

REFLECTIONS

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

Medicare Open Enrollment

Medicare Open Enrollment begins October 15 and goes through December 7. This is the time when people enrolled in Medicare are encouraged to review their current health and prescription drug coverage. This includes noting any changes in costs, coverage, and benefits that will take effect next year, January 1, 2019.

Your Insurance Carrier(s) are required by Medicare to communicate any plan and product change details directly to you.

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At Rest

Each quarter we publish a list of those who have passed to their rest. We no longer provide the ages of the deceased. Long time readers will note that we have previously also listed the names of new beneficiaries. We have decided to stop doing this after complaints from some individuals who felt their privacy had been invaded. Therefore only the deceased will be listed. Thanks for your understanding.

Abdul-Karim, Camille (VA)
 Abu-Assal, Lotfy K. (CA)
 Adams, Margaret L (SC)
 Alsaybar, Virginia D. (CA)
 Aristorenas, Alfred (CA)
 Bae, Jong Jyun (CA)
 Baltz, Charles A (OR)
 Barnes, Larry (AL)
 Bassham, Dorothy L. (CO)
 Becker, Alberta R. (OK)
 Beesley, Helen W. (WA)
 Bell, Viola Mildred (CA)
 Bennett, Rufus B. (FL)
 Berg, Olive (CA)
 Blankenhorn, Donelda L (CA)
 Boling, Priscilla Ann (NJ)
 Boone, JoAnn (CA)
 Bourbeau, William J. (DE)
 Boyd, Robert (MN)
 Boyer, Frank J. (CA)
 Brain, Harry B. (CA)
 Brass, Beverly Jean (OR)

Payroll Bulletin Board

Checks/EFT Released

This Month: September 27

Next Month: October 26



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If you are enrolled in a Medicare Advantage plan or a Medicare Prescription Drug Part D plan:

- Your insurance carrier will send you an Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) as required by the Center for Medicare Services (CMS).

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

- Your policy benefits will be updated with any changes associated with Medicare.
- You will receive a notice from your insurance carrier related to any updates or premium changes.

We encourage you to stay informed. Read any materials you receive from your insurance carrier 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 carrier, you will lose your HRA eligibility and benefit.

Aon Retiree Health Exchange will send the 2019 notices to those currently enrolled in a plan. If you're satisfied that your current coverage will continue to meet your needs, no action is necessary.

If you are interested in a new plan or have had significant changes to your prescriptions, a Benefit Advisor at Aon Retiree Health Exchange will assist you in finding new options that provide the coverage you need. Call 1-844-360-4714 to schedule an appointment.

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.

SHARP Corner: Are You Moving?

Keeping a clean address list here in our office can be a challenge. If you are receiving this newsletter, we apparently have a good address for you! Please help us by correcting your address if you move.

Mail your change of address information to:

Adventist Retirement
9705 Patuxent Woods Drive
Columbia, MD 21046

Email your change of address to:
www.NADRetirement@nadadventist.org

When you move remember to make an address correction with this office and the following:

- The Social Security Office
- Your bank or financial institution
- Aon Retiree Health Exchange
 - if you're moving to a new state or county within your state, you'll need to talk to your Aon Retiree Health Exchange Benefit Advisor in case any changes are needed with your insurance carrier, Medigap, Medicare Advantage or Medicare Part D Plans. They will help you choose an insurance carrier in your new location. If you work directly with the insurance carrier, you may unintentionally disenroll yourself from your Aon Retiree Health Exchange plans and end up losing your HRA. Call Aon Retiree Health Exchange at 1-844-360-4714.

