

June 2024

# Reflections

## Boost Your Bone Health

**B**ones. They provide the framework for our bodies, protect our organs, store calcium, and anchor our muscles.

In our youth, we build more bone mass than we lose. After age 30 that process reverses, leading to increasing weakness and brittleness of our bones that in turn may result in recurrent micro-fractures or even acute fractures of wrist, hip, spine, or other bones.

While everyone is at risk for developing osteoporosis, it is more prevalent in the elderly (especially females), or those who are sedentary or extremely thin. There is also an increased risk if you are on steroids, have too much thyroid hormone, or have an eating disorder or problems with absorption of nutrients.

Simple medical tests such as x-rays, Dexascan, and blood studies should be a routine part of your annual physical exam to monitor your bone health.

And there is good news! We can slow down or even reverse the effects of osteoporosis. Be sure to include plenty of calcium and vitamin-D in your diet or through vitamin supplements and enjoy a little sunshine to help



**Jim Callan, M.D.**, is a retired orthopedic surgeon and an elder at the Spencerville Seventh-day Adventist Church in Silver Spring, Maryland.

### PAYROLL BULLETIN BOARD

Checks /EFT Released

**THIS MONTH:**  
June 27

**NEXT MONTH:**  
July 26

### At Rest

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

- Abbey, David E. (CA)
- Adams, Judy C. (TN)
- Adams, Patricia Thim (MD)
- Aedo, Arcadio M. (FL)
- Ah Sam, Man-ha Lam (NV)
- Aitken, John D. (CA)
- Alberti, Joel W. (TX)
- Alfter, Bette A. (CA)
- Anderson, Elsie M. (CA)
- Andrews, Naomi (WA)
- Apostol, Anselma M. (TN)
- Archie, Peter (TN)
- Armstrong, Melvadean (CA)
- Ayala, John J. (CA)



with their absorption. Daily physical activity—especially in the form of weight bearing exercises such as walking, jogging, stair climbing, and tennis—is imperative for good bone health. Light weightlifting (3–5 pounds) helps keep your upper extremities strong.

Lastly, fall prevention awareness is always appropriate. Watch where you step, use handrails, and take extra care when on slippery surfaces such as in the bathroom or outside in winter weather.

