

# REFLECTIONS

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

## What are you thankful for?

Are you weary of hearing the phrase *these challenging times* on television and radio? There is an antidote for the stress and fear that threaten to envelop us during this season of pandemic, political strife and unrest—gratitude!

Paul said it well in his letter to the Colossians, “Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts. And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him” (Colossians 3:15-17, NIV).

We’d like to know what you are thankful for in 2020. Drop us an email or send us a note to share something for which you are grateful. We’ll publish some of them in our November issue.

Send your “thankfuls” by email to [ARPnews-comm@nadadventist.org](mailto:ARPnews-comm@nadadventist.org), or by postal mail to Reflections, Adventist Retirement, North American Division, 9705 Patuxent Woods Drive, Columbia, MD 21046.



### Join our new Facebook Group

We’re excited to announce that Adventist Retirement is on Facebook! We hope to connect with you, our retired workers, as well as current denominational employees and share positive ways to be prepared for and better enjoy the retirement years. There you can post your questions, view helpful videos and

interact with fellow retirees. You’ll also stay current on what’s happening at Adventist Retirement. Del Johnson, retired administrator, deserves special thanks for developing our new social media presence. You’re invited to join our Facebook Group. You can use this url, or scan the QR code with your smartphone camera: [facebook.com/groups/AdventistRetirement/](https://facebook.com/groups/AdventistRetirement/). We’re also on Instagram. Follow us at [instagram.com/adventistretirement/](https://instagram.com/adventistretirement/).

## At Rest

*Each quarter we publish a list of those who have passed to their rest.*

Adlawan, Sarah B. (CA)  
 Alcaide, Esther B. (CA)  
 Alcoba, Lydia (MD)  
 Anderson, Rollin E. (WA)  
 Anderson, Stig B (TN)  
 Angsumalikul, Sawai (CA)  
 Antor, Clarice A. (CA)  
 Arechiga, Carol M. (CA)  
 Arencibia, Gloria M. (FL)  
 Ashley, Thelma Lu (AR)  
 Ashlin, Norma Lee (FL)  
 Aufderhar, Barbara M. (WA)  
 Austin, Perry Jerry (OK)  
 Bahde, Barbara J. (CO)  
 Baker, Robin G (NE)  
 Bangloy, Leonila E. (CA)  
 Bankhead, Donald Ray (NC)  
 Banks, Halsey (MD)  
 Barnes, Sharon L. (TX)  
 Baute, Justa J. (OR)  
 Becker, Shirley (WA)  
 Bekowies, Erich Curt (AZ)  
 Bender, Donald L (CA)  
 Benson, June Elizabeth (CA)  
 Bentzinger, Gloria S (FL)  
 Blaney, Lloyd E (MA)  
 Bolarte, Celia A. (TN)  
 Bolson, Genevieve (WA)  
 Born, Barbara A (IL)  
 Boyd, Esther H. (MA)  
 Brain, Mary Lou (CA)  
 Breckenridge, Helen L. (FL)  
 Brown, Sharon D (NV)  
 Bryan, George Edward (CA)  
 Bullock, Brenton L. (TN)  
 Burgdorff, George Ray (CA)  
 Burnett, Nella R. (MI)

## Payroll Bulletin Board

### Checks/EFT Released

**THIS MONTH:** September 25

**NEXT MONTH:** October 27

# SHARP Corner

## Is your current health and prescription drug coverage right for you?

The year is passing quickly amid all the changes that have taken place around us. Adventist Retirement and SHARP staff are still teleworking, but by the time you read this we will likely be back in our offices, continuing to serve you.

It is hard to believe it is almost Medicare Open Enrollment (October 15–December 7)! This is when Medicare participants are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage, and benefits that will take effect next year.

If you have enrolled in a Medicare Advantage plan or a Medicare Prescription Drug Part D plan:

- Your insurance carrier will send you an Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) as required by the Center for Medicare Services (CMS). These notices provide you with changes in benefits or premium changes. We encourage you to stay informed and to carefully read any materials you receive.

If you have enrolled in a Medicare supplement plan (Medigap):

- Your policy benefits will be updated with any changes associated with Medicare.
- You will receive a notice from your insurance carrier related to any updates or premium changes.

If you are satisfied with your current coverage, you don't need to do anything. If you want to explore new options, we encourage you to use your Aon Retiree Health Exchange online account ([retiree.aon.com/adventistretirement](http://retiree.aon.com/adventistretirement)), or to contact Aon Retiree Health Exchange at 1-844-360-4714 to set up an appointment with a Benefit Advisor.

**IMPORTANT!** To keep your HRA, you must go through the Aon Retiree Health Exchange to change plans. If you change plans directly with an insurance carrier, you will lose your HRA eligibility.

Keep in mind that if you did not enroll in a qualifying plan when you were first eligible and therefore forfeited your HRA, enrolling through Aon during Medicare Open Enrollment period will not activate your HRA.

