

# Reflections

## Recognizing and Preventing Elder Abuse

October is Domestic Violence Awareness month and sadly, older adults are not immune to the tragedy of abuse. Approximately one in ten Americans aged 60 and over have experienced some form of abuse or neglect reports the National Council on Aging. Yet research indicates that out of every 24 actual cases of abuse or neglect, only 1 is reported.

The National Center on Elder Abuse and the National Institutes on Aging define several types of abuse and neglect that affect older adults.

- **PHYSICAL ABUSE** occurs when someone causes physical harm by hitting, kicking, slapping, etc. In the case of older adults, physical abuse also includes restraining someone against their will, such as by locking him/her in a room or using restraints to hold him/her to a chair.
- **EMOTIONAL ABUSE** includes someone saying hurtful words, yelling, threatening, or ignoring an older adult or preventing an older adult from seeing friends or family.

*(continued)*

**Shannon Trecartin, PhD, LMSW**, is an associate professor of Social Work at Andrews University in Berrien Springs, Michigan.

**Allison Saucedo** writes for the Institute of Church Ministry, Natural Church Development America, and the North American Division Center on Research and Evaluation. She lives in Columbus, Ohio with her husband and three children.

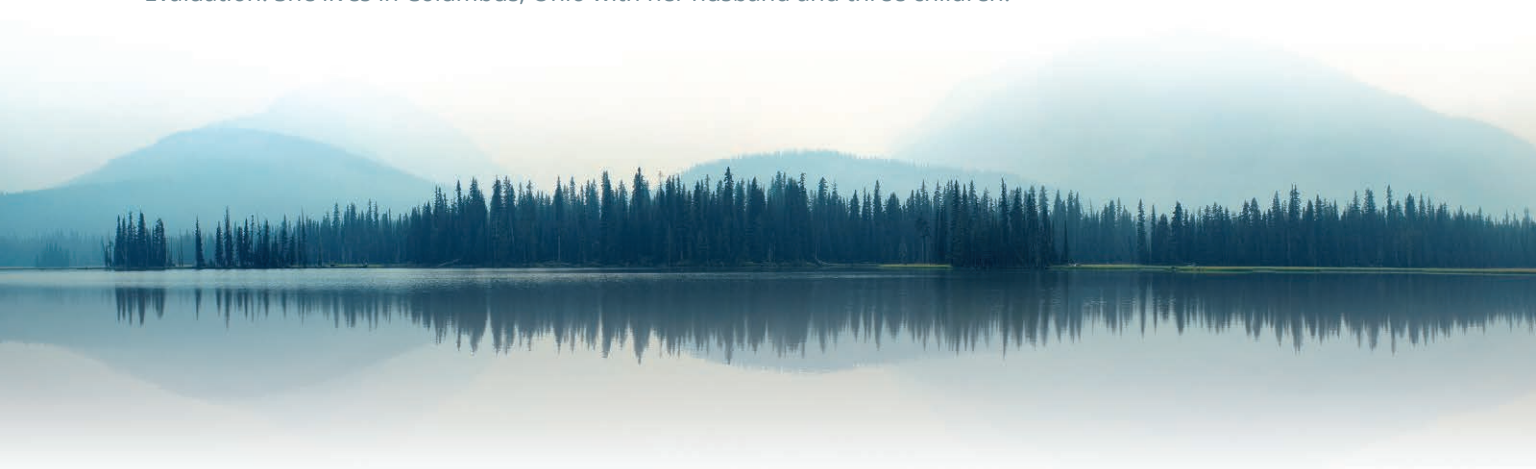
### PAYROLL BULLETIN BOARD

*Checks /EFT  
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**THIS MONTH:**  
October 27

**NEXT MONTH:**  
November 26

**If you find yourself  
in immediate danger,  
call 911 or your local  
police to get help  
right away.**



- **SEXUAL ABUSE** occurs when an older person is made to watch or participate in sexual acts against their will.
- **FINANCIAL ABUSE** happens when money or possessions are stolen from an older adult. This includes forging checks, stealing retirement or Social Security benefits, or using an older person's credit cards without consent. Financial abuse also includes manipulating documents including wills, bank accounts, insurance policies, deeds, and titles without consent.
- **SPIRITUAL ABUSE** may look like preventing an older adult from going to church or taking part in religious ceremonies, or using their spiritual beliefs as an excuse to exploit or harm them.
- **NEGLECT** occurs when a caregiver (family or professional) does not provide for an older adult's physical, emotional, or social needs. It also includes withholding food, medication, or access to health care.
- **SELF-NEGLECT** happens when an older adult is no longer able to complete the activities necessary for self-care, including hygiene related activities like bathing, dressing, and cooking, or administrative activities like paying bills or taking care of a home.
- **ABANDONMENT** happens when a caregiver who has responsibility for an older adult intentionally leaves that person alone, without planning for their care.

Elder abuse can occur in a variety of environments: an older person's home, a family member's house, an assisted living facility, or a nursing home. The abuser can be a family member or friend, stranger, health care provider, or caregiver. More than 60 percent of abusers are family members—most often, children or spouses—says the National Center on Elder Abuse.

## Recognizing Signs of Elder Abuse

There are many warning signs that elder abuse may be occurring. However, the National Domestic Violence Hotline cautions that the presence of one of these signs does not necessarily indicate elder abuse and could be linked to medical conditions commonly experienced during the aging process.