Stay healthy and keep on walking! ■

*Reprinted from Reflections, June 2019 issue.*

## At Rest *(continued)*

Baer, Orville J. (MT)	Collier, Doris Post (AZ)	Forde, Erwin B. (IL)	Jenks, Alice (WA)	Morgan, Suellen (VA)
Baker, Jack L. (AZ)	Concha, Nelson (MD)	Foreman, Jeanette (CA)	Johnson, James P. (MI)	Morris, Mellie V. (FL)
Banks, Judy M. (CA)	Cooper, Edna M. (VA)	Fowler, Barry (MT)	Johnson, Marcie J. (CA)	Moser, Kathleen M. (KS)
Barlow, Joyce E. (TN)	Crabtree, Jonathan (TN)	Francis, Martin P. (GA)	Johnston, Larry H. (OH)	Nash, J. Alan (WY)
Baroi, Tripty Kana (AZ)	Crouch, Laura J. (VA)	Francis, Thomas (SC)	Joice, E. Ruth (WA)	Nelson, Donna J. (OR)
Bathini, Snehlatha (CA)	Cutshaw, Lula Belle (TN)	Frazer, Richard (OR)	Kaiser, Doreen D. (CA)	Nelson, Ingrid M. (CO)
Bayes, Ernestyne (OH)	Daino, Jean T. (CA)	Gee, Roy Thomas (CA)	Kaufmann, Willard (ID)	Owen, William M. (CO)
Beaghtler, Steven (CO)	Davis, Robert D. (GA)	Gianni, Cecilia D. (CA)	Keith, William H. (MI)	Pangan, Ofelia A. (CA)
Beal, Carol L. (MI)	Day, E. Douglas (ID)	Gibbons, Devalie (NJ)	Kelder, Ronald G. (IL)	Parks, Otis W. (ID)
Becerril, Carla (CA)	de Leon, Walter H. (TN)	Giesen, Doris E. (WY)	Kendall, Joy D. (CA)	Park, Youn S. (TN)
Bell, Donna J. (OK)	Denler, Loren L. (CA)	Gilbert, Irene (TX)	Kennedy, Clarine E. (FL)	Perez, Jennie B. (TX)
Belmont, Betty (ND)	Derksen, Marilyn (OH)	Glatt, Norma M. (WA)	Kim, Winifred (CA)	Perez, Socorro C. (FL)
Bird, Selma D. (TN)	Dickinson, Shirley (CO)	Gonzalez, Carmen (KY)	Kinhead, Catherine (FL)	Peterson, Robert D. (CA)
Blanchard, Karen (ME)	Dietel, B Marilyn (CA)	Green, Phyllis E. (AZ)	Kinney, Robert, Jr. (MD)	Potter, Ernestine (CA)
Borchers, Naomi (MD)	Dosey, Eleanor A. (CA)	Green, William H. (GA)	Knecht, David A. (IL)	Powell, Gladys P. (CA)
Borgersen, Jeannette (GA)	Dower, Nadine (WA)	Grimley, William (MA)	Kotter, Bonnie G. (PA)	Racine, Edwin L. (CA)
Brauer, Carroll Vern (CA)	Dowling, Lynda L. (KS)	Grino, Ruth M. (TX)	Krieg, Barry A. (WA)	Rahming, Lloyd G. (FL)
Brown, Theslyn M. (FL)	Draper, Phillip L. (TN)	Grove, Homer (FL)	Kriley, Ronald J. (CA)	Ramirez, Alejandro (TX)
Bryant, Barbara G. (FL)	Durichek, Phyllis (TX)	Harley, Elsie (CT)	Kumamoto, Satoro (CA)	Randleman, DiAnn (CA)
Bugayong, Leah G (CA)	Duvall, Anna (FL)	Hartsock, Mary (MO)	Lacovara, Joseph (CO)	Rash, Carol S. (MO)
Bullett, Meredith P. (VA)	Dysinger, Yvonne (TN)	Hauck, Erna (CO)	Lambert, Janis (FL)	Ratzlaff, Dale A. (CA)
Bullock, Audrey M. (AZ)	Earle, Frances L. (TN)	Heck, Dorothy F. (MT)	Langtiw, Florida P. (IL)	Reader, John A. (CA)
Burden, Harold O. (OR)	Eastland, Ernest (CA)	Herr, Denise R. (AB)	Ledford, Juanita (MS)	Reaves, Benjamin, Sr. (FL)
Burnette, Arthur L. (AL)	Eaton, Eldora V. (CA)	Hirst, Lolita (CA)	Lester, Isaac L. (FL)	Reeves, Barbara M. (OR)
Calloway, Oral E. (NC)	Eckert, Carol H. (WA)	Hodge, Jeannette (MI)	Lewis, Donna M. (ID)	Retterer, Steven R. (TX)
Carlin, Darrell W. (ID)	Ehrlich, Donald F. (PA)	Holman, Diane T. (NV)	Lewis, Shirley R. (FL)	Reynolds, Donald G. (OR)
Carmichael, Terry (TN)	Emerson, Paul G. (CA)	Hong, Shenghuang (OH)	Lincoln, Lillian M. (MI)	Richards, Wilbur G. (ID)
Caylor, Stanley E. (CA)	Esteban, Juanita (NV)	Horonitz, Michael (MI)	Lipford, Bonnie F. (FL)	Roberts, Julian V. (NV)
Channell, Sandra L. (FL)	Fardulis, Laurin C. (CO)	Huh, Hyung-Man (IL)	Livingston, Ronald (WA)	Roberts, Linda A. (FL)
Charles, P. Jill (MD)	Farr, Marilyn R. (OH)	Hunt, Gloria V. (TX)	Liwag, Liwanag (FL)	Robertson, Lowell (CA)
Choi, Hong Y. (WA)	Ferris, Doris Mae (MI)	Hutchinson, Malcolm, Jr. (OK)	Lorenson, Reuben (BC)	Roberts, Robert D. (VA)
Christen, Ivan M. (CA)	Fisher, Helton R. (OK)	Hyde, Rodney J. (WV)	Lukman, Gloria N. (FL)	Roby, David J. (WY)
Clapper, Donald E. (FL)	Flaherty, Janet D. (MD)	Irvine, Enid M. (OK)	Lyon, Phyllis C. (WA)	Rochester, James W. (NC)
Clark, Ray (OR)	Flint, Dean E. (NC)	Isaacs, Gloria M. (MD)	Maddox, William E. (CA)	Rodriguez, Maria E. (CA)
Clark, Wayne D. (WI)	Flood, Robert J. (OH)	Jahn, Rosalie J. (OR)	Maldonado, Raul L. (AZ)	Russell, Margaret J. (CO)
Close, Betty J. (KS)	Flugum, Marlys (CA)		Martinsen, Martha (BC)	Ruth, Alma L. (NH)
			Masden, Martha L. (CO)	Sanderson, Martha (MD)
			Matthews, Karen K. (IL)	Sapp-Smith, Donald (FL)
			Mayang, William (CA)	Saxby, Darlene B. (MO)
			May, Gaile M. (CA)	Scheibe, Robert S. (GA)
			McGee, Cheryl (OH)	Scott, Ronald H. (TX)
			McKinney, Matthew (FL)	Seeley, Derek P. (CA)
			McLain, Marilyn K. (OR)	Sefcik, Anthony (MD)
			Menshausen, Lillian (MA)	Serafica, Charita (NV)
			Messinger, Jean M. (CA)	Serrian, Gloria L. (SC)
			Miller, Floyd R. (TX)	Sharon, Nancy J. (OR)
			Miller, William (CO)	Simonds, Roy D. (TN)
			Mohr, Lois R. (PA)	Simonds, Virginia M. (NE)
			Mohr, Salma I. (CA)	Smith, Judith I. (RI)
			Monroe, James (TX)	Spencer, Katherine (CA)
			Montgomery, Robert (VA)	Stadler, Lillian J. (ID)
			Morford, Irene (CA)	Steeley, Nancy Ann (MI)
			Morgan, Doris (CA)	Stewart, Winifred E. (MD)

