

REFLECTIONS

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

Teachers at Convention Encouraged to Prepare for Retirement



Empower Retirement Representative Laura Hawkins welcomes visitors to the Adventist Retirement booth at the NAD Teacher's Convention. Photo by Samantha Young.

Representatives from Adventist Retirement offered seminars and had a booth at the North American Division (NAD) Teachers' Convention held in Chicago in early August. Nearly 6,000 educators attended the convention which takes place every six years. Administrator Raymond Jimenez and associate administrators Lyn Wick, Beth Roberts and Edwin Romero held workshops on retirement topics for employees in the early, mid and late stages of their career.

Counselors from Empower Retirement were on hand at the booth in the exhibit hall to help individuals with their personal retirement accounts and to answer questions. Empower Retirement provided a kiosk where visitors could "play with numbers" and demonstrate the positive impact that contributing more can have on their retirement savings. Representatives encouraged teachers and other denominational employees to contribute seven percent of their income to their retirement savings as part of our "Do the 7 Percent" campaign.

Staffer Participates in Philippines Evangelism Mission Trip



While in the Philippines, Diane Gatling visits the Southern Asia-Pacific Division headquarters.

Diane Gatling, a retirement benefits processor on our staff, doesn't just review retirement applications—she preaches! Here she reports on her recent trip to the Philippines. To learn how you can participate in mission evangelism, visit It Is Written's website at www.itiswritten.com.

In July, I participated in the Philippines for Christ 2018 Evangelism initiative. I was one of 14 Chesapeake Conference (Md.) lay evangelists who joined speakers from It Is Written and other lay evangelists to travel to Manila where our group of 47 dispersed and held meetings at various local sites. Some 9,273 persons were baptized from January through July!

My preaching site was called C-5 and was supported by four churches. The members there are the most evangelism-focused people I have ever met. Before I arrived, they completed one series of meetings and then transitioned immediately to handing out literature door to door and inviting neighbors to our upcoming meetings.

The meetings were held on a basketball court close to where the C-5 church group meets. The

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court was located in the direct path of airplanes landing at the nearby airport, and every few minutes a big, noisy jet swooped down over the site. It was quite a shock the first time one passed over us—I was sure the landing gear was leaving tread marks on the tarp that shielded those who gathered to worship.

During my stay, four typhoons passed nearby bringing heavy rains and strong winds. These situations proved the resolve of the attendees and church members. The constant roar of the jets and the heavy downpours didn't phase them. If it rained hard they just moved closer together. If the rain pooled on the tarp and it started to sag, they would just take a chair or umbrella and poke the tarp until the rain poured off. At first it was a little unnerving, but it soon became routine and I continued to preach.

One Friday night after our meeting, strong winds tore big holes in the tarp. A group of men came together on Sunday and sewed up the tarp and got it back in place for the meeting that night. While



Attendees sit under rain-laden tarps to hear Diane Gatling's message.

they made repairs, the women held a health fair, providing prenatal care, blood pressure checks and blood sugar testing. They also fed meals to about 90 neighborhood children.

Though about 40 men, women and children attended the meetings each night, I felt compelled to reach the tenants in the apartments surrounding the court as well. The audio speakers were loud enough that the neighbors couldn't help but hear the message, the prayers and the singing. We saw proof of this when a young woman living nearby came to investigate the health fair and to find out about the meetings she had been hearing from her home. After that, she attended every evening.

The meetings at C-5 resulted in 10 baptisms. I was excited to hear that there are a number attendees who have started Bible studies as a result of my meetings. The members there are eager to nurture these new interests and bring them into the family of God. It was an amazing privilege and blessing to be part of this effort.



Newly baptized members gather to support and congratulate one another.

Reminder of our new address

Be sure to use the address below for all correspondence with our office as we are no longer located in the General Conference building in Silver Spring, Md. If you have automatic payments being sent to our office, you'll need to change the address with your bank. Our new address is:

Adventist Retirement
9705 Patuxent Woods Drive
Columbia, MD 21046

SHARP Corner

**Medicare Open Enrollment is
October 15 – December 7, 2018**

Medicare Open Enrollment is the time of year when people enrolled in Medicare Advantage and Medicare D Prescription Drug Plans review their current health and prescription drug coverage. You should review the details provided by your insurance company since benefits, premiums and terms can change annually. Look for the Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) documents from your insurance company. Any changes in costs/ premium, coverage/benefit limits or provider changes will take effect January 1, 2019. Insurance companies are required by Centers for Medicare & Medicaid Services (CMS) to communicate any plan and product changes directly to you.

If you have enrolled in a Medicare supplement plan (Medigap):

- Your policy benefits will automatically update with any changes associated with Original Medicare.
- You will receive a notice from your insurance company related to any updates or premium changes.

Read any materials you receive from your insurance company carefully. **Remember that to keep your HRA (Health Reimbursement Account), you should not change insurance plans without contacting Aon Retiree Health Exchange first. If you change plans directly with the insurance company, you will lose your HRA eligibility and benefit. If you did not enroll in a qualifying plan when you were first eligible you forfeited your HRA. Enrolling during a Medicare open enrollment period will not activate your HRA.**

There's no reason to wait – Log in to your personal online account at www.retiree.aon.com/adventistretirement to update your contact information, providers and medications. 2019 Plans and Rates are available October 15.

If you wish to explore new plan options, a Benefit Advisor at Aon Retiree Health Exchange will assist you. Call **1-844-360-4714** to schedule an appointment. If you would like to switch to a different plan, you may do so up to December 7. If you don't want to change your plan(s), no action is necessary.

Adventist Retirement Plan

www.adventistretirement.org

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

SHARP: 443-391-7338
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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

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Reporting a death, change
of address, disability reviews
Phone: 443-391-7300
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Barbara McLaughlin: 443-391-7345
Lost checks, direct deposits, 1099R, tax
withholding, verification of benefits for
loans, housing, Medicaid