

Adventist Retirement

SUPPLEMENTAL HEALTHCARE ADVENTIST RETIREMENT PLAN

OVERVIEW OF RETIREMENT HEALTHCARE BENEFITS.

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SHARP





SHARP Eligibility... the process begins

Completing the retirement application is the first step in determining healthcare benefits in retirement

Note!



- Exclusions for eligibility include:
- Regional Plan Participants
 - Canadian Plan Participants
 - Employees hired after 07-01-2020
 - Change – Out of Country Residents

The service records from eAdventist Personnel and the original hard copy, are used to establish eligibility for SHARP.

- 15 years of qualifying church service as determined by retirement application processing.

The Employer/HR verifies the years of service on the service record and then completes the SHARP application in the Benefits Calculator.

- DC Only retiree: Complete the SHARP Only tab of the Benefits Calculator.

SHARP Enrollment – Part 1 Enrollment Form

When might a retiree defer SHARP?

- If they are less than 65 without earned credit
- If the spouse is employed and can cover the retiree under their employer plan
- If they have another retirement plan with healthcare benefits
- If they are enrolled or have access to Tricare and/or VA benefits
- If they are on Medicaid



SUPPLEMENTAL HEALTHCARE, ADVENTIST RETIREMENT PLAN				Not Required	
Enrollment Form for 2024 <small>(page 12 disclaimer also required)</small>					
Church Service Only	Eligible for Assistance? Y or N		DOB	SS#	
Retiree	N		1/0/1900	000-00-0000	
Spouse	N		1/0/1900	000-00-0000	
	Retiree	Spouse	Monthly Cost	Retiree Cost	Spouse Cost
65+ Only					
65+ Dental/Vision/Hearing			\$105	\$0	\$0
Less Earned Credit				\$0	\$0
Personal DVH Cost				\$0	\$0
Pre-65 Only					
Pre-Medicare Medical			\$517	\$0	\$0
Pre-Medicare Rx			\$154	\$0	\$0
Pre-Medicare DVH			\$105	\$0	\$0
SS/MC disability? Y/N					
SHARP Base Option				\$0	\$0
SHARP Rx				\$0	\$0
SHARP DVH				\$0	\$0
Total Pre-65 Cost				\$0	\$0
Less Pre-65 Earned Credit				\$0	\$0
Personal Pre-65 Cost				\$0	\$0
Name - Non MC Child <26	DOB	SS#			
Total Non-Medicare Cost				\$0	
Less Non-MC Earned Credit				\$0	
Personal Non-Medicare Cost				\$0	
Total Personal Monthly Cost				\$0	\$0
Monthly Payroll Withholding for SHARP				\$0	
SHARP Declined? Y or N		Reason Declined?			

SHARP Enrollment – Part 2 Enrollment Form

SHARP Declined? Y or N

Reason Declined?

Please enroll me in SHARP Coverage as requested above. I authorize SHARP to deduct monthly contributions based on the options I have selected. If the cost is greater than my pension, I will make advance monthly payments. I understand that:

SHARP provides Medical and Prescription Drug assistance for age 65+ enrollees only through funding into a Healthcare Reimbursement Account (HRA). I will work with Alight Retiree Health Solutions to enroll in the plan(s) that best meet my needs **separately** from this SHARP enrollment.

For age 65+ enrollees SHARP only provides a Dental/Vision/Hearing option. I can opt out of DVH now, resulting in a larger contribution to my HRA. I will not have a future DVH open enrollment.

SHARP Pre-Medicare Medical and Prescription Drug options will cease at age 65 when I will be given opportunity to join an exchange option.

My non-Joint & Survivor spouse may participate in SHARP, but will receive no financial assistance towards options selected.

SHARP's DVH & Pre-Medicare options include calendar year deductibles and maximums, neither of which will be prorated during enrollment year.

It is my responsibility to notify SHARP when any children enrolled above are no longer eligible to participate.

The Pre- and Non-Medicare options are part of a PPO network. The use of out-of-network providers may result in increased personal responsibility.

The Pre-Medicare Medical Option does not include Rx or DVH.

Age 65+ enrollees must also enroll directly in Medicare A and B. If eligible for a monthly benefit from the pre-2000 NAD Church Retirement Plan, my eligible spouse (if applicable) and I may receive an Additional Accrued Pension Supplement based on Medicare B enrollment if a copy of the Medicare card showing Part B coverage is submitted to SHARP. Medicare rules regarding delayed enrollment in Medicare B (outpatient) or Medicare D (prescription drug coverage) may result in a Medicare premium penalty. It is my responsibility to enroll with Medicare on a timely basis.

