

REFLECTIONS

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

We give thanks

In September, we asked you what you are thankful for, and we appreciate your many letters and email responses. Here are some you shared with us.

I'm most thankful that the event we've been looking forward to all our lives is in sight— "Hold the fort for I am coming, Jesus whispers still, Wave the answer back to heaven, by Thy grace we will."

– G., Waynesville, N.C.

I'm thankful that I've been getting retirement pay for almost as long as I worked teaching in Adventist

schools! Also, I have been struggling with a "known sin" for many years, unable to forsake it. When this pandemic came along and I realized that I might get sick and die, I took [my sin] seriously to the Lord in prayer, to gain the victory, and He did it!
– Anonymous

We are thankful to be members of our Father, Son and Holy Spirit's family. We are thankful for God's love, patience and sacrifice that gives us the opportunity to be in a relationship with Him. We rejoice daily that God is love! Thank You, God, for the gift of salvation and for another day to do Your will.
– A. & W., Lodi, CA

Continued on page 2



Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: November 27

NEXT MONTH: December 24

We give thanks *continued*

I'm thankful that God has put marvelous immune systems into our bodies and has given us knowledge on how to keep those systems strong.

– M., Hendersonville, N.C.

We thank the Lord for our SDA Retirement Plan which supports us, especially during the years when we are too weak or too old to labor. "Praise God from whom all blessings flow!"

– G. & H. Auburn, Ga.

R. from Highland, CA, sent a list:

- My great-grandmother who joined the Adventist church in the 1890's and passed faith onward within four generations of family
- Letters and notes I have saved from thoughtful church members who have appreciated some gesture of ministry

Tofu Pumpkin Pie

16 oz silken firm or extra firm tofu

1 15 oz can of pumpkin

3/4 cup of sugar

2 teaspoons of salt

1 ¾ teaspoons of pumpkin pie spice (or 1 tsp cinnamon, ½ tsp cloves, ¼ tsp nutmeg)

- The Lady who has occupied my married seasons—from that hopeful harvest wedding day in November—57 Thanksgivings ago!

On November 8, 2018 we literally ran for our lives from the "Camp" wildfire in Paradise, California. Our house was destroyed but our lives were spared! We praise God for saving our lives, our Bibles and our musical instruments. Now we have returned to rebuild on our empty property. Until our last breath, we are blessed to declare our thankfulness to our God!

– R. & Z., Paradise, Calif.

We invite you to share more "Thankfuls" on Facebook. Join our new Facebook community at www.facebook.com/groups/AdventistRetirement/.

In blender or food processor, process all ingredients until smooth. Pour into an 8 or 9-inch pie crust. Bake at 375 degrees for 60-70 minutes, or until cake tester comes out clean or top is set and cracked. Cool and serve with a dollop of your favorite whipped topping.

From the kitchen of Barbara McLaughlin, Adventist Retirement Payroll Manager



SHARP Corner

It's the time of year when we share information on the SHARP benefits for next year. We get a lot of feedback each year on the charts typically included, and we are hoping to simplify the format this year. Keep in mind that your out-of-pocket cost is after any applicable earned credit. Here are the highlights:

- Health Reimbursement Account (HRA) rates remain the same for 2021
- Earned Credits for both SHARP Dental/Vision/Hearing (DVH) and Pre-Medicare/Non-Medicare benefits remain the same
- Medicare Part B partial reimbursement benefit remains the same. This is listed on your direct deposit statement from our Payroll department, so check your statement if you are receiving this. Note: This is only available to those with pre-2000 years of service who are also eligible for healthcare benefits through SHARP.
- SHARP Dental/Vision/Hearing: increasing from \$95/month to \$102/month
- SHARP Pre-Medicare Medical: increasing from \$490/month to \$505/month
- SHARP Commercial Prescription Drug benefit: increasing from \$140/month to \$150/month
- SHARP Non-Medicare Medical/Prescription/DVH: increasing from \$140/month to \$150/month
- SHARP Base and MCx (for those on Social Security Disability with Medicare A/B as primary), coverage costs remain the same.

Remember that if you are eligible for SHARP Healthcare, you also receive an earned credit to subsidize the costs listed above. Information on the Earned Credit amounts are available in the SHARP 2020 Plan Document and the SHARP Pre-Medicare/Non-Medicare 2020 Plan Document available on our website at www.adventistretirement.org.

Our team is available to answer your questions. Please reach out to us by email at SHARP@NADAdventist.org, or call 1-443-391-7338.

Adventist Retirement Plan

www.adventistretirement.org

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Aon Retiree Health Exchange:

1-844-360-4714

SHARP: 443-391-7338

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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*

AdventistRetirement

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Extended claims submission

YSA Claims Submission Deadline Extended to End of the Year

The 2019 Health Reimbursement Account (HRA) claims submission deadline was extended until December 31, 2020, due to the COVID Disaster relief plan. Any additional extensions to this deadline will be posted as alerts on the YSA website. If you missed the original April 30, 2020 deadline to submit for 2019 reimbursement of claims, you have another chance!

Also, if you submitted claims that were denied because you missed the April 30 deadline, you can resubmit those claims for reprocessing. Unfortunately, they will not be reprocessed automatically so you do have to resubmit. The YSA team is also working to allow those claims submissions to come through your online account. If you need help, contact YSA by calling 1-844-360-4714.