

REFLECTIONS

A monthly source of information for beneficiaries of the Adventist Retirement Plan



*Our Staff Wish You a Merry Christmas and
a Happy and Healthy New Year!
May God bless you!*



At Rest

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

- Aitchison, Steven M. (CA)
- Alexander, Eunice P. (MD)
- Ames, John Bruce (KS)
- Amos, Phyllis Jean (FL)
- Astleford, Della (UK)
- Atkins, Bonnie R. (OH)
- Ballew, Phillis Anne (WA)
- Barton, Bertha J. (FL)
- Bates, Harold (AR)
- Baugous, Dovie L. (TX)
- Bayne, Christine I. (PA)
- Bearce, Loring E. (NY)
- Becker, Charlotte M. (TN)
- Benjamin, Esther R. (CA)
- Blackwater, Shirley (UT)
- Blessing, Rosella M. (AZ)
- Boone, Betty J. (HI)
- Borge-Thakkar, Suwarnalata (MD)
- Bothe, Genevieve C. (WA)
- Brawner, June (TN)
- Breitigam, Merle R. (CA)
- Brown, Annie Mae (FL)
- Brown, Joseph G. (MD)
- Brown, Shirley (CA)
- Bryant, Boyd C. (OR)
- Buerger, Edna (KY)
- Campbell, Lillian L. (MI)
- Carlisle, Viola (CO)
- Cassell, Edward G. (MD)
- Chamberlain, Barbara M. (MI)
- Cherrier, Wayne (ME)
- Childs, Mary A. (CA)
- Chism, Robert L. (CA)
- Claridge, Lawrence L. (WA)

**Please note the North American Division office
is closed December 21-January 1.**

Payroll Bulletin Board

Checks/EFT Released

This Month: December 27

Next Month: January 25

Retirement COLA

The North American Division year-end meetings voted a 2019 Cost of Living Adjustment of 2.9 percent for church retirement plan beneficiaries. Hospital COLA's are always 2.5 percent by policy regardless of inflation. In years of high inflation, church COLA exceeds the hospital COLA. This year the church COLA is higher. The COLA for Social Security will be 2.8 percent for 2019 as announced by Social Security Administration, based on the inflation index used by Social Security. In January, retirees will receive a modest benefits increase and a statement of monthly benefits. Keep this annual statement as a reminder of your benefits for the next

year. If you are uncertain about what makes up your January deposit, please compare the new January statement with last January's statement. Your monthly deposit change will be the result of several changes and not be precisely the percentage of any COLA announced.

You should receive your Form 1099-R in early February. NOTE: We can't issue the forms until the final reconciliation is complete, towards the end of January. If after February 15 you haven't received your form (or it was misplaced), call for a replacement. Avoid the last-minute rush!

Sharp Corner: 2019 Plan Year Reimbursements from Your HRA (Health Reimbursement Account)

Aon Retiree Health Exchange provides a "premium auto-reimbursement" feature. This feature is for insurance premiums you pay on a monthly basis. This reimbursement option is available only to those who enrolled in coverage through Aon Retiree Health Exchange with a participating insurance company.

If you changed plans for 2019, your first premium reimbursement may take longer to begin the auto-reimbursement because the initial set-up process could take up to 60 days. If you need assistance with your premium reimbursement, call Aon Retiree Health Exchange at 1-844-360-4714. If you need your January 2019 premium reimbursement before the automatic process begins, go online to <http://retiree.aon.com/adventistretirement> or call Aon Retiree Health Exchange. Once your first auto-reimbursement payment is established, you'll be automatically repaid for your premiums each month that you have funds in your HRA.

If you wish to divide your premium reimbursement equally between 12 months so that HRA funds stretch throughout the whole year, call Aon Retiree Health Exchange at 1-844-360-4714 and they can assist you.

2018 HRA Claim Deadline is April 30, 2019

If you are eligible for the HRA and have remaining funds, remember to turn in your 2018 healthcare receipts to Your Spending Account (YSA) by April 30, 2019. You must use your own claim form with your specific barcode on it. You cannot use your spouse's claim form. Log in to your Aon account at <http://retiree.aon.com/adventistretirement>. Click on the HRA tab in the upper right, drop down box. You can download your receipts and submit them right on the website. Or, you can go ahead and print a claim form and you will send it to YSA via USPS mail.