SHARP does not provide annual or three-year anniversary open enrollments.

Enrollments through ARHS are subject to limited timeframes per Medicare rules. Failure to enroll in a medical or prescription drug plan through ARHS in a timely manner will result in a **permanent forfeiture** of the HRA.

All Service Credit and other information will be reviewed by the Retirement Office before finalization. A SHARP employee will contact me to step through my selections.

SHARP Enrollment – Part 3 Enrollment Form

HRA Estimate	Retiree	Spouse
Annual Plan Contribution	\$0	\$0
Less DVH Earned Credit	\$0	\$0
Net Annual HRA Contribution	\$0	\$0

of MC Part B card copies enclosed:

0

Retiree Signature:

Date Signed:

Effective Date:



SHARP Enrollment – DC only Participant

Authorization Agreement for Recurring Direct Payments (ACH Debits)		Required for SHARP enrollment	
AUTHORIZATION			
I hereby authorize Adventist Retirement to electronically collect standard SHARP fees (contributions) from my bank account indicated below. Adventist Retirement will debit my bank account monthly as I have indicated below.			
BANK INFORMATION		ALL FIELDS MUST BE COMPLETED	
Bank Name:			
Type of Account:	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	(Please contact your bank for the correct routing number)
Routing Number:			
Account Number:			
<input type="checkbox"/>	I acknowledge that my account will be debited monthly in 12 equal payments beginning on December 15 for January's fees, and then monthly on the 15th day of every month thereafter.		
HOW TO CONTACT ME			
My email address:			Last 4 digits of SSN: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
My phone numbers:	Home:	Mobile:	
My mailing address:			



SHARP Enrollment – Disclaimer Form

SHARP Disclaimer

Not Required

Retiree:

Adventist Retirement is providing the information stated here to help the retiree prepare for the healthcare enrollment process through Aight Retiree Health Exchange. There are several enrollment periods defined by Medicare that impact a retiree and their eligibility for the HRA offered by Adventist Retirement. In addition, enrollment in the SHARP DVH, Pre-Medicare and Non-Medicare options require the retiree to make their choice of benefits within 30 days of their retirement date.

The Aight Retiree Health Solutions Benefits Advisor will assist you with medicare and the enrollment rules. You will receive an Education Kit from Aight Retiree Health Solutions. It will provide you with your ID code and directions to confirm your phone appointment with the Benefit Advisor. You must confirm your appointment.

Medicare Enrollment Periods:

The first time you can enroll in Medicare is called your initial enrollment period. Your 7-month initial enrollment period usually:

- Begins 3 months before the month you turn 65
- Includes the month you turn 65
- Ends 3 months after you turn 65

You are eligible for a special enrollment period of 63 days, when you lose employer group health and drug plan coverage.

There are specific times when you can sign up for Medicare Advantage (Part C) and Medicare Part D (prescription drug coverage) plans. Aight Retiree Health Solutions will guide you through your enrollment process. Each year you have a chance to review your coverage and change plans if you wish. Have Aight Retiree Health Solutions assist you with any changes you wish to make.

You owe a late enrollment penalty if, for any continuous period of 63 days or more after your initial enrollment period is over, you go without one of these:

- A Medicare Prescription Drug Plan (Part D)
- A Medicare Advantage Plan (Part C) [like an HMO or PPO]
- Another Medicare health plan that offers Medicare prescription drug coverage

If you owe a Medicare Part D late enrollment penalty, it is added to your Medicare Part D monthly premium. Any Medicare penalty assessed to you is a lifetime penalty.

You are responsible to review the Medicare rules by either visiting the Medicare website at www.medicare.gov or contacting your local Medicare office.

I acknowledge I have read the SHARP disclaimer and the instructions provided.

Retiree signature: _____

Date: _____

SHARP Pre-Medicare/Non-Medicare Options




A Retiree or Spouse less than age 65 may enroll in one or more of the SHARP Pre-Medicare options.

- ✓ Pre-Medicare Medical Only Option
- ✓ SHARP Rx Option
- ✓ SHARP DVH Option

- Each Option has a monthly cost/person. (see the SHARP page on the calculator)
- The Earned Credit Subsidy is only available to a less-than-age 65 retiree with 40 or more years of service.

A Retiree may enroll children, up to age 26, in the Non-Medicare Option.

- ✓ Provides, medical, Rx and DVH benefits.
- ✓ This option has a monthly cost/child (see the SHARP page on the calculator).



