

Reflections

November 2026

Lisa Sharpe Named Associate Administrator for SHARP

By Andrew Choi

The North American Division and Adventist Retirement are pleased to announce that Lisa Sharpe has been selected to serve as Associate Administrator for the Supplemental Healthcare Adventist Retirement Plan (SHARP).

Many of you already know Lisa through her work helping retirees understand and access their healthcare benefits. She joined Adventist Retirement in 2011 as a Retirement Benefits Assistant, became SHARP Manager in 2016, and has served as Assistant Administrator since 2020. Her experience with the plan and her commitment to the people it serves have prepared her well for this new role.

“Lisa brings both deep knowledge of SHARP and a caring heart to her work, and I am delighted to congratulate her on this well-deserved appointment,” said Andrew Choi, Adventist Retirement Administrator.

Lisa’s service to the Church began in 1989. Before joining Adventist Retirement, she worked with the Ohio, Chesapeake, Arkansas-Louisiana, and Arizona conferences. Those years gave her an appreciation for the people and organizations that SHARP supports through faithful service.

Please join us in congratulating Lisa. We are grateful for her leadership and look forward to the care she will continue to bring to our retirees. ■



PAYROLL BULLETIN BOARD

Checks/EFT Released

THIS MONTH:
November 27

NEXT MONTH:
December 24

Please join us in congratulating Lisa. We are grateful for her leadership and look forward to the care she will continue to bring to our retirees.



ANDREW CHOI
Administrator

Protecting Yourself and Your Retirement Savings

By Wirmin Alcantara

After years of service to the church, you deserve to enjoy retirement with peace of mind. Your savings can help provide that security. Taking a few minutes to review your accounts and ask questions is one way to care for yourself and the future you have worked to build.

Start with your 403(b) account. Look over each statement and ask yourself: *Do I recognize every withdrawal, loan, and transfer? Are my payments going where I intended? Have I received a notice about a change I did not make?* If a statement stops arriving or you can no longer access your account, find out why.

Financial abuse is not always easy to recognize, especially when it involves someone you know. Be alert if anyone pressures you to withdraw money, share a password, sign a form you do not understand, or give them control of your account. You may pause, ask for an explanation, and speak privately with someone you trust before deciding.

If you see activity you did not authorize, contact your 403(b) plan administrator or account provider promptly. Use the phone number on a statement or other official account materials and ask them to review the activity and help secure your account. You can report suspected financial exploitation to your local Adult Protective Services agency.

Your safety matters beyond your finances, too. Threats, humiliation, unexplained injuries, isolation from friends, or being denied needed care are all reasons to reach out for help. If you are in immediate danger, call 911.

You do not have to face a troubling situation alone. God’s promise offers comfort as you take steps to protect yourself:

“So do not fear, for I am with you; do not be dismayed, for I am your God.”
Isaiah 41:10, NIV ■



WIRMIN ALCANTARA
Associate Administrator,
Defined Contribution Plans

Word Search

Search up, down, forward, backward, and diagonal to find words featured in this newsletter. (Solution on back page.)

- accounts
- benefits
- comfort
- do not fear
- faithful
- financial
- healthcare
- payment
- planning
- retiree
- safety
- savings
- security
- solution
- support

Y	W	T	C	K	W	K	F	E	A	H	D	C	X	S	E	D	K	D	S
T	L	A	R	U	M	A	N	P	T	R	O	P	P	U	S	D	F	E	T
E	Q	A	H	O	I	X	R	T	Z	P	N	P	P	R	V	W	C	T	P
F	S	I	I	T	F	O	Q	Z	S	D	O	X	L	A	O	U	B	A	C
A	C	G	H	C	K	M	H	E	A	L	T	H	C	A	R	E	Y	U	U
S	Y	F	S	T	N	U	O	C	C	A	F	O	L	I	N	M	W	T	A
C	U	F	M	D	W	A	X	C	O	Y	E	D	T	M	E	N	U	P	P
L	A	L	W	B	A	V	N	J	T	O	A	Y	U	N	N	C	I	H	D
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S	G	N	I	V	A	S	Y	X	F	B	E	N	E	F	I	T	S	K	G

SHARP 2027 Benefits

If you're OVER AGE 65 and enrolled in SHARP Ex

SHARP Dental/ Vision/Hearing (DVH)	NO CHANGE	Keep in mind the monthly rate of \$107 is BEFORE any applied Earned Credit* (see table below).
Alight Retiree Health Solutions	NO CHANGE	Remember—you must be enrolled in a qualifying plan through Alight without a gap in coverage to be eligible.
Church Accrued Pension Supplement (CH APS)	NO CHANGE in partial reimbursement	If you're not sure if you are receiving this benefit, check your January 2026 statement from our Payroll department. <i>Those without pre-2000 years of service credit do not receive CH APS reimbursement.</i>

<div> <div></div> <div> <div>SHARP DVH EARNED CREDIT</div> <div>Retiree monthly total cost for SHARP DVH reflects years of service credit.</div> </div> </div>	DVH COST/MONTH (before Earned Credit): \$107							
	Years of qualifying church service	35+	30-34	25-29	20-24	15-19	8-14	1-7
	Earned Credit	(-\$65)	(-\$58)	(-\$51)	(-\$44)	(-\$37)	(-\$30)	(-\$23)
	TOTAL COST	\$42	\$49	\$56	\$63	\$70	\$77	\$84

If you are UNDER AGE 65 and enrolled in SHARP Pre-Medicare Options or have a dependent child/spouse enrolled in SHARP

SHARP DVH	\$107/month* (see table)	NO CHANGE in benefits
Pre-Medicare Medical	\$527/month	
Pre-Medicare Prescription Drug (Rx)	\$159/month	
Non-Medicare Dependent Coverage	\$199/month	
Medical High Deductible <i>(those with LESS than 40 years of service)</i>	\$650 individual / \$1,300 family	
	Out-of-pocket max: \$5,700 indiv. / \$11,400 fam.	
Medical Low Deductible <i>(those with 40 OR MORE years of service)</i>	\$350 individual / \$700 family	
	Out-of-pocket max: \$2,850 indiv. / \$5,700 fam.	
Rx Plan deductibles	\$400 individual / \$800 family	
	Out-of-pocket max: \$1,600 indiv. / \$3,200 fam.	

Questions? Feel free to reach out to us via email: SHARP@NADAdventist.org, or phone: 443-391-7338.



Adventist Retirement

Seventh-day Adventist Church
NORTH AMERICAN DIVISION

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Associate Administrator, SHARP

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Adventist Retirement:

Reporting a death, change of address,
disability reviews

Ph.: 443-391-7300 | Fax: 443-259-4880

Email: NADRetirement@nadadventist.org

Address: 9705 Patuxent Woods Dr,
Columbia, MD 21046

Alight Retirement Health Solutions:

Ph.: 1-844-360-4714

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

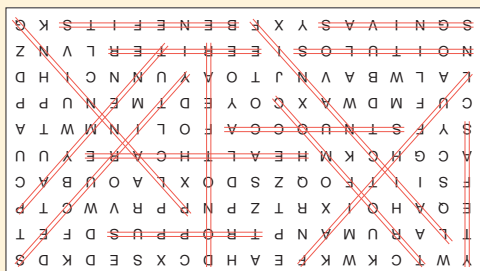
Website: EmpowerMyARP.com

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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