At Rest *continued*

Brock, Ricky Dean (WY)
 Brown, Arthur N. (CA)
 Burke, Muriel (OH)
 Busby, Ronald W. (WA)
 Caliboso, Zenaida A (CA)
 Camp, Vann D. (WA)
 Cannon, Dona M. (ID)
 Carley, Roy R (HI)
 Carnig, Lora M. (WA)
 Castanon, Carmen (CA)
 Castro, Jose David (FL)
 Cavanaugh, Betty C. (FL)
 Chinn, Catherine (WA)
 Chin Tsen Oi, Phyllis (CA)
 Christensen, Deryl W. (TN)
 Churchill, Byron C. (MI)
 Clegg, Duane L (CO)
 Cline, Lottie M (CA)
 Clinite, Sheila M. (FL)
 Cluff, Georgia I. (CA)
 Colburn, Eliece B. (GA)
 Coleman, Donald R (CA)
 Collier, Albert K (AZ)
 Corder, Patsy C. (CA)
 Councell, Corinne B. (MI)
 Craig, Wilda (CA)
 Crawl, Buford L. (OH)
 Crook, Martina (FL)
 Crossman, Marilyn (CO)
 Cruz, Matilda (NC)
 Curnow, John Maurice (OH)
 Dale, Wilbert K. (OR)
 Daniels, James (CA)
 Danielson, Carol M. (CA)
 Darner, Joseph Ronnie (MD)
 Davis, Irmalene E (AL)
 Davis, Janet (CO)
 Davis, Mattie R. (MI)
 De Leon, Domingo (CA)
 Dixit, Gloria E. (MD)
 Dixner, Jean Lorraine (CA)
 Duckett, Victor W. (CA)
 Earle, George R. (AL)
 Earle, Vernelle E. (AL)
 Edgerton, Lois W. (NY)
 Eller, J. Quenton (TN)
 Elsner, Edwin Carl Jr. (TX)
 Entz, Rosemary L. (GA)
 Everett, Bernice (WA)
 Fancher, Karen D. (GA)
 Fann, Edward (TN)
 Farwell, Marjorie (MA)
 Figgins, Lola (CA)
 Ford, Leona C. (CO)
 Fowler, Kathleen (MD)
 Franklin, Roland A. (OR)
 Franks, Shirley A. (CA)
 Fulfer, Olive T. (NC)
 Fuller, Veronica M. (CA)
 Gabbert, Gale Loicen (TN)
 Gadway, Donald D. (FL)
 Garcia, Elias Macias (CA)
 Gillespie, V Bailey Jr (CA)
 Glass, David B (VA)
 Gray, Althea M (OR)
 Gruesbeck, Eleanor H. (WA)
 Gulka, Pauline (NV)
 Guy, G. Herman (MI)
 Haas, Gideon A. (CO)
 Hainey, Leota F. (IN)
 Hamilton, Arlene (CA)
 Harris, Luther E. (MT)
 Harr, Jean K. (FL)
 Harsha, George M. (WA)
 Hechanova, Fidela S. (CA)
 Hernandez, Alba Luz (PR)
 Hernandez, L Lucas M (CA)
 Hillebert, Karen L (MI)
 Hilliard, Marjorie Mae (TX)
 Hill, Marjorie (NJ)
 Hirsch, Otto Reinhold (TN)
 Hoefer, Jean C. (AR)
 Hohendorf, Harold (KS)
 Hokama, Shinsei (CA)
 Holbrook, Shirley Rouse (ID)
 Hooper, Aleen A. (IN)
 Huether, Barbara J. (CA)
 Hutchins, Dewey (NH)
 Jackson, Willie (CA)
 Jepson, Clayton R. (WA)
 Jones, Catherine (NH)
 Jones, William Henry (OH)
 Joyner, Joyce M. (CA)
 Kelly, Ruth E. (FL)
 Kennett, Charles D. (KS)
 Ketting, Samuel (CA)
 Khoury, George F. (CA)
 Kimball, Mildred C. (CA)
 Kim, Sung Nae (CA)
 Kirby, Matthew (AL)
 Kline, Elnora J. (OH)
 Knoche, Elnora E. (ID)
 Knopper, Martin (TN)
 Kramer, Joyce (TX)
 Kraner, Harriet (MI)
 Kravig, Paul A. (AZ)
 Kuzma, Jan W. (HI)
 Laing, Loretta (ON)
 Landers, Lorene Gladys (FL)
 Lane, Ida Mae (MO)
 Lang, Alice Ruth (WA)
 Lastine, Jerry (TN)