We Need Your Email Address

Increasingly, we are using email to contact our retirees with important information. It saves postage costs and the message gets to you faster. If you haven't provided your email address to us, or if you need to update it, please contact us by email at NADRetirement@nadadventist.org, or by phone at **443-391-7300**.

At Rest *continued*

Clark, Frances (CA)
 Clausen, Leonard C. (ID)
 Clymer, Marybelle (CA)
 Cole, Karen R. (WA)
 Cornell, Clinton R. (WA)
 Cox, James L. (FL)
 Cutter, Charlotte (AZ)
 Davidson, William W. (MI)
 Day, Clyde M. (MD)
 Deal, Evonne R. (OR)
 Dechent, William (VA)
 Desamito, Jose R. Jr. (ON)
 Diaz, Rita (CA)
 Dixon, James Kenneth (OR)
 Drew, Howard Wayne (MI)
 Duarte, Jesus M. (CA)
 Dunn, Zeldia W. (CA)
 Echevarria, Olga (FL)
 Edwards, Charles Garland (WA)
 Engel, Marvin E. (NE)
 Erwin, James Edward (TN)
 Evans, Jutta (MD)
 Fabella, Armisticia H. (CA)
 Favela, Cecilia (CA)
 Fisher, Richard A. (FL)
 Fisk, Lanny H. (CA)
 Ford, Robert M. (CA)
 Gadson, Venetia C. (FL)
 George, Arthur B. (TX)
 Germany, Plenty M. Jr (AL)
 Gilliland, Freda D. (WA)
 Giver, James E. (NM)
 Glenn, Pearl (MI)
 Goodridge, Shirley Ann (AZ)
 Graham, Martha L. (IN)
 Green, Eldon J. (CA)
 Greenland, Mary J. (NE)
 Guthrie, Betty R. (CA)
 Hamilton, Clarke (WA)
 Hansen, Paula J. (OK)
 Hardcastle, Howard Owen (CA)
 Harms, Ruth (WA)
 Hart, Dorothy L. (OH)
 Hartgrove, Harry H. (NC)
 Hartlein, Ella May (MD)
 Hart, Richard Gabriel (MD)
 Hegstad, Roland Rex (MD)
 Helmendach, Katherine L. (TN)
 Henriquez, Roberto C. (NC)
 Herman, Charmain K. (NC)
 Hernandez, Joseph (CA)
 Hessel, William H. (CO)
 Hill, Eloise May (NE)
 Hollister, Kathryn S. (CA)
 Holst, Leonard R. (MA)
 Hoover, Ronald (KS)
 Houck, Florence Brooks (TN)
 Huddleston, Geneva (TN)
 Hutcherson, Celestine Williams (MD)
 Iglar, Jane M. (CA)
 Irvine, Alfred John (OK)
 Jacobs, Loueva (CA)
 Jacobson, Irma Doreen (TN)
 Janetzko, Silvia (NM)
 Jayne, Ruth E. (CA)
 Jefferson, Theodore R. (TN)
 Jensen, Roland E. (FL)
 Joannou, Steve J. (CO)
 Johnson, Janet L. (CA)
 Johnston, Eunice L. (CA)
 Jones, James A. (PA)
 Jordan, Joseph (FL)
 Juhl, Eugene A. (FL)
 Kinsey, Mary E. (CA)
 Knowles, John Medbury (NC)
 Knutson, Thelma J. (CA)
 Koller, Raymond C. (WA)
 Komesu, Gladys (NM)
 Kubasak, John (FL)
 LaBianca, Kirsten (MI)
 Lang, Edwin G. (NE)
 Lantry, Jay Harold (MO)
 Lathrop, Earl Wesley (CA)
 Laughlin, Joseph Stone (TX)
 Lee, Virginia L. (ID)
 Lee, Wayne Keith (MA)
 Leggett, Varner J. (CA)
 Leiske, Evonne J. (AL)
 Letcher, Winona M. (OR)
 Lewis, Rayburn W. (TX)
 Litke, Richard L. (WA)
 Litzenberger, Dorothy R. (FL)
 Lowry, Morris C. (TX)
 Lujan, Albert Yanez (CA)
 Mansell, Donald E. (ID)
 Marshall, Norwida A. (GA)
 Martin, Stanley K. (IL)
 Matacio, Lauren R. (MI)
 McFarland, John J. (LA)
 Melashenko, Mary M. (CA)
 Mercer, Janice G. (FL)
 Meyer, Helen (MI)
 Meyer, William (MI)
 Miller, Sandra Jean (TN)
 Moffatt, Phyllis Hazel (GA)
 Moore, Earl W. (TN)

