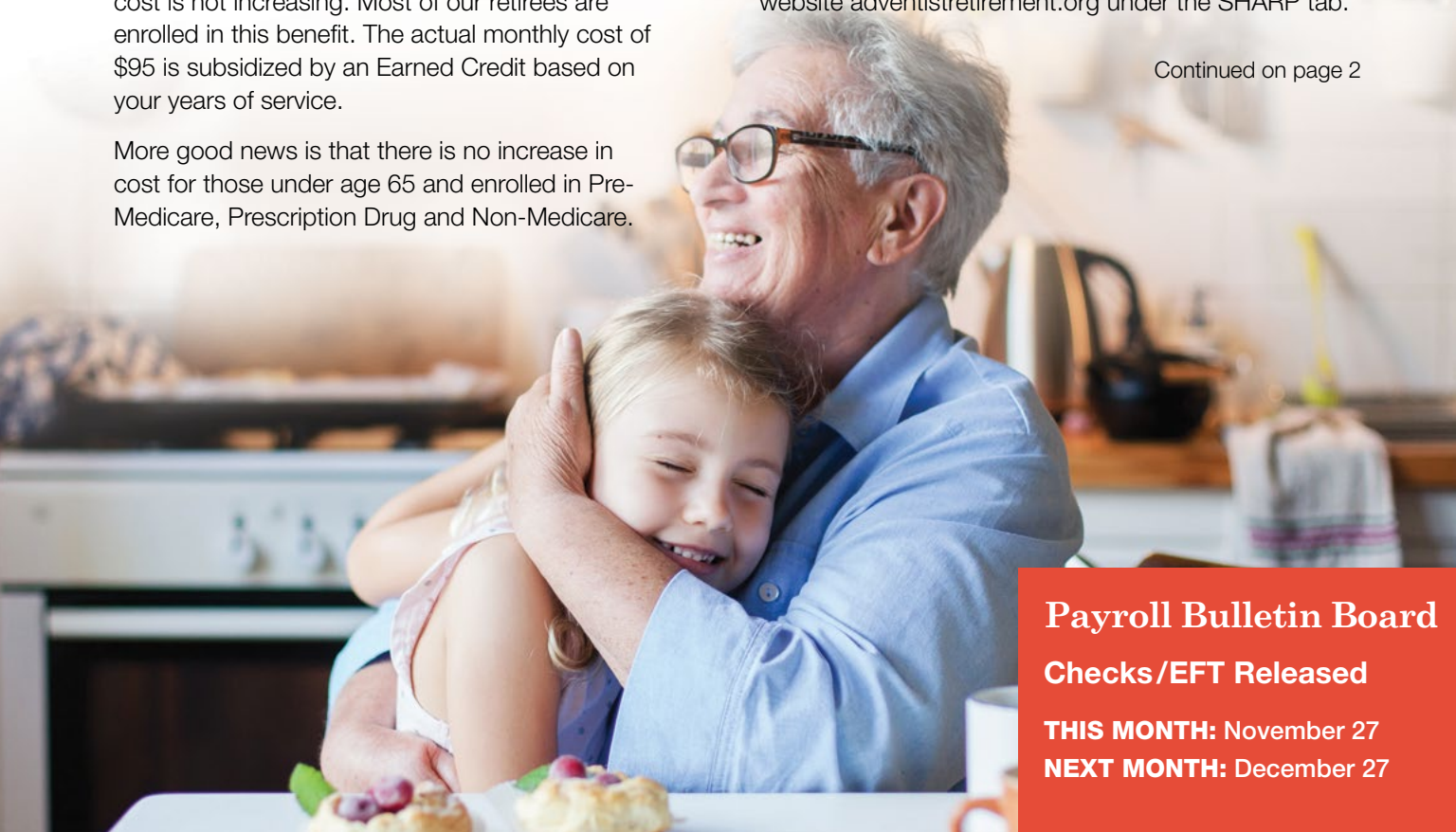
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Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: November 27

NEXT MONTH: December 27



SHARP Update

The 2020 SHARP Pre-Medicare/Non-Medicare Monthly Cost indicates the full price cost of each option.

