

REFLECTIONS

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

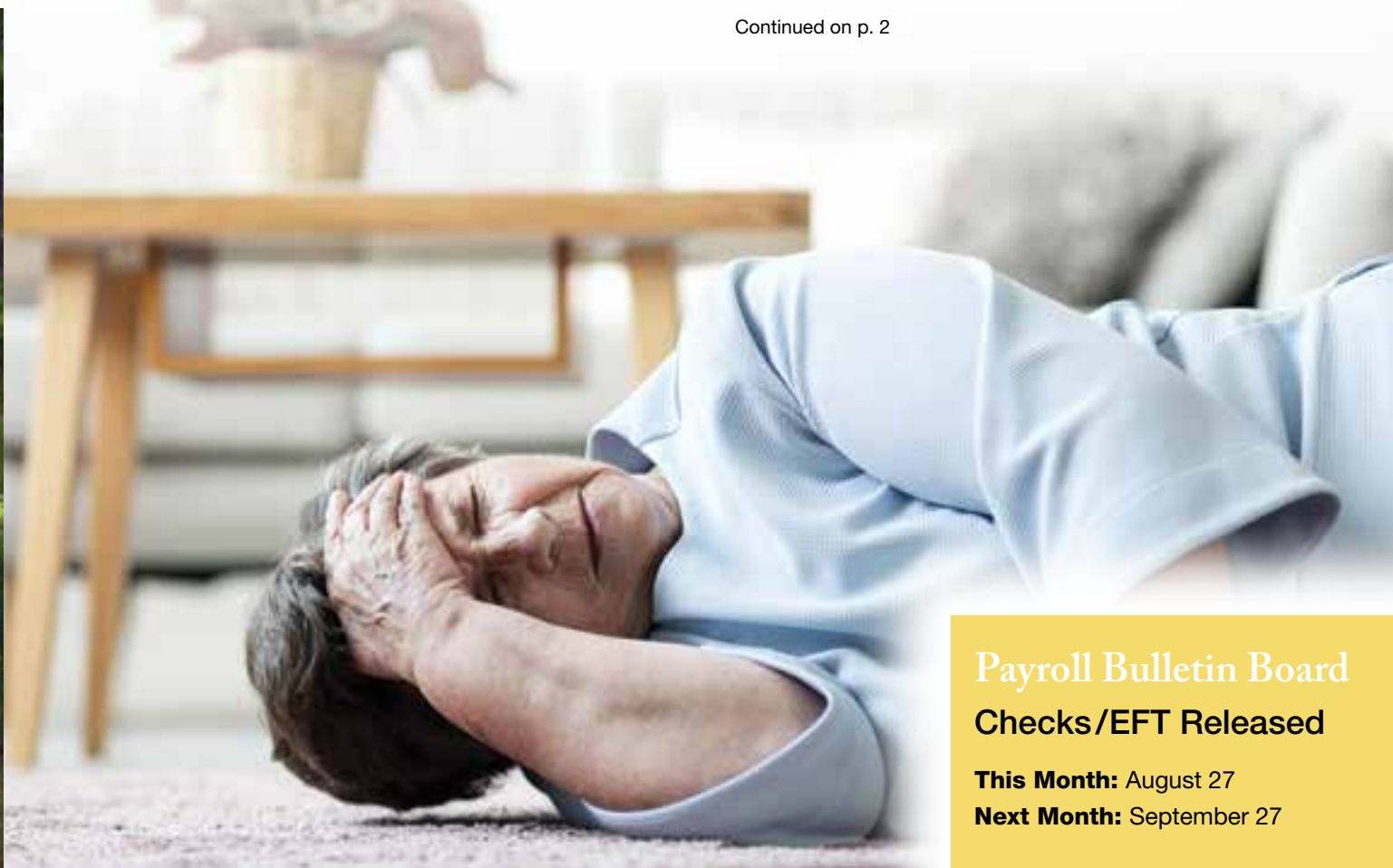
Falling Down: minimizing the risks

Remember the commercial “help I’ve fallen and I can’t get up”. Some used to think this was funny but not anymore. Roughly 1 in 3 people over age 65 experience a tumble each year. Evidence suggests that some falls can be prevented. Older people are good at knowing when they feel unsteady.

Interventions to minimize your fall risk.

1. Talk to your doctor about activities, including physical activities and regular exercise programs that are appropriate for you.
2. Have your vision checked yearly.

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Payroll Bulletin Board

Checks/EFT Released

This Month: August 27

Next Month: September 27

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3. Manage your medications.

- Ask the pharmacist for large print labels and medication tracking devices for home use.
- Learn which of your medications may make you unsteady on your feet or impact your ability to operate a vehicle.

4. Prevention methods.

- Install handrails and grab bars wherever they are helpful, especially around stairs and in bathrooms.
- Make sure the lighting is bright enough inside and outside your home.

- Use a night light between your bedroom and the bathroom.
- Use an appropriate walking aid, if needed, to improve balance and stability.
- Wear shoes with non-slip soles that provide support without bulk.
- Remove tripping hazards such as area rugs.

You will find helpful information at the National Council on Aging website www.naco.org.

SHARP Corner

How do You Access the Catastrophic Rx HRA?

Retirees who are on specialty or high cost prescription drugs, may reach the Catastrophic phase of their Medicare D plan. If you do, we have a plan in place to help you! You do not have to exhaust your annual HRA to access the Catastrophic Rx HRA.

First, confirm you're in the Catastrophic phase of your drug plan. Look at your prescription drug plan EOB (Explanation of Benefits). The EOB shows you which phase of the drug you're in. Once you've confirmed you're in the catastrophic phase, you'll need to set up a specific account at YSA (Your Spending Account) for the Catastrophic Rx HRA reimbursement to begin. Call 1-844-360-4714.

Once you've set up the Catastrophic Rx HRA account with YSA, you'll receive, in the mail, a special Catastrophic Claim Form (see below). This form is specific to you, has your specific bar code and must be used to access your benefit.

The form is also available online when you log into your account at www.retiree.aon.com/adventistretirement.



Remember, the Catastrophic Rx HRA reimbursement is only available for the individual who reaches the catastrophic phase of their prescription drug plan. It cannot be shared.

Meet our New Employee



This month Samantha Young joins our team as Communications Manager, a new position recently approved by North American Division (NAD) to enhance Adventist Retirement's service to our employers, employees and retirees. One of her functions will be to serve as editor of Reflections. She comes to NAD from Chesapeake Conference of Seventh-day Adventists in Columbia, Md., where she was communication and Women's Ministries director for more than

nine years. Her experience includes working in NAD Information Technology Services and for Columbia Union Conference, Adventist HealthCare, Adventist Risk Management and Brooke Grove Foundation. We're happy to have her on board.

SHARP/Aon Retiree Health Exchange Meeting

Collegedale, TN September 17, 2018

10 am – 12 pm, repeated 2 pm – 4pm
Collegedale Community Church

9305 Four Corners Place
Collegedale, TN 37315

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