



REFLECTIONS

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

2018 is Here!

It's hard to believe that a new year has come, 2017 seems to have gone by so quickly. Looking back, I can say it was a difficult year, full of changes and challenges. Changes in the way we provide healthcare benefits for you our Retirees, changes in our administrative leadership. There will continue to be changes going forward, as change is constant. But the one thing that won't change is our number one priority: fulfilling the promise to employees and retirees who have faithfully served the Lord and His church.

As I think about time and change, I can't help but reflect on God's promises to us that never change. I especially find comfort in this one, through the words of Peter found in 2 Peter 3: 8-9, 14-15:

"Don't overlook the obvious here, friends. With God, one day is as good as a thousand years, a thousand years as a day. God isn't late with his promise as some measure lateness. He is restraining himself on account of you, holding back the End because he doesn't want anyone lost. He's giving everyone space and time to change." (v14-15) "So, my dear friends, since this is what you have to look forward to, do your very best to be found living at your best, in purity and peace. Interpret our Master's patient restraint for what it is: salvation." (MSG)

As we wait for the Lord's soon return, our prayer is that the Lord will bless you abundantly in 2018.

The Annual Check Stub: At the end of this month you will receive your January check stub detailing your monthly benefits and any withholding. Because of the Cost of Living Adjustment and changes in how we do healthcare, the amount you receive will change in 2018. If you can find last year's check stub, you may wish to compare it to the statement you will receive at the end of January for your own understanding.

Church and/or Hospital Benefits: Your church or hospital benefits will show an increase of 2.5% for hospital and 2.0% for church benefits as voted by the North American Division.

Medicare B: If you are a SHARP participant and eligible for a partial Medicare B reimbursement this reimbursement will not change in 2018.

Federal Income Taxes Withheld: The amount withheld for tax, if any, depends on the W-4P that you have last provided to us, and any changes in the IRS tax tables.

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Payroll Bulletin Board

Checks/EFT Released

This Month: January 26

Next Month: February 27

SHARP Corner

Plan Change for 2018

2018 New Year Reimbursements from Your HRA (Health Reimbursement Account)

Your Spending Account (“YSA”) service offers a “premium auto-reimbursement” feature for premiums paid 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 2018, your first premium reimbursement may take longer to begin auto-reimbursement due to the initial set up process and could be 60 days from the new effective date of your Aon Retiree Health Exchange plan. If you need your first reimbursement before the automatic process begins, go online to <http://retiree.aon.com/adventistretirement> or call Aon Retiree Health Exchange at 1-844-360-4714 for assistance.

Once your first payment is established, you’ll be automatically repaid for your premiums each month that you have funds in your HRA.

You can access your Health Reimbursement Account (HRA) on the <http://retiree.aon.com/adventistretirement> website. Here are some of the things you can review or act on:

- View your current HRA balance.
- View the status of claims you have submitted.
- View all insurance company premium auto-reimbursement amounts set up on your account.
- Reduce or turn off a monthly premium amount.
- Request a paper claim form.
- Choose how to send YSA your receipts/documentation for a claim submission.
 - Directly upload receipts/documentation to submit a claim online.
 - Fax or email options to send a claim to YSA.
 - Mail directly to YSA.
- Set up Direct Deposit to receive your reimbursement electronically instead of having a check mailed to you.
- View a complete list of HRA eligible expenses.

The deadline to submit claims to YSA, with a 2017 date of service, is March 31, 2018. If you do not have a computer, remember to call YSA for answers to your questions. Call: 1-844-360-4714.

Correction from December issue: Please see the Non-Medicare SHARP line for several updated earned credits.

SHARP Pre-Medicare/Non-Medicare 2018 Earned Credit

Retirement Plan Service Credit (yrs)	35+	30-34	25-29	20-24	15-19	8-14 **	5-7 **
Category	A	B	C	D	E	F	G
Standard SHARP – Disability (Eligible Retiree and Eligible Spouse)	\$220	\$200	\$175	\$155	\$130	\$110	\$90
Pre-Medicare SHARP (Eligible Retiree and Eligible Spouse)	\$440	\$385	\$330	\$275	\$220	\$170	\$110
Non-Medicare SHARP (eligible dependent children)	\$130	\$115	\$100	\$80	\$65	\$50	\$35

2018 is Here cont.

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Changing Banks: At some point or another, Retirees want to redirect their funds to another bank. Payroll requires specific documentation and 4 weeks to effect this change.

If you already have checks for the new account simply forward a voided check to the office by mail or fax. Understand that Payroll will not accept a starter check so it has to be one that already has your name and address preprinted on the check.

If you only have starter checks there are still 2 options available to you.

- Find on our website the Direct Deposit form; a portion has to be filled out by you and a portion has to be completed by the bank.
- Finally you may also contact your bank and have them forward a document saying that you now have a new account. This has to be on letterhead and would contain the same information as is represented on a check.

Information	Current	Year
EARNINGS TOTAL	4,389.30	5,
Taxable Gross	3,971.12	4
Total Gross	351.14	
utory & Other Deductions	311.17	
al Withholding	0.00	

Did you move or update your address?

If you have moved or updated your address, even if you provided the change to Aon Retiree Health Exchange, call or email SHARP and ensure we have the same updated address.

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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