Retirement Web Site

You may not be aware that Retirement has a great web site which you might find valuable. Go to www.adventistretirement.org.

Click on the following tabs to find all sorts of useful information:

**Information:** Find Retirement staff names and initiate an email.

**Retirees:** Click on “Downloads” to find a library of information and forms such as

- SHARP booklet
- Direct Deposit Forms
- the last Parsonage Allowance Letter
- W-4P forms
- email address links for specific notification
- other items of value.

**FAQ:** Over time we’ve collected questions we’ve been asked. Here are a bunch of them, dealing with policies, procedures and facts.

**Newsletter:** Download copies of our newsletters going back to 2002. Need a reminder of an article you remember but can’t find, browse through the old newsletters.

**Calendar:** Not much here, except for the always important date of the release of the direct deposits!

**Contact Us:** Send us a note using this page.

We also have tabs for Human Resources Personnel and Current Employees. Feel free to peruse them at your leisure. You won’t find our site particularly entertaining, but it should be useful in finding just the right form or document you’ve been looking for.

Just for the fun of it, click on the “Leaving Money On The Table” icon on the home page. You will see Ed Reid and Del Johnson in a short video designed for new denominational employees, encouraging them to plan carefully for their retirement.
SHARP Corner –November 2013

As was announced in the October Reflections, January 1, 2014 will bring changes to the SHARP prescription drug program for Medicare age eligible retiree and spouse. Please watch your mail for the updates from Express Scripts Medicare. It will be very important for you to read and review all of the information you receive. You will be automatically enrolled in the Express Scripts Medicare (PDP) program if you are a current SHARP Rx Option participant. You will also receive new prescription drug identification cards during this enrollment process. All Pre-Medicare/Non-Medicare current SHARP Rx Option participants will remain with the current prescription drug program. You will receive a new prescription drug identification card.

For those retirees who are participants in the Base, MCx or DVH Options of SHARP you will receive new identification cards from the Adventist Risk Management office. These new cards will not carry the prescription drug information or logo.

You will now carry three identification cards.
1. Medicare primary;
2. SHARP ID card/Blue Cross card if Pre-Medicare/Non-Medicare
3. Express Scripts card.

For example when you visit your doctor for an office visit you show your Medicare card primary and your SHARP ID card as secondary. You would use your Express Scripts Medicare card only for prescription needs.

| New Prescription Drug Co-pay tiers for all SHARP Rx participants: |
|---|---|---|---|
| Retail: 30 day supply |
| Co-pay $12 generic, $24 brand, $40 non-preferred/non-formulary |
| The refill allowance will be 2 x the co-pay for 60 days at retail |
| The refill allowance will be 3 x the co-pay for 90 days at retail |
| Mail: 90 day supply |
| $29 generic, $58 brand, $90 non-preferred/non-formulary |
| In 2014 Express Scripts Medicare enrollee will be allowed to refill a prescription up to a 90 day supply at the retail pharmacy without penalty. |
| Walgreens will be a participating pharmacy effective 1-1-2014. |

If you are a Rx Option participant and you are enrolled in a Medicare Advantage Plan Please call 301-680-5036.

SHARP Costs and Earned Credit for 2014

In 2014 the SHARP costs and the Earned Credit do not change from the costs and credits of 2013.

SHARP Eligibility Changes Effective January 1, 2014

The SHARP plan will make changes to the 2014 policy based upon requirements of the ACA [Affordable Care Act] (ObamaCare) and the HIPAA (Health Insurance Portability Act of 1996) portability rules.

Non-Joint & Survivor spouse eligibility: A newly married retiree who is eligible for healthcare may also enroll his/her new spouse. The costs of SHARP will remain the same for all participants. The Earned Credit will not be available to the newly married spouse. As SHARP does not subsidize this new spouse, there will be an additional charge to the retiree account.
Dependent children up to the 26th birthday will be eligible for healthcare based upon the retiree’s eligibility. The cost of the Non-Medicare benefit will remain the same for all participants. For the dependent child ages 19–26 the Earned Credit will not be available. For the age 19–26 year old dependent SHARP will not subsidize these individuals so there will be an additional charge to the account for each dependent enrolled in this age group.

The changes noted for 2014 for the SHARP plan do not constitute an open enrollment. The Plan is making the changes on a go forward basis effective January 1, 2014.

I will be doing an online presentation of the new 2014 prescription drug plan. If you have a computer you can log on and register for this presentation at the Retirement website.

2014 SHARP Rx (prescription drug) Option Webinar (online presentation)

November 19, 2013 @ 4 p.m. Eastern Standard Time

To register for the Webinar go to: www.adventistretirement.org

The SHARP department is always available to answer any questions.

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