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## Have Medicare Questions? Aon's Monthly Medicare Webinar Can Help

**Sept. 22, 2020, 10-11 a.m. Central Time**

Meeting Number/Access Code: 590 895 893

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!

## At Rest *continued*

Burrows, Bernice (VA)  
Camacho, Bertilda C. (CA)  
Canton, Gerald T. (CA)  
Caruth, Marian E. (CO)  
Castelo, Gloria P. (CA)  
Catlin, Erith A. (MD)  
Chase, Francis Noble (AR)  
Chinn, Glen (OR)  
Choi, Delight K. (CA)  
Choo, Grace Kwang Sook (CA)  
Chow, Virden (HI)  
Cinquemani, Alvina L. (FL)  
Clark, Phyllis A. (WI)  
Coffin, Robert D. (MD)  
Cone, Margaret (CA)  
Conley, Maria J. (FL)  
Coolidge, Carolyn M. (TN)  
Cooper, Vivian B. (TX)  
Cornelius, Donald (CA)  
Couch, Robert Miller Jr. (FL)  
Covill, Tura (MO)  
Cox, James John (FL)  
Craig, Doris (WA)  
Cramer, Glenna Bernice (OH)  
Cruz, Lorenza G. (CA)  
Dalton, Harold Mark (CA)  
Dancek, Edward (MI)  
Daniels, Naomi Irene (VA)  
Davis, Florence M. (MD)  
DeBoer, Gary B. (PE)  
Dell, Robert (OH)  
Dennis, Cleopatra (MO)  
DeWitt, Martha Sue (TX)  
Dietrich, Terrill R. (TN)  
Di Memmo, Brigitte J. (TN)  
Dishman, Ross E. (CA)  
Duke, Dorothy L. (CA)  
Dunbar, Gwen L. (CA)  
Durrant, Vera (CA)  
Eddy, Helen (ID)  
Edwards, Ottis Carrol (WA)  
Eriksson, Maja (FL)  
Esquilla, Victor W. Jr. (TX)  
Ewart, Lila J. (FL)  
Felipe, Victor (FL)  
Fernandez, Frank R. (CA)  
Fessenden, Geraldine R. (CA)  
Finlayson, Linda L. (CA)  
Fisher, Gillian A. (OH)  
Fisher, Lloyd H. (CA)  
Floyd, Margaret Lee (NC)  
Follett, A. Wesley Jr. (CA)  
Foster, Ruby E. (AL)  
Franklin, S. Elsie (GA)  
Gifford, L. Stephen (TX)  
Gillham, LaVona N. (FL)  
Goodwin, Nancy H. (TN)  
Goransson, Mary (MD)  
Graham, Violet Joyce (CA)  
Grams, Adolph (WA)  
Haas, Betty J. (CA)  
Hairston, Katherine (GA)  
Harrison, Rachel (KY)  
Haschart, Carol J. (OH)  
Hawkins, Bonnie B. (CA)  
Hawk, Mattie Simmons (GA)  
Haynal, John M. (CA)  
Heald, Roger O. (FL)  
Hedrick, Wanda (OK)  
Hendrickson, Carl E. (OR)  
Hetzer, Gerald E. (CA)  
Hillock, Ronald H. (NV)  
Hioe, Sintjiat (CA)  
Hise, Lea Fisher (FL)  
Hood, Lois Girault (WA)  
Hursh, Florence E. (FL)  
Hurt, Louise (FL)  
Hwang, Mudeh (CA)  
Ising, Merlene J. (VA)  
Jarschke, Edith A. (CA)  
Jernigan, Donald Lynn (FL)  
John, Lily S. (MD)  
Johnsen, Lars (WA)  
Johnson, Patricia A. (TN)  
Johnson, Robert Arthur (CA)  
Johnson, Robert D. (CO)  
Johnston, Norma H. (CA)  
Jones, William E. (FL)  
Kellbach, Clarence A. (CA)  
Kelley, John E. (OR)  
Kemp, James W. (FL)  
Khan, Zanab (FL)  
Kim, Young Hak (CA)  
King, Germyn A. (FL)  
Klotz, Jacob (CA)  
Knipple, Jeri E. (CO)  
Kuist, Irene Cross (TN)  
Kurtz, Carol E. (AZ)  
LaGrone, Vance A. Jr. (WA)  
Lee, Ok-Boon (CA)  
Lemon, Vern (TN)  
Lester, Mary E. (IA)  
Lewis, Weldon (GA)  
Liklikwatil, Maximina (CA)  
Liske, Elwin Lewis (WA)  
Liwag, Eliseo R. (FL)  
Locke, Esther Belle (GA)  
Loignon, Eleanor O. (PA)  
Lomeland, David A. (WA)  
Lorenz, Beverly J. (MN)  
Lorenz, Mary K. (OK)  
Ludeman, Robert R. (MI)  
Maberly, Norman C. (CA)  
MacKintosh, Mitchelene G. (WA)  
Maguire, Patrick Lee (CA)  
Martinez, Rodelia Pilongo (WA)  
Martinez, Sara (TX)  
Martin, Jesse (KY)  
Martin, Margaret W. (OH)  
Martin, Norma J. (OH)

