

Reflections

October 2026



**PAYROLL
BULLETIN BOARD**
*Checks/EFT
Released*

THIS MONTH:
October 27

NEXT MONTH:
November 27

Left to right:
Robert "Bob" Gainer,
Liudmila "Mila" Johnson,
Andrew Choi, Lisa Sayler,
Stephanie Portugal

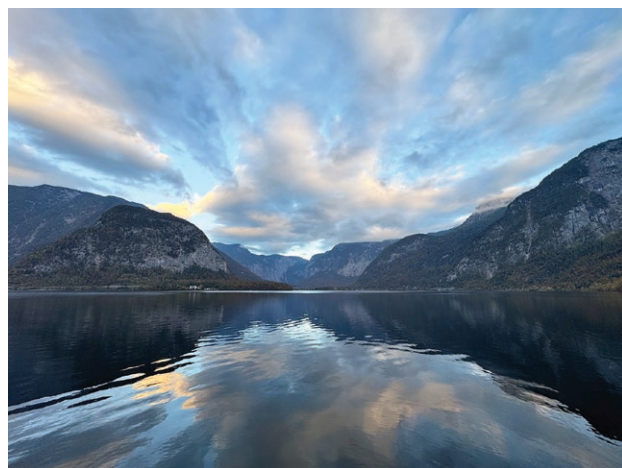
Meet Our Treasury Team!

Our Treasury Team consists of two fundamental parts: Payroll (for Defined Benefits) and Accounting. Each collaborates efficiently to ensure the proper distribution of our retirees' funds.

We want you to get to know a little more about our staff, so we asked each one to give us two truths and a lie regarding themselves. Can you guess which are true and which is false? They would also like to share a favorite photo from their camera roll—enjoy!

ANDREW CHOI | Plan Administrator, CFO

- 1) I have visited 52 countries so far.
- 2) I lived in Brazil for six years while growing up in a missionary family.
- 3) I was once offered a college athletic scholarship to play table tennis.



Andrew's photo: [Sunset hours in Hallstatt, Austria](#)

BOB GAINER | Assistant Treasurer

- 1) I spent a week working in Pristina, Kosovo, not long after the war.
- 2) I grew up as a missionary kid in Asia.
- 3) I collect various kinds of stuffed animals while traveling.

Bob's photo: [Sunrise over the Eastern Shore, Maryland](#) ►



MILA JOHNSON | Accountant

- 1) I am a chatterbox.
- 2) I believe every problem can be solved with enough chocolate, a spreadsheet, and a little bit of optimism.
- 3) I speak fluent Excel, conversational Outlook, and basic "Can you see my screen?"

◀ Mila's photo: [Trolley Trail in Ellicott City, Maryland](#)

LISA SAYLER | Benefits Distribution Manager

- 1) My coconut cake won a baking contest.
- 2) I have visited all the officially designated US national parks.
- 3) I love road trips and have gotten lost on more back roads than I can count.

Lisa's photo: [Raystown Lake in Pennsylvania](#) ►



STEPHANIE PORTUGAL | Benefits Distribution Processor

- 1) I made it to the top of the Statue of Liberty.
- 2) I cautiously delivered a baby in a moving vehicle while transporting the mother to a hospital.
- 3) I don't like roller coasters.

◀ Stephanie's photo: [Double rainbow over Highland View Adventist Academy in Hagerstown, Maryland](#) ■

SHARP Corner

(Supplemental Healthcare Adventist Retirement Plan)



The SHARP team is happy to welcome Canetra Salary!

Canetra comes to us from Hagerstown, Maryland where she graduated from Highland View Academy. She enjoys movies, painting, volleyball and especially reading to her young daughter, who just started first grade.

Canetra's experience, including medical office work and caregiving, lends to a great customer service experience for our SHARP participants. Her favorite Bible verse is Philippians 4:13.

"I can do all things through Christ who strengthens me."

—Philippians 4:13 (NKJV)

Feel free to send Canetra a welcome email to canetrasalary@nadadventist.org. We will let you know when she has her participant alphabet assigned. ■

FRIENDLY REMINDER: Medicare Open Enrollment and Your HRA

Medicare's Annual Open Enrollment is just around the corner. From October 15 through December 7, you have the opportunity to review your Medicare health and prescription drug coverage and decide whether it will continue to meet your needs in 2027.

Even if you are happy with your current plan, we encourage you to take a few moments to review its Annual Notice of Change. Premiums, benefits, provider and pharmacy networks, and prescription drug coverage can change from year to year. Changes made during Open Enrollment generally take effect January 1, 2027.

As you review your options, please remember that **your Health Reimbursement Account (HRA) eligibility depends on remaining enrolled in a medical or prescription drug plan through Alight**. If you would like to change plans, be sure to work directly with an Alight advisor. Enrolling through Medicare, an insurance carrier, or another agent could cause you to lose your HRA eligibility.

We know that reviewing Medicare coverage can feel overwhelming, but you do not have to do it alone. **Alight advisors are available at 844-360-4714** to help you review your options and complete any changes.

For SHARP-related questions, we are also here to help. Contact us at 443-391-7338 or SHARP@NADAdventist.org.

SHARP plan information and documents are available at: adventistretirement.org/retiree/sharp ■



Adventist Retirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

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Adventist Retirement | www.adventistretirement.org

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*Reporting a death, change of address,
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SHARP Healthcare Eligibility Queries:

Ph.: 443-391-7338
Email: SHARP@nadadventist.org

Submit DVH claims to:

Adventist Risk Management
PO Box 1928, Grapevine, TX 76099-1928
Ph.: 1-800-447-5002

Empower Retirement:

Ph.: 866-467-7756
Website: EmpowerMyARP.com

Payroll Bulletin Board:

Ph.: 443-391-7343

General payroll information:

*Lost checks, tax withholding, direct deposit,
award letters for housing, loans, Medicaid*
Ph.: 443-391-7345 or 443-391-7344

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