SHARP Pre-65 w/Social Security Disability as Primary

SHARP provides a benefit for retiree/spouse less than age 65 on Social Security disability with Medicare as primary coverage. Each Option has a monthly cost/person. (see the SHARP page on the calculator)

- Base Option (medical only)
- DVH Option
- Rx Option



Earned Credit Subsidy is only available to a less-than-age 65 retiree with 40 or more years of service.



<65



SHARP Pre-65 on Social Security Disability

(only available if retiree has 40+ years of service credit)



2025 EARNED CREDIT TABLE for less than age 65, SOCIAL SECURITY DISABILITY ELIGIBLE PARTICIPANT							
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
Standard SHARP	\$220	\$200	\$175	\$155	\$130	\$110	\$90



Medicare – begins at 65

Medicare.gov
1-800-MediCARE

The Process --

At age 65, employees become eligible for Original Medicare Part A (hospital) and Part B (medical).

- ✓ If covered by an employer plan, they are not required to enroll in Medicare Part B or Part D.
 - If they maintain employer healthcare, they do not use the Medicare benefits until retirement.
- ✓ 2 months before the retirement date the **Retiree notifies Medicare** of the upcoming loss of the employer healthcare coverage.
 - Medicare only starts on the 1st of the month.
 - SHARP Does Not activate a retiree's Medicare benefit.



DO NOT encourage the retiree to enroll in any type of Medicare insurance plan before they talk to SHARP!

The logo for 'alight' is displayed in a bold, lowercase, sans-serif font. The letters are black and set against a bright orange circular background. The 'a' and 'i' have small dots above them. The background of the slide is a dark blue gradient with a lighter blue circular shape behind the orange one.

WHAT TO
EXPECT...

Alight Retiree Health Solutions

- EDUCATION KIT:
- Pre-appointment letter
- Member specific account ID number
- Date and Time of the appointment
- HRA amount
- Adventist Retirement dedicated website:
www.retiree.alight.com/adventistretirement

Once the Education Kit is received, retirees can set up an online account and review available plans.

The Retiree must call and confirm their appointment.
CMS/Medicare rules require the retiree to reach out for assistance in finding insurance coverage.

Health Reimbursement Account (HRA)



Adventist Retirement contributes an annual subsidy to the HRA account.

- The contribution is not taxable, and the retiree cannot make contributions to the HRA.
- Unused HRA dollars roll over year to year.
- At the death of the retiree, unused funds come back to the Plan. (The eligible surviving spouse keeps the HRA funds until their death)
- The HRA is intended to help the retiree pay their monthly insurance premiums.

The retiree must enroll in either a medical or a prescription drug plan through Alight to establish eligibility for the HRA.

- An enrollment through Alight must be maintained each year. Gaps in enrollment result in a permanent loss of the HRA benefit.



2026

HRA Table

How benefits are funded

2026 HRA ANNUAL CONTRIBUTION TABLE

	Years of qualifying church service	DVH Annual Contribution per member	HRA Annual Contribution per member	Total Annual Contribution per member
Category A	35+	\$780	\$1668	\$2448
Category B	30-34	\$696	\$1507	\$2203
Category C	25-29	\$612	\$1346	\$1958
Category D	20-24	\$528	\$1186	\$1714
Category E	15-19	\$444	\$1025	\$1469
Category F	8-14*	\$360	\$864	\$1224
Category G	5-7*	\$276	\$642	\$918

***divorce shared service**

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

Reminder...

- ✓ Retirees should not enroll in any type of Medicare supplement, Medicare Advantage or Medicare Part D (drug) plan until they go through the Aight Retiree Health Solutions process.
- ✓ If the employer is extending healthcare beyond the retirement effective date, let us know!
- ✓ Retirees have a limited Medicare Special Enrollment Period and must get enrolled through Aight during that period to be eligible for the HRA.
- ✓ Send us the Medicare A/B card – especially if eligible for the partial church accrued pension supplement





Online Training Opportunities

There are multiple options for learning opportunities about Medicare and SHARP prior to retirement.

- [Our website at www.adventistretirement.org](http://www.adventistretirement.org); Click on the Employee Tab.
- Alight Retiree Health Solutions video library: HRA, Medicare, Premium reimbursement, Submitting Claims and the Catastrophic HRA benefit.
- Alight Retiree Health Solutions Pre-Retirement Brochure (pdf) – available to Employers and shared with Retirees when enrolling.
- SHARP – Ex policy documents available on our website for download.
- Revised *Thinking About Retirement* brochure available on our website.



Your SHARP Team

Email: SHARP@NADAdventist.org

Call: 443-391-7338

With
you
on the
journey



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