

# Reflections

## Happy at Home

**B**renda Moore's\* mom, Violet, refuses to move to an Assisted Living although she left the stove on twice in the past month, forgets to take her medicine, and sometimes wonders where her husband is. He died five years ago. Brenda and her husband work full-time jobs, and no other family members live nearby to help care for Violet. The couple has already cut well into their retirement savings with two young adults in college and recently providing a temporary \$25 per hour, round-the-clock caregiver, that they cannot afford long term.

The ideas I shared with Brenda to help keep her mom safe are useful in many situations.

### 1 | **With Violet's permission, install some monitoring equipment:**

**Place wireless security cameras in common areas in the house to check on her remotely.** These can be found for about \$100 per camera at big box stores or Amazon. There is no monthly cost.

\*Not her real name

(continued)



**Bill Young** is executive director at two senior living communities in central Maryland. He has spent the past 18 years in assisted living management, always working to ensure the health and safety of those who live there. He enjoys participating in humanitarian mission projects and has been on more than 20 such international trips.

### PAYROLL BULLETIN BOARD

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**THIS MONTH:**  
November 26

**NEXT MONTH:**  
December 27

*These safety  
modifications  
can be useful in  
many situations.*

**Consider a video doorbell and camera system.** Ring offers systems for \$200–\$300 plus a \$10/month monitoring fee. Use the app to monitor all the cameras from your smartphone and even speak through the cameras/speakers.

**Obtain a wearable medical alert system for Violet.** These can be worn on the wrist or as a neck pendant. These typically have a \$20–30 monthly monitoring fee.

## 2 | Eliminate dangers in the home.

### ● PREVENT FALLS.

According to the National Council on Aging, falls are the leading cause of injury for people aged 65 and over. Remove all rugs and extension cords that are tripping hazards. If a rug is necessary, affix it to the floor with double-sided carpet tape.

### ● ASSESS KITCHEN SAFETY.

Violet left the stove on. Data from the National Fire Protection Association (NFPA) shows that unattended or forgotten items on a stove or in an oven are the leading cause of all home fires.

Anyone aging in place suffering from even a small degree of cognitive loss may simply forget the stove is on. Distractions can occur regardless of age or cognition. Also, arthritis or limited mobility may make it difficult to turn off a stove or react quickly in the event of a fire. Purchase an automatic stove shut off device or disconnect and/or remove the electric cord from the stove. Remove the toaster and toaster oven, if necessary. Go to your loved one's home on a weekend and make a week's worth of food to refrigerate or freeze. These meals can be reheated in the microwave, a safer alternative to the stove or oven. Place the microwave within easy reach. Consider replacing a traditional coffee pot with a single serve Keurig-type coffee maker to prevent spillage and serious burns.

### ● ELIMINATE THE NEED FOR STEPS IN THE HOUSE.

You may need to move the bedroom from the second floor to the first floor. This could include installing a ramp for getting into the house from outside.

### ● REDUCE THE CHANCE OF BATHROOM RELATED INJURIES.

Remove the tub and install a shower with a shower chair. Getting in and out of a tub can be hazardous. I also recommend anti-scald devices for the showerhead and every faucet in the house. Older adults have thinner dermal layers compared to persons of other ages, leading to deeper burn injuries at lower temperatures or shorter exposure times, finds the American Burn Association. Outside of the shower may be the only place that I would consider a very low-profile rug or to just place a small towel in this area.

Vinyl and hardwood floors in homes cause a lot of falls. Consider installing nonskid laminate flooring. A less expensive alternative is to replace all of mom's socks with non-slip socks. We recommend these in our community even though we have nonskid floors.

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In Assisted Living, we refer to the things that a person does in a 24/7 period as their ADL's (activities of daily living). You need to think of everything you do in a 24-hour period and imagine an older person, possibly with some dementia, doing those same activities. Now, what can you do to make the situation safer? Living alone at home is by no means an ideal situation for Violet, and I would never recommend that she live alone, but with her current circumstances, these modifications would make her environment safer for her. We have taken measures to reduce the likelihood of an accident in the kitchen, bathroom, bedroom as well as exiting and entering the house. Once you get in this mindset, it's easy to find ways to make mom or dad's home a safer place.