Adventist Retirement Plan

www.adventistretirement.org

Raymond Jimenez, III
Administrator

Lyn Wick
*Associate Administrator
 Defined Benefit Plans*

Lisa Turpen
*Associate Administrator
 Healthcare Plans*

Beth Roberts
*Associate Administrator
 Defined Contribution Plans*

Edwin Romero
*Associate Administrator
 CFO*

Lisa Sharpe
SHARP Manager

Samantha Young
Editor, Communications Manager

Adventist Retirement
*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*

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

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

The Little Black Book is Back

Seminars Unlimited will mail the 2019 copy to retirees who have previously requested the book. If you do not receive one after the new year and would like one, please send an email to NADRetirement@nadadventist.org, or send a written request to our mailing address.



Protect Yourself Against Identity Theft Who Me? Yes, You!

This article will help you better understand how to protect yourself against identity theft. Up to 80 percent of identity theft is targeted to seniors, especially through phone calls and websites.

Why are seniors targeted so often for identity theft?

1. They are more trusting
2. They have generally saved their money and may have more
3. They may not report identity theft for fear of losing their independence by family
4. They don't always recognize identity theft

There are several easy things you can do to protect your identity:

1. Keep credit card numbers secure—never give them out over the phone to someone you do not know.
2. Never give Medicare information over the phone or by email. Medicare does not request information this way. Guard your Medicare card as closely as your credit cards. If you need a replacement Medicare card or other Medicare information, go to www.MedicareInteractive.org and search for the information you are seeking.
3. Never give out your social security number, bank account number or address information to strangers. Just because you are being asked does not mean you have to give it.
4. The IRS will not ask for personal information over the phone or by email. Their primary communication channel is mail. If you receive a call from someone claiming to be the IRS, be skeptical. The caller ID could even appear to be from the IRS when it is not—this is called spoofing. Do not allow the caller to intimidate you with threats of a collection agency or other actions. If you think you have been contacted with a scam around the IRS, contact <https://www.treasury.gov/TIGTA>, or call 1-800-366-4484 and report it.
5. Do not click on any links or attachments in unfamiliar messages in email. You could be downloading malware or be taken to a fake website. Delete the email message if in doubt.
6. Check your credit reports annually for free from the three major companies (Equifax, Experian and Transunion) at <https://annualcreditreport.com>.

Continued next page

"Identity Theft", continued from previous page

7. Create strong passwords using upper- and lower-case letters, numbers, and symbols. If it is easy for you, it is easier for the bad guy! Change your passwords at least every six months.
8. Consider a password manager such as LastPass at www.lastpass.com, which will create long, effective passwords you do not need to remember. There are free and paid versions.
9. Turn on two-factor authentication. This means that you have to enter a second form of identification, such as a text message that is sent to a smart phone or a biometric identifier, such as a fingerprint.
10. Consider freezing your credit reports so someone cannot create credit in your name. Freezing and unfreezing your credit reports is now free effective September 18, 2018. Go to <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs> for more information. You will still be able to use your credit cards, you just need to unfreeze your credit report to create a new line of credit for yourself then you can refreeze it.
11. Be aware of phishing, which is a scam typically carried out using unsolicited email or a fake website that looks like it is real. The attacker often "looks like" a trusted entity or company that the victim might do business with. Phishing is an attempt to make the recipient believe the message has something they want or need. The goal is to lure the potential victim into providing valuable personal information such as user name and/or a password or financial information. With this information, the criminal can steal your identity or steal your money from your bank or other financial accounts.
12. Last but not least, if the offer you get by email, text or phone sounds too good to be true, it probably is not true.



Nancy Lamoreaux was the Chief Information Officer for the General Conference of Seventh-day Adventists. We welcome her as one of our newest retirees.

We are Conducting a Survey

A decade ago, Adventist Retirement contracted with the Center for Creative Ministry to conduct a survey of retirees. The Center has for three decades done surveys for the Seventh-day Adventist Church at every level. We have full confidence in their work, and recently we asked them to refresh the survey.

They are providing us with an email message that will be sent out to a scientifically selected sample of our entire group of retirees. When you get that message, please know that you have been selected, and respond right away by clicking on the link to the questionnaire and completing it.