## Adventist Retirement Plan

[www.adventistretirement.org](http://www.adventistretirement.org)

### **Edwin Romero**

*Associate Administrator  
Chief Financial 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](mailto: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](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*

# Adventist Retirement

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

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US POSTAGE  
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## At Rest *continued*

Maxted, Jesse Edward (WA)  
McChesney, Robert L. (TX)  
McClendon, Juanita P (AL)  
Mejia, Carlos L. (CA)  
Melancon, Artie S. (AL)  
Mercurio, Rogelio M. (ID)  
Miller, Cheryl Lurae (OR)  
Miller, William E. (TN)  
Moon, Robert D. Jr. (MI)  
Moore, Lilianne (TX)  
Moser, Gardenia C. (IL)  
Mupas, Zenaida B. (CA)  
Murphy, Donna E. (FL)  
Nelson, Carroll Audrey (CA)  
Nelson, Marjorie (CA)  
New, Joyce E. (FL)  
Nickel, Pearl (CA)  
Nieman, Carol M. (MI)  
Niewiadomsky, Frieda (WV)  
Nordstrom, Daniel A (CA)  
Norton, Loretta A. (MD)  
Ochs, Harold T. (WA)  
Orr, Gloria Lee (OR)  
Ortner, Betty (CA)  
Paden, Gloria G. (CA)  
Palmer, Derwood K. (CO)  
Park, Betty R. (CA)  
Parker, Donna (NE)  
Parrott, Dennis L (CO)  
Pastrama, Florica (CA)  
Pearson Jr, Walter L (GA)  
Pedersen, Vicky L (TN)  
Perry, Mary E. (ID)  
Phillips, Willard W. (WA)  
Pizzano, Carol M. (MA)  
Pollard, Mary S. (FL)  
Porter, Minota S. (VA)  
Prado, Ralph (FL)  
Prohaska, Elsie L. (ID)  
Pullen, Mildred D. (CA)  
Racely, Doris (CA)  
Rainey, Martha J. (CA)  
Rapp, Peggy J. (AZ)  
Rathbun, Eleanor Marie (MA)  
Rendel, Francis W. (CA)  
Rennewanz, Douglas V (DE)  
Reyna, Roberto (MA)  
Rhoda, Betty L. (CA)  
Richards, Kenneth E. (CA)  
Richardson, Sam (TX)  
Rich, MaryLouise (WA)  
Rilea, Robert C. (NC)  
Rivas, Isai (FL)  
Roberts, Marcena C (CA)  
Roberts, M. Jean (OR)  
Rodgers, John E. (CA)  
Rogers, Perry L. (CA)  
Rolman, Carrie A. (GA)  
Sandoval, Martin R. (UT)  
Sankey, Susie M. (FL)  
Saulsbury, Everett Fremont Jr. (WA)  
Schroeder, Donald (ND)  
Schuhmacher, Frederic D. (KS)  
Scott, Eugene E (MO)  
Sellers, Lloyd H (CA)  
Shears, James (CO)  
Sheffield, Marilyn J. (FL)  
Shockey, Pauline (OR)  
Shupe, Orville L. (GA)  
Sigler, Catherine E. (NJ)  
Smith, Nancy E. (CO)  
Smith, Rita (OR)  
Son, Doo Han (CA)  
Son, Mee J. (CA)  
Srou, Sarah I. (CA)  
Stannard, Barbara D. (CA)  
Stoner, Gilbert E (CA)  
Strang, Joyce (MD)  
Strine, Carol E. (OH)  
Tadej, Peter T. Jr. (WA)  
Taylor, John B Jr (KS)  
Tharp, Paul R. (NC)  
Thomas, Shirley M. (FL)  
Toth, Mary P (AB)  
Troutfetter, Marilyn June (CA)  
Tsuha, Doris A. (WA)  
Varkey, Aleyamma (CA)  
Venden, Marilyn L. (WA)  
Veverka, Dorothy F. (CA)  
Vigil, Eleanor M. (MN)  
Vyhmeister, Werner Konrad (CA)  
Waddell, Betty J (CA)  
Walker, Ann J. (DC)  
Wall, Ethel L. (CO)  
Wernick, Mary Sue (TN)  
Westermeyer, Marianne (OR)  
Widmer, Eunice May (CA)  
Wigfall, Ora (NJ)  
Wooten, Henry (TX)  
Wycliffe, Japagnanam John (MD)  
Young, Ida M. (TN)  
Youngs, Vera A. (FL)  
Zamora, Donna L. (NM)  
Zbaraschuk, Reuben Ivan (WA)  
Zimmerman, Ellen (MI)  
Zurita, Eduardo (MI)