



REFLECTIONS

A monthly source of information for beneficiaries of the Adventist Retirement Plans.

About Sharp Ex

This year has gotten off to quite a fast start. We thought we'd share a few statistics with you regarding your fellow retirees who are eligible and enrolled in SHARP-Ex.

For 2018, we had 67% of retirees who enrolled in Medigap plans and 33% who enrolled in Medicare Advantage Plans. Where do most of our enrolled retirees live? Although our Adventist Retirement Retirees live throughout the entire US, over 50 percent live in the following states:

California	21.8%
Washington State	10.5%
Tennessee.....	8.1%
Florida.....	7.5%
Michigan.....	5.8%

During the 2017 Medicare open enrollment period (for plan year 2018), 4% of our eligible retirees spoke with an Aon Benefits Advisor who helped them find a plan that better suited their healthcare needs. We are glad they took the advantage of the Aon Retiree Health Exchange services. Each year all eligible retirees have an opportunity to review their healthcare plan and see if it continues to meet their needs. You will all have that opportunity again in the fall of 2018.

If you have any questions regarding changing your healthcare plan, please call your Aon Benefits Advisor. Do not call your insurance carrier to change plans, you may end up unintentionally terminating your HRA benefits, by moving outside of the exchange.

We want to express our appreciation to all those who have shared their email address with us. We had over 1,200 retirees respond. In March 2018 over 500 email direct deposit confirmation statements went out to retirees. If you sent in your email address and did not receive a direct deposit confirmation statement please don't despair. We are still updating that information in our systems and hope to be caught up by the April 2018 payroll.

Payroll Bulletin Board

Checks/EFT Released

This Month: April 27

Next Month: May 25

SHARP Corner

For those of you enrolled in the SHARP DVH (dental, vision and hearing) Option the calendar year benefit limits are:

- Dental Benefit: SHARP maximum paid amount of \$2200.
- Vision Benefit: SHARP maximum paid amount of \$400.
- Hearing Benefit: SHARP maximum paid amount of \$2200. The hearing benefit has a one year 'look-back' provision which allows the payment of any unused benefits from the previous calendar to be used in the current calendar year.

You are responsible for 20% of a claim in addition to any dollar amount over the maximum paid amount of the benefit. You or your provider can send your dental, vision or hearing claim to the Adventist Risk Management, Inc. address found on the back of your SHARP ID card.

The SHARP DVH Option is a benefit of the SHARP group plan. The monthly deduction taken from your pension for this benefit is not eligible to be reimbursed from your HRA (Health Reimbursement Account).

Reporting the Death of a Retiree or Spouse

In the sad event of a death, it is very important to contact the Retirement Office immediately, as future benefits will be affected.

- Main Retirement Phone Number: 443-391-7300
- Retirement Fax: 443-259-4880
- Retirement email:
NADRetirement@nadadventist.org
- Mailing Address: Adventist Retirement Plans,
9705 Patuxent Woods Dr., Columbia, MD 21046

Usually this contact will be made by a relative or estate personal representative. When calling, be prepared to provide us with contact information for the one informing us of the death. To properly complete our documentation, we need a copy of the

certificate of death. We do not need a certified copy. The certificate of death can be faxed to us. We recognize that this document will not be available for several days after death.

The family may be eligible for a modest death benefit if the deceased retiree worked for the church. If there is a surviving spouse, the death benefit will be issued to the spouse. If there is no living spouse, the benefit will be issued to the estate or relative managing final expenses. A living spouse may also be eligible for a survivor benefit, if that spouse had been married to the retiree for at least one year at retirement and the retiree selected Joint & Survivor. Our staff will be able to estimate the survivor benefit and provide that information to the family.

Your Spending Account (YSA) Direct Deposit

Over 55% of your fellow retirees are enrolled in Direct Deposit. Want to get your reimbursement faster? Sign up for direct deposit, and your reimbursements will be automatically deposited into your checking or savings account.

To enroll, visit the YSA website, and click 'Your Profile' on the top right. You'll be asked to enter your bank information, including bank name, routing number, and account number, all of which can be found on your personal checks. If you do not have online access, please call the Aon Retiree Health Exchange at (844) 360-4714.

The screenshot shows the 'Your Profile' page on the YSA website. It features several sections: 'Email Addresses' with a 'Personal Email' field and a 'Direct Deposit Information' section with a 'Direct Deposit Information' field and a 'Save' button. There are also 'Claim Information' and 'Text Messages' sections. A blue arrow points to the 'Save' button in the Direct Deposit Information section.

Plan Audit

As we move through the month of April, the auditors are diligently at work reviewing our financial transactions for the year 2017. The audit process reviews the seven retirement plans we manage, each an independent general ledger, including accounting procedures and internal controls, and ensures compliance with denominational policies. Auditors verify receivables from various denominational entities, healthcare charges "incurred but not reported" and account balances of employees participating in our defined contribution retirement plan. They also review our interim reports and governing body minutes.

The audit is managed by a CPA firm in Lansing, Michigan, Maner Costerisan. Some of the actual review is done under contract by General Conference Auditing Services auditors under the direction of Maner Costerisan.

Adventist Retirement Plans

www.adventistretirement.org

Raymond Jimenez
Administrator

Lyn Wick
Associate Administrator

Lisa Turpen
Associate Administrator

Beth Roberts
Associate Administrator

Edwin Romero
Associate Administrator

Lisa Sharpe
SHARP Manager

Aon Retiree Health Exchange:
1-844-360-4714

SHARP: 443-391-7338
Email: 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

NAD Retirement Department
Reporting a death, change of address, disability reviews
Phone: 443-391-7300
Fax: 443-259-4880
Email: NADRetirement@nadadventist.org
9705 Patuxent Woods Drive
Columbia, MD 21046

Barbara McLaughlin: 443-391-7345
Lost checks, direct deposits, 1099R, tax withholding, verification of benefits for loans, housing, Medicaid

General Conference of SDA

NAD Retirement Plans

9705 Patuxent Woods Drive

Columbia, MD 21046

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