SHARP for the Medicare eligible Rx Option enrolled retiree and spouse.

As the year 2013 begins to draw to a close, the Retirement Office and the Adventist Retirement Board have completed financial reviews of the healthcare plan. Many months of actuarial studies and research have gone into this process beginning as far back as 2012. The Adventist Retirement Board has approved a change in the 2014 Prescription Drug Option for the Medicare eligible retiree and spouse. The Plan has developed these changes with the Board directive to make the change as seamless as possible for the retiree. **Most members will see little or no change.** We have worked very closely with our partner Adventist Risk Management, Inc. and the contract with Express Scripts (formerly Medco) to develop a program that is projected to save the Plan and provide improvements for our members.

Over the next two months Medicare eligible SHARP Rx Option retirees and spouses will receive written notice from Express Scripts regarding the changes. The letter shown below will be the first item sent. Please watch your mail for this information.

**Important information about your prescription drug plan benefits beginning January 1, 2014**

Dear Retiree,

Effective January 1, 2014, there will be some changes to your prescription drug benefit. Your prescription drug benefits will continue to be administered by Express Scripts; however, Supplemental Healthcare, Adventist Retirement Plan (SHARP) has made a decision to implement a group sponsored benefit under the Medicare Part D program. The new plan will be called **Express Scripts Medicare (PDP)** for SHARP.

As a result of the Part D benefit implementation, your overall benefit will remain similar to your current plan coverage. However, there may be some differences (for example, not all drugs will be on the same formulary tier they are on today, which could result in a cost-share change).

Over the coming months, you will receive additional information regarding your new Medicare prescription drug plan benefit from Express Scripts Medicare. **It is important for you to review any mail you receive from Express Scripts Medicare.**

Please contact SHARP, at 1-301-680-5036; 8 a.m. – 5 p.m. EST with any questions. We look forward to continuing to serve your prescription drug coverage needs in 2014.
Again, please be sure to look for additional information over the next few months from Express Scripts Medicare regarding this upcoming change.

Sincerely,
Del Johnson
Administrator Adventist Retirement Plans

Imaging

Sixteen years ago when I first came to work at NAD Retirement, I was amazed at the ‘hi-tech’ filing system we used. Massive steel file cabinets rolled on rails, to compress space. Retiree files were coded with special colored tabs, the meaning of which eluded me. The problems of such a system became more and more obvious as the number of retirees increased; lost files, tags that dropped off their folders, misfiled folders, and of course the concern over the possible loss of critical paper files due to fire, water damage, theft or vandalism.

Therefore, although it was costly, we digitally imaged all retiree files. We now have quadruple redundancy. Files are kept in secure, climate controlled bonded locations. Digital files are encrypted using world-class security tools, and kept in duplicate locations. Our staff is able to retrieve retiree files quickly and efficiently, providing for greater continuity of response.

COLA

The North American Division has begun the process of considering a Cost of Living increase on January 1, 2014. We look at Consumer Price Index information as provided by the federal government, and then we also look at what our abilities are as a plan. Finally we work closely with the North American Division in understanding what employers across the country will provide for their employees. The North American Division committee will make a final decision in early November on a COLA for denominational employees and Church Retirees. As usual, Hospital Retirees will see a policy COLA of 2.5%.

wonderful tour under the leadership of Seminary professor, Dr. Gerard Damsteegt.

GREAT CONTROVERSY Study Tour, March 28 - April 10, 2014. See the prophecies of Daniel and Revelation come alive. Study Early Church through Dark Ages into Reformation. Visit Rome, Waldensian Valleys, France, Germany, Switzerland. Sponsored by NPUC. Email: sue.patzer@nw.wnpuc.org, or call 360-857-7031. Space is limited!
The Affordable Care Act and SHARP

For some time, retirees and employees have asked me what the impact of the Affordable Care Act would have on the Retirement healthcare plan (SHARP). My response has been that we believed we were excluded as a ‘Retiree Only’ plan. However over the last several months our legal counsel has been concerned about some of the provisions of the ACA and have been in conversation with the Department of Labor and other governmental organizations. Ultimately we have come to understand that the ACA will have some impact on SHARP and how we manage it. The end result will be increased costs for the Plan, and as a result, some cost increases for some SHARP members.

Over the next several newsletters, we will be announcing just what impact we anticipate, and the resulting change in costs. We believe the impact on a retirement plan is one of the unintended consequences of the complex Act. We continue to seek ways to minimize the cost effects of this new law.

Moving?

Each year when we reach the time to send out over 16,000 1099-R’s to our retirees, we receive several hundred back from the postal service for a bad address. Keeping a clean address list is the challenge of many retirement plans I’ve talked to. If you are receiving this newsletter, we apparently have a good address for you! But please help us keep you on our list by correcting your address change if you move. Don’t miss any issues of Reflections or other important Retirement department information! Send changes of address info to:

Shirley Jones
Adventist Retirement Plans
12501 Old Columbia Pike
Silver Spring, MD 20904

Reflections
VOLUNTEERISM PAYS WELL

By Alice R. Voorheis

Twenty-two years ago when I retired from the field of Adventist education, I knew that I would immediately volunteer as a caretaker/tourguide at the William Miller Home, the Birthplace of Adventism in America where the nearness of the coming of Jesus is shared with thousands of tourists. I didn’t know that more than two decades later I would still be volunteering in many ways for Adventist Heritage Ministry helping to keep alive the precious and unique heritage of God’s church for the last days of earth’s history.

Since those early days, Adventist Heritage Ministry now also operates the Joseph Bates boyhood home where the Apostle of the Sabbath grew up and the truth of the 7th day Sabbath is shared with visitors; the Hiram Edson Farm where the Sanctuary truths became known and are explained to tourists; and the 1856 home of Ellen G. White in Historic Adventist Village in Battle Creek, Michigan, where the Great Controversy vision was written and is still told and retold today to thousands.

Every year when I check in again with my primary care physician he wants to know which trip I am planning now. Then he declares, “It’s your volunteerism that’s keeping you alive and so active. Keep it up!”

I want to share with you the news that there is still a time and a need for volunteers and you can experience some of the joys I have been living with for the past 22 years! Just call Thomas Neslund, AHM President, at 1-949-581-5513 and let him know you are ready to volunteer!