

REFLECTIONS

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



Grandparenting: Giving Your Grandchild a GRAND View of God

The role of a Christian grandparent is a sacred and high calling, because far more powerful and lasting than any toy you can give, any place you can visit, or any treat you can indulge your grandchild with is if you model a life for them that reflects Jesus. It takes an intentional and persistent effort that's bathed in prayer. You, as grandparents, can give your grandchild a GRAND view of God.

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Associate Administrator Lisa Turpen cradles her month-old grandson Nolan Turpen, born August 13, 2018.

**Payroll Bulletin Board
Checks/EFT Released**

This Month: November 27

Next Month: December 27

SHARP Corner

The 2019 SHARP Monthly Cost for some benefits has increased.

Here are the 2019 costs and credits for SHARP benefits.

SHARP Pre-Medicare/Non-Medicare 2019 Monthly Charge

Pre-Medicare Option	\$490/person
RX Option	\$140/person
SHARP Dental/Vision/Hearing (DVH) Option	\$95/person
Non-Medicare (child)	\$140/child

2019 Pre-Medicare/Non-Medicare Earned Credit

Years of qualifying church service	35+*	30-34*	25-29*	20-24	15-19	8-14**	1-7**
Category	A	B	C	D	E	F	G
Pre-Medicare Medical	\$440	\$385	\$330	\$275	\$220	\$170	\$110
Pre-Medicare Rx/DVH	\$200	\$180	\$160	\$140	\$120	\$100	\$80
Non-Medicare	\$130	\$115	\$100	\$80	\$65	\$50	\$35

*The Retiree must be age eligible or have 40 years of service credit for this benefit to apply.

**Divorce shared service

Less than age 65, Social Security Disability with Medicare primary.

2019 BASE and MCx Monthly Cost

BASE Option	\$45/person
MCx Option	\$195/person
SHARP DVH Option	\$95/person
RX Option	\$140/person

2019 Earned Credit Table - less than age 65 with Social Security Disability & Medicare Primary

Years of qualifying church service	35+*	30-34*	25-29*	20-24	15-19	8-14**	1-7**
Category	A	B	C	D	E	F	G
Standard SHARP	\$220	\$200	\$175	\$155	\$130	\$110	\$90

*The Retiree must be age eligible or have 40 years of service credit for this benefit to apply.

**Divorce shared service

The 2019 SHARP DVH Option Monthly Charge and the 2019 HRA Annual Contribution remain the same.

2019 DVH TABLE

Years of qualifying church service	35+	30-34	25-29	20-24	15-19	8-14*	1-7*
Category	A	B	C	D	E	F	G
DVH Cost/Month	\$95	\$95	\$95	\$95	\$95	\$95	\$95
(less EC)	(\$65)	(\$58)	(\$51)	(\$44)	(\$37)	(\$30)	(\$23)
Total Cost	\$30	\$37	\$44	\$51	\$58	\$65	\$72

2019 HRA ANNUAL CONTRIBUTION TABLE

Years of qualifying church service	DVH Annual Contribution per member	HRA Annual Contribution per member	Total Annual Contribution per member
35+	\$780	\$1620	\$2400
30-34	\$696	\$1464	\$2160
25-29	\$612	\$1308	\$1920
20-24	\$528	\$1152	\$1680
15-19	\$444	\$996	\$1440
8-14*	\$360	\$840	\$1200
5-7*	\$276	\$624	\$900

*Divorce shared service

If the Retiree opts out of DVH, the DVH contribution will be added to the HRA contribution. This is a life-time decision and the Retiree cannot enroll in SHARP DVH in the future, unless they have an age-65 open enrollment.

Adventist Retirement Plan

www.adventistretirement.org

Raymond Jimenez
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Lisa Sharpe
SHARP Manager

Lyn Wick
Associate Administrator

Samantha Young
Editor, Communications Manager

Lisa Turpen
Associate Administrator

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

Beth Roberts
Associate Administrator

SHARP: 443-391-7338
Email: SHARP@nadadventist.org
Healthcare Eligibility Queries

Edwin Romero
Associate Administrator

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

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

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

REFLECTIONS

Grandparenting: Giving Your Grandchild a GRAND View of God *cont.*

Isn't it interesting that nowhere in the Bible does it say that the church has the primary responsibility to pass on our faith to the next generation?

The scriptures make it clear that parents and grandparents are the principal conduit to instruct their children about God and His love for them.

When you are having fun times with your grandchildren invite Jesus to join in the fun with you. As you are having a great time in the sun, talk about the God who created the sun. As you walk in the park, talk about the God who created the flowers and the trees. Pray with your grandchildren about the big and small things. Invite Jesus to go on every outing with you and your grandchild and include Him in your everyday conversations. If Jesus accompanies you in all your interactions, your times of joy will increase, the smiles you share will be bigger, and the lessons your grandchild will learn about trusting Jesus will enable them to live a life defined by contentment and peace.

Becoming a grandparent isn't just another season of your life; it's a God-given calling. Take full advantage of the awesome opportunity to influence another generation of children in your family and view your investment in your grandchildren as one of the best investment opportunities you'll ever have, because it will pay off in significant ways that have eternal value.

Note: This is an excerpt from the book: "Grandparenting: Giving your Grandchild a GRAND view of God, by NAD Family Ministries Director, Claudio Consuegra, D.Min., and Associate Director, Pamela Consuegra, Ph.D. Available soon at www.AdventSource.org.