Stuber, Dennis E. (KY)  
 Suckert, Manfred H. (NC)  
 Summers, R. Joan (CA)  
 Swanson, Laviera (WA)  
 Taft, Mary S. (CO)  
 Tamayo, Belen R. (CA)  
 Taylor, Valerie K. (CA)

Thacker, Mary Etta (CO)  
 Thompson, George (DC)  
 Thompson, Verle, Jr. (TN)  
 Timple, Lettie L. (CA)  
 Tucker, Leonard E. (AL)  
 Ulery, Larry S. (MI)  
 Van der Vlugt, Betty (CA)

Vitorovich, Ann (AZ)  
 Voorheis, Alice (TN)  
 Wako, Solomon (WV)  
 Walker, Edith G. (NM)  
 Watts, Joyce M. (OR)  
 Wehtje, Verne V. (CA)  
 Weiss, Barbara A. (AZ)

Weiss, Lira (MI)  
 Welklin, Claire (AZ)  
 Wheeler, Donna (MI)  
 Whidden, Lionel (FL)  
 Whitford, Claire (OH)  
 Williams, Patricia (OH)

Winger, Donald (CA)  
 Wojcicki, Elizabeth (NJ)  
 Wyrick, Daniel J. (CA)  
 Yeoman, Paul, Jr. (CA)  
 Yonesawa, Sally S. (HI)  
 Zenith, Oseas B. (WA)

## SHARP Corner

*(Supplemental Healthcare Adventist Retirement Plan)*

### Meet the SHARP Team



**Gayle Fell**  
 SHARP assistant



**Bonnie Bensink**  
 SHARP assistant



**Lisa Sharpe**  
 assistant administrator,  
 SHARP



**Lisa Turpen**  
 associate administrator,  
 healthcare & defined  
 benefit plans

**T**he SHARP team has recently experienced a change in staff.

Stephanie Portugal, who was with SHARP for just under two years, is now working in another section of Adventist Retirement. She is happy to help you with payroll. Going forward, here's who to contact for your healthcare needs.

**Gayle Fell** is serving last names from A-K. Typically, Gayle is also the first responder if you call the SHARP line at 443-391-7338.

**Bonnie Bensink** serves last names from L-Z. The SHARP line number routes directly to Bonnie if Gayle is not available as the first responder. Bonnie also assists with reporting and claims issues for SHARP dental/vision/hearing.

**Lisa Sharpe** oversees the day-to-day operations and escalations, serving as liaison between SHARP and our vendors, including Alight and WebTPA.

**Lisa Turpen** is the associate administrator overseeing all retirement healthcare benefits.

For questions on your health reimbursement account, please keep in mind that SHARP does not have access to see your enrollment information, claims submitted, overpayments or your current balance. Please contact Alight at 844-360-4714 for assistance with those issues. However, anytime you need additional support, don't hesitate to reach out to us. We are here to serve you and ensure you receive the assistance you need.

We look forward to bringing onboard a new SHARP assistant and will share that information with you when it happens. ■





## Adventist Retirement

Seventh-day Adventist Church  
NORTH AMERICAN DIVISION

9705 Patuxent Woods Drive | Columbia, MD 21046



## Adventist Retirement | [www.adventistretirement.org](http://www.adventistretirement.org)

### **Edwin Romero**

*Administrator &  
Chief Executive Officer*

### **Andrew Choi**

*Associate Administrator &  
Chief Financial Officer*

### **Lisa Turpen**

*Associate Administrator,  
Defined Benefit &  
Healthcare Plans*

### **Wirmin Alcantara**

*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*

Ph.: 443-391-7300 | Fax: 443-259-4880  
Email: [NADRetirement@nadadventist.org](mailto:NADRetirement@nadadventist.org)  
Address: 9705 Patuxent Woods Dr,  
Columbia, MD 21046

### **Alight Retirement Health Solutions:**

Phone: 1-844-360-4714

### **SHARP Healthcare Eligibility Queries:**

Ph.: 443-391-7338  
Email: [SHARP@nadadventist.org](mailto:SHARP@nadadventist.org)

### **Submit DVH claims to:**

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

### **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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