Common signs include:

- ▶ becoming abnormally depressed, confused, or withdrawn
- ▶ becoming isolated from family and friends
- ▶ having unexplained bruises, burns, or scars
- ▶ appearing dirty, underfed, or dehydrated
- ▶ appearing under- or over-medicated
- ▶ not receiving necessary medical care
- ▶ having bed sores or other preventable conditions
- ▶ and/or changing banking/spending patterns.

Elder abuse can have severe physical and emotional effects on older adults according to the Centers for Disease Control. Victims are often fearful and anxious; they may become distrustful of others. Serious physical injuries, such as head injuries, broken bones, constant physical pain, and soreness can have lasting physical effects. Additionally, "elders who have been abused have a 300 percent higher risk of death when compared to those who have not been mistreated."

## What to Do if Abuse is Suspected

If you suspect that you or someone you know has experienced elder abuse, there is no need to continue suffering. The following resources can be helpful.

### FOR SUSPECTED ABUSE

The National Adult Protective Services Association provides phone numbers for your state's Adult Protective Services office (<https://www.napsa-now.org/get-help/help-in-your-area/>).

### FOR RESOURCES

You can access the Eldercare Locator weekdays at 800-677-1116. This service provides information about resources in your area.

The Long-Term Care Ombudsman Program advocates for residents of nursing homes, assisted living facilities, board and care homes, and similar adult care homes. To learn more about ombudsman programs in your state, visit [https://theconsumervoice.org/get\\_help](https://theconsumervoice.org/get_help)

No one, regardless of age or physical/mental condition, should be subjected to violent, abusive, humiliating, or neglectful behavior. It is important to know the signs of elder abuse, as well as how to handle it, before it happens. ■

# SHARP Corner

## SHARP OUTLOOK FOR 2022

Here is what 2022 will look like for your SHARP benefits, based on actions voted by the Adventist Retirement Board at its May 2021 meeting.

### If you're over age 65 and enrolled in SHARP Ex

<b>SHARP DVH</b>	<b>NO CHANGE</b> in monthly rates or benefits	See <a href="https://www.adventistretirement.org/wp-content/uploads/2020/12/2021-SHARP-Ex-Plan-Doc-Final.pdf">https://www.adventistretirement.org/wp-content/uploads/2020/12/2021-SHARP-Ex-Plan-Doc-Final.pdf</a> for this year's rates, or review your January 2021 statement from our Payroll department
<b>Aon Retiree Health Exchange</b>	<b>NO CHANGE</b>	Remember—you must be enrolled in a qualifying plan without a gap in coverage to be eligible.
<b>Medicare Part B</b>	<b>NO CHANGE</b> in partial reimbursement	If you're not sure if you are receiving this benefit, check your January 2021 statement from our Payroll department. <i>Those without pre-2000 years of service credit do not receive Medicare Part B reimbursement.</i>

### If you are under age 65 and enrolled in SHARP Pre-Medicare Options or have a dependent child/spouse enrolled in SHARP

<b>SHARP DVH, Pre-Medicare Medical, Pre-Medicare Prescription Drug (Rx), or dependent coverage</b>	<b>NO CHANGE</b> in monthly rates or benefits	
<b>Medical High Deductible</b> <i>(those with LESS than 40 years of service)</i>	\$650 individual	\$1,300 family
<b>Medical Low Deductible</b> <i>(those with 40 OR MORE years of service)</i>	\$350 individual	\$700 family
<b>Medical out-of-pocket maximum</b>	\$5,600 individual	\$11,200 family
<b>Rx Plan deductibles</b>	\$400 individual	\$800 family
<b>Rx Plan out-of-pocket maximum</b>	\$1,600 individual	\$3,200 family

This information often results in a lot of questions, so feel free to reach out to us via email: [SHARP@NADAdventist.org](mailto:SHARP@NADAdventist.org), or phone: 443-391-7338.

# Adventist Retirement

North American Division of SDA  
9705 Patuxent Woods Drive  
Columbia, MD 21046



## Adventist Retirement | [www.adventistretirement.org](http://www.adventistretirement.org)

**Edwin Romero**  
*Administrator &  
Chief Executive Officer*

**Andrew Choi**  
*Associate Administrator &  
Chief Financial Officer*

**Lisa Turpen**  
*Associate Administrator,  
Defined Benefit &  
Healthcare Plans*

**Wirmin Alcantara**  
*Associate Administrator,  
Defined Contribution Plans*

**Lisa Sharpe**  
*Assistant Administrator, SHARP*

**Tara Mead**  
*Assistant Administrator,  
Defined Benefit Plans*

**Samantha Young**  
*Editor & Communications  
Manager*

**Adventist Retirement:**  
*Reporting a death, change of address,  
disability reviews*  
Ph.: 443-391-7300 | Fax: 443-259-4880  
Email: [NADRetirement@nadadventist.org](mailto:NADRetirement@nadadventist.org)  
Address: 9705 Patuxent Woods Dr,  
Columbia, MD 21046

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

**SHARP Healthcare Eligibility Queries:**  
Ph.: 443-391-7338  
Email: [SHARP@nadadventist.org](mailto:SHARP@nadadventist.org)

**Submit DVH claims to:**  
Adventist Risk Management  
SHARP, PO Box 1928,  
Grapevine, TX 76099-1928  
Ph.: 1-800-447-5002

**Payroll Bulletin Board:**  
Ph.: 443-391-7343

**General payroll information:**  
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