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

REFLECTIONS

At Rest *continued*

Lavallee, Arthur Jr. (MI)
Lewis, Jennie B. (TN)
Lively, Warren (FL)
Lorenz, Martha (WA)
Loughin, Minnie E. (KS)
Love, Lois Ellen (AR)
Lutz, Paul A. (WA)
Mack, Roger (MD)
Malcolm, Roy E (AL)
Malmede, Joseph (WA)
Marshall, Jimmie G (FL)
Matar, Dorothy (WA)
Matsuoka, Kyoko (WA)
Mattox, Edward (MI)
Meador, Wesley (OR)
Meharry, Robert G. (WA)
Milham, William A. Jr. (KS)
Millet, Gloria G. (FL)
Milliken, Bert L. (PA)
Moreland, Ruth (CA)
Morel, Lois K. (WA)
Morrison, Carroll J. (HI)
Naughtright, Barbara A. (NJ)
Nelson, Maryon L. (CA)
Neufeld, Myrtle A (NY)
Nolin, Alice I. (OR)
Nordrum, Phoebe (NM)
Obata, Amy (CA)
Ogg, Joan P. (CA)
Orndorff, Doris I (FL)
Orquia, Anita F. (GA)
Ortiz, Jose L (CA)
Osborne, Edwarda C. (GA)
Ott, Myrna E. (TN)
Pahls, Inga C. (OR)
Parrish, Bettie M. (CA)
Patterson, Carol D. (OR)
Paulman, Jack S. (NM)
Peacock, Ivan C. (TN)
Pendley, Charlie J. (GA)
Peterson, Paul B. (MA)
Pettit, Mildred O. (MO)
Pfeifle, Gerald A. (CA)
Pitcher, Grace Beatrice (MO)
Prest, Charlotte (FL)
Pritchard, Judy G. (FL)
Pritchett, Jessie Raymond (TX)
Procell, Anne W. (CO)
Pulivarti, Adam P. (MD)
Quinn, Joan N. (WA)
Ralston, Paul (CO)
Randolph, Claudia M (CA)
Rhodes, Beverly Eileen (FL)
Richert, George (FL)
Ringering, Lillian M (OR)
Rios, Daniel A. (FL)
Robertson, Katherine M. (WA)
Rockwell, Lois R. (OR)
Romay, Clementina C. (FL)
Roosenberg, Janice M. (ID)
Ruddle, David J. (GA)
Russell, Frances L. (KS)
Russell, June S. (OR)
Saaty, Philip I. (CA)
Salziger, Paul (TX)
Schelling, Donald R. (OR)
Schlaman, William Carl Jr. (OR)
Schmidt, Catherine Mary (TN)
Selivanoff, George A. (CA)
Sharon, Marie (OR)
Shultz, Joan A. (TN)
Simmons, Darlene M (WA)
Small, Frances T. (ME)
Smith, Dorothy L. (FL)
Smith, Dorothy Mae (OK)
Smith, Kenneth Wayne (CA)
Smith, Sharon R (NY)
Speakman, Marguerite S. (OR)
Stahl, David (CA)
Stebbins, William A. (VA)
Still, Silas S. (VA)
Stoneburner, Eleanor (CA)
Strang, Earl F. (MD)
Sylvester, Wilbur Ernest (WA)
Tambunan, Thiodoria (CA)
Taylor, Lois M. (WA)
Terrel, Byron R. (TN)
Tetz, Everett D. (WA)
Turner, James E. (GA)
Turner, Melvin R (OR)
VanDenburgh, John L. (CA)
Varesko, Elisabeth (MD)
Vo, Montana (TX)
Wagner, Pauline H. (TX)
Walker, Dena M. (OH)
Watts, Phyllis J. (WA)
Weir, Arlene J. (AZ)
Wesslen, Karen D (OR)
Wessman, Gloria M. (ID)
Wetmore, Kenneth P. (PA)
White, Mary Anne (NC)
Wilber, Mary (CA)
Wilcox, Ronald H. (CA)
Wilson, Gerald C. (TX)
Wines, Moneta M. (TN)
Wolkwitz, Gaylene J. (AZ)
Wood, Alice A. (FL)
Woodhouse, Eve M. (CA)
Wright, Donald E (AZ)
Yhip, Lucille (CA)
Youngberg, Millie Urbish (MI)