2020 SHARP Pre-Medicare/Non-Medicare Actual Monthly Cost Before Earned Credit

Pre-Medicare Option	\$490/person
RX Option	\$140/person
SHARP DVH Option	\$95/person
Non-Medicare (child)	\$140/child

The 2020 Pre-Medicare/Non-Medicare Earned Credit Table indicates the credit for which you may be eligible.

2020 Pre-Medicare/Non-Medicare Earned Credit

Years of qualifying church service	35+	30-34	25-29	20-24	15-19	8-14*	1-7*
Category	A	B	C	D	E	F	G
Pre-Medicare Medical	\$440	\$385	\$330	\$275	\$220	\$170	\$110
Pre-Medicare Rx/DVH	\$200	\$180	\$160	\$140	\$120	\$100	\$80
Non-Medicare (includes medical, DVH, Rx)	\$130	\$115	\$100	\$80	\$65	\$50	\$35

Eligible Retirees less than age 65 must have 40 years of qualifying church service to be eligible for Earned Credit.

*Divorce shared service

Retiree less than age 65 enrolled in Social Security Disability and has Medicare primary coverage

2020 SHARP Base or MCx Actual Monthly Cost

BASE Option	\$45/person
MCx Option	\$195/person

Retirees less than age 65 with Social Security Disability Benefits and Medicare as primary healthcare coverage

2020 Earned Credit

Years of qualifying church service	35+	30-34	25-29	20-24	15-19	8-14*	1-7*
Category	A	B	C	D	E	F	G
	\$220	\$200	\$175	\$155	\$130	\$110	\$90

The Retiree must be age eligible or have 40 years of qualifying church service for this benefit to apply.

The Retiree must have 40 years of qualifying church service to be eligible for this credit.

*Special situations such as divorce

REFLECTIONS

If the Retiree opts out of DVH, the DVH contribution will be added to the HRA contribution. This is a life-time decision and the Retiree cannot enroll in SHARP DVH in the future, unless there is an age-65 open enrollment.

2020 HRA Annual Contribution Table

Years of qualifying church service	DVH Annual Contribution per member	HRA Annual Contribution per member	Total Annual Contribution per member
35+	\$780	\$1,620	\$2,400
30-34	\$696	\$1,464	\$2,160
25-29	\$612	\$1,308	\$1,920
20-24	\$528	\$1,152	\$1,680
15-19	\$444	\$996	\$1,440
8-14*	\$360	\$840	\$1,200
5-7*	\$276	\$624	\$900

*Divorce shared service

Indicates actual cost less earned credit for total cost

2020 SHARP DVH Option Monthly Cost

Years of qualifying church service	35+	30-34	25-29	20-24	15-19	8-14*	1-7*
Category	A	B	C	D	E	F	G
DVH Cost/Month	\$95	\$95	\$95	\$95	\$95	\$95	\$95
(less Earned Credit)	(\$65)	(\$58)	(\$51)	(\$44)	(\$37)	(\$30)	(\$23)
Total Cost	\$30	\$37	\$44	\$51	\$58	\$65	\$72

*Divorce shared service

Adventist Retirement Plan

www.adventistretirement.org

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Reporting a death, change of address,
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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

Vegetarian Drumsticks

Dough:

- 1 lb red potatoes, steamed (skin on)
- 3½ tbsp rice flour (or corn flour/soy flour)
- Medium red onion chopped and sautéed
- Herbs, chopped (parsley/rosemary, etc. – choose only one, The Grand used parsley)
- 2 cups cheese grated (paneer/Romano/any hard cheese, The Grand used Romano)
- 1 green chile, seeded and minced
- 2 cloves garlic, minced
- Low sodium soy sauce to taste (be sure to add before salt/pepper)
- Salt and pepper to taste

Mash potatoes with all ingredients. Dough should be thick/tight, not soft, and no chunks.

Stuffing:

Sauté mushrooms and spinach, season with salt, pepper, parsley.

Roll dough into rounds, use thumb/fingers to make a bowl from rounds, stuff then close rounds (you do not have to stuff them). Put in baby corn or popsicle stick and pull to make drumstick shape. Refrigerate until cold, roll in flour, sauté in olive oil.