We will be sending out reminder messages several times, so if you have already completed the questionnaire, the reminders are not for you. The follow-up messages are for others who have yet to opt in.

For some of you for whom we only have a mailing address and not email, we will be inviting you to get involved by sending a post card in the mail. That will be your prompt to go to the online survey and complete it. If you would value the help of a grandchild to help you get access, that might be a good idea.

The Center has also provided their toll-free phone number for any of you who find completing the survey online to be daunting. When you call, please leave a message asking for assistance with the retirement questionnaire, and someone will call you back shortly. Call 1-800-272-4664.

The questionnaire will be sent on December 26 to those on the list scientifically selected. Your confidentiality is assured, so if you have any questions about this survey, please ask the Center for Creative Ministry. They'll be very willing to help you.

REFLECTIONS

At Rest continued

Morgan, William E. (IL)
Mundy, Clyde D. (CA)
Norcott, W. Francis (NC)
Northcutt, D. Lois (FL)
Oh, Helen (MD)
Oldham, Elizabeth J. (SC)
Pallett, Howard W. (TN)
Peak, Kristen E. (CO)
Peeke, Ina F. (CA)
Perkins, Charles Henry (MD)
Pichot, Paul (TN)
Pico, Gonzalo (TX)
Pontynen, Burton A. (CA)
Pratt, Lester D. (FL)
Ramos, Martha Rae (OR)
Rasmussen, Roma Belle (WA)
Rea, William Lewis (CO)
Reed, Alberta S. (MD)
Rhodes, Josephine (CA)
Roberts, Alfred (MA)
Robertson, Ashley C. (MI)
Robertson, Mary (TX)
Rochester, Sylvia A. (AL)

Rock, Clara P. (NV)
Roddy, Anna C. (CA)
Rosen, Joyce A. (CO)
Rose, Virginia M. (OR)
Rowe, John W. (CA)
Rowe, Mary Lou (TN)
Rudisaile, Carol I. (CA)
Runnels, Pearl R. (TX)
Sailo, Lalthangliana (MD)
Salanitro, Mary Ann (NJ)
Sanchez, Yolanda S. (TX)
Sato, Kaoruko (CA)
Satonica, Selma (MI)
Saunders, Richard Eugene Sr (WI)
Schmidt, Ivan (CO)
Schneider, Althea E. (ID)
Schwebel, Lorraine (VA)
Scofield, Donna J. (FL)
Segura, Sara F. (CA)
Sheffield, Albert J. Jr. (TN)
Shepard, Hugh M. (FL)
Shepherd, Vernon E. (AZ)
Shimmin, Harriet L. (CA)

Shoemaker, Rollin L. (MD)
Shumaker, Chester R. (CA)
Siewert, Donald D. (MO)
Sines, Rex M. (WA)
Smith, Betty J. (OH)
Smith, Dorothy R. (AZ)
Smith, Wanda R. (CA)
Snow, Peggy (FL)
Sorensen, Betty L. (OR)
Stewart, Donella V. (AL)
Stout, Lewis Alan (GA)
Sumpter, Mary (GA)
Taniguchi, Michiko (HI)
Taylor, Jerry A. (OH)
Taylor, Rilla Dee (FL)
Tilstra, Albert C. (NV)
Toews, Clara (CA)
Toms, Robert L. (WV)
Troy, Estelle Ann (MI)
Trujeque, Jose M. (CA)
Underwood, Dorothy Lenora (OK)
Vander Mei, Joan (CA)
Vanderwilt, Carol J. (MD)

Wagner, Allan J. (MT)
Wallack, Robert Jere (AZ)
Waller, William A. (TN)
Walls, Sharon (CA)
Weidemann, Carolyn L. (CA)
Westfall, Elizabeth Marie (FL)
West, Peggy A. (TN)
White, Lacey H. (CA)
White, Mildred June (ID)
Wilkins, Robert A. Jr. (MI)
Williams, Joseph Richard (FL)
Williamson, Diane (GA)
Wilmot, Richard W. (CA)
Wilson, Morris V. (NC)
Wilson, Ronald A. (FL)
Winkle, Arvin William (CA)
Wisbey, Dolores (CA)
Wright, Margaret E. (AZ)
Zalabak, Naomi (FL)
Zamora, Robert Montano (NM)