Brenda and her husband feel some assurance as they begin to put safety measures in place for her mom, and Violet is buoyed by their care and respect for her wishes. ■

## SHARP Corner

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### Medicare Open Enrollment: October 15 – December 7

Here are some examples of the types of Medicare changes allowed during Medicare's annual open enrollment period.

**Change** from Original Medicare to a Medicare Advantage Plan, or change back from a Medicare Advantage Plan back to Original Medicare

**Change** from one Medicare Advantage Plan to another

**Change** from a Medicare Advantage Plan without prescription drug coverage to one that offers prescription coverage

**Join** a Medicare drug plan, or switch from one drug plan to another

**The Annual Notice of Change (ANOC) letter** from your insurance carrier would have been mailed to you in September. The ANOC will detail any changes to your enrollment for 2022. If your ANOC letter indicates your plan is terminated, you may be auto-enrolled in a similar plan.

**SHARP participants enrolled through Aon Retiree Health Exchange** should make any changes by using the Aon Benefits Advisor. Schedule an appointment by calling 844-360-4717. Appointment slots may be limited so don't wait until the last minute. If you don't want to make any changes to your current enrollments, no action is required. ■

### Your Responsibility to Report Family Changes

Since SHARP may be unaware of family changes that might affect you and your family members' eligibility for the Plan or the proper administration of the Plan, it is your responsibility to report changes in eligibility of general family or other status to SHARP within 30 days of the change. Failure to do so may hamper SHARP's ability to effectively administer benefits under the Plan.

**Examples of the types of changes that you must report are:** marital status changes such as divorce, return to full time employment, disability status, loss of disability status of a dependent child, change in address/telephone number, and eligibility for Medicaid or SCHIP premium assistance.

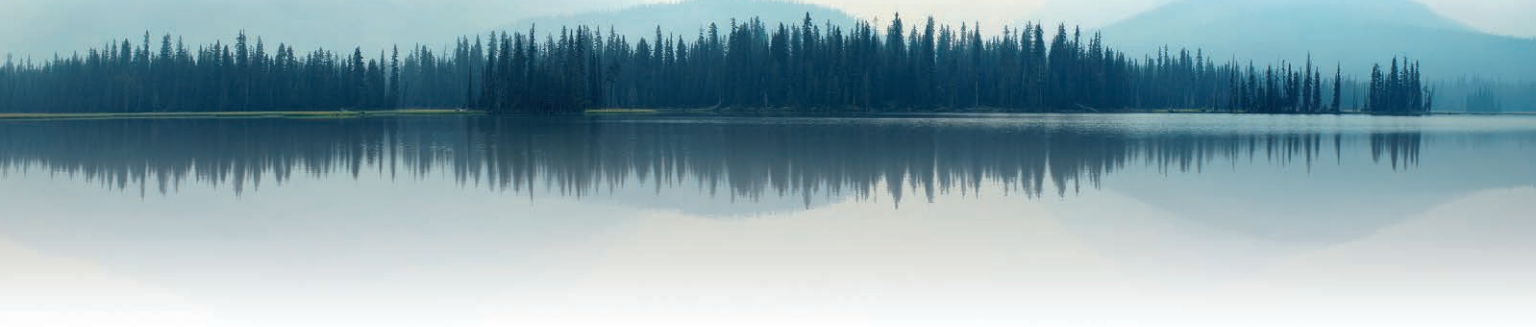
**It is your responsibility to report changes in eligibility or general family status changes to SHARP.** This included divorces and children turning age 26. It is considered fraud on the Plan if you fail to report events that result in an individual's ceasing to be eligible for the Plan. You may repay to the Plan any benefits that were erroneously paid for an ineligible family member (such as a child who lost eligibility for the Plan) due to your failure to report family changes to the Plan. ■

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Our team is here to help you, so please feel free to reach out via email at [SHARP@NADAdventist.org](mailto:SHARP@NADAdventist.org), or by calling 443-391-7338.

# Adventist Retirement

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