

Reflections

We wish you a Merry Christmas and a Happy and Healthy New Year!

MAY GOD BLESS YOU!

Please note the North American Division office is **CLOSED** December 23, 2022–January 2, 2023.



PAYROLL BULLETIN BOARD

Checks /EFT Released

THIS MONTH:
December 27

NEXT MONTH:
January 27

Barbara McLaughlin Retires



Barbara McLaughlin, benefits distribution manager, says goodbye to a long commute and an admirable career in Retirement at the end of this month.

“It has been a real honor and pleasure to be associated with Barbara. Her work ethic and efficiency are stellar,” said Edwin G. Romero, administrator/CEO.

“Her contribution to Adventist Retirement has been significant, specifically in leading out our payroll function with faithfulness and distinction.”

McLaughlin came to the North American Division in 1999 as a benefits distribution specialist following an accounts and forecasting position at Walter Reed National Military Medical Center in Bethesda, Md., and some 12 years as a patient accounts/payroll manager at a nearby cardiac practice.

(continued)

At Rest

Each quarter we publish a list in remembrance of those who have passed to their rest.

- Allen, Roy W. (ID)
- Allison, Bonnie (AL)
- Alvarez, Mariana M. (WI)
- Andersen, Wayne E. (FL)
- Anderson, Helen M. (MD)
- Anderson, Marilyn E. (NM)
- Andrews, Elizabeth S. (TN)
- Armstrong, Jerry M. (CA)
- Arties, Walter E. (AZ)
- Auld, Barbara E. (MT)
- Baker, Elmer C. (GA)
- Barnhart, Margaret R. (OR)
- Barrett, Donald E. (WA)
- Bascom, Merle E. (TX)
- Bashaw, Earl R. (CA)
- Beardsley, Linden (CA)
- Behrens, Dorothy (FL)

(continued)

She has made many lasting friendships here over the past two decades and we are sorry to see her go.

“More than a work colleague she is an amazing friend and someone I fully trust. I praise God for her and for the gift of time co-laboring together,” Romero continued. “I wish her only the very best during her retirement years. We will sorely miss her.”

“There is absolutely no doubt that God answered an earnest prayer I prayed more than 23 years ago and led me to Adventist Retirement. It can’t be disputed! The journey here has been filled with hills and valleys, laughter and tears, but it is a journey for which I’m thankful,” said McLaughlin. “I’ve been part of a large, supportive family here in Adventist Retirement. I’ve had the privilege of serving God’s retired workers and pray I’ve made a difference in their lives for the positive. As I start this new chapter of my life I again pray for God’s guidance. I know He has another marvelous journey for me in store.”

We wish her well as she moves from serving retired workers to being a retired worker we serve! ■

At Rest *(continued)*

Bennett, Barbara (FL)	Coen, Wendell M. (WY)	Eno, Earl D. (CO)	Haneline, Lorena G. (CA)	McKercher, Madeline (OR)
Bennett, JaneAnn (WA)	Collins, Luisa (ID)	Ervin, Willie M. (AL)	Harmon, Mary (MA)	Meyer, Patricia (CA)
Bennett, Lester L. (CA)	Collins, Norma J. (TX)	Fearing, Richard (WA)	Harper, Lorene A. (TX)	Miranda, Estela (TX)
Benn, Ursula T. (TN)	Collins, Theron D. (TX)	Feather, Custer R. (IN)	Harris, Ann E. (TN)	Mohr, Violet Crystal (TX)
Benson, Nathan (NC)	Colon, May Ellen (HI)	Figueroa, Olga C. (CA)	Haschart, Frederick (OH)	Montevilla, Julio V. (TX)
Bielas, Steven L. (TX)	Connor, Milton C. (MD)	Fleming, Gene A. (OR)	Haskins, La Donna (KS)	Moses, Nancy Jane (IL)
Blomquist, Maria (TX)	Copeman, Shirley (MD)	Folson, Eleanor (TX)	Haynes, Frank F. (CA)	Myers, Edna E. (MD)
Bostick, Jean (OH)	Corbett, Arbutus (WA)	Fore, Marilyn K. (CA)	Hendley, Betty Jo (HI)	Nabong, Mariano Jr. (CA)
Boundey, Geraldine (AZ)	Cortez, Josefa H. (CA)	Foster, Robert M. (GA)	Hendrickson, Emma (FL)	Nelson, Bessie Lee (PA)
Brinley, Richard (NC)	Cox, Lillian R. (TN)	Fox, John Miles (FL)	Hernandez, Arsenio (OR)	Neville, Edith R. (CA)
Brockerman, Elvera (FL)	Dalrymple, Lois E. (OR)	Fuentes, Saulo (NM)	Holmes, C. Raymond (MI)	Nicholson, Sally N. (OR)
Brown, R. Iola (NC)	Darnell, Mary (CA)	Fusco, George E. (MD)	Howard, Jacquelyn (FL)	Noble, Beverly A. (AZ)
Bueno, Antonio (ON)	Dawes, John E. (WA)	Galbreath, Margaret (CA)	Hurt, G. Corrinne D. (TN)	Northrup, Melvin E. (NE)
Bush, Shirley (TN)	Dealy, Orletta M. (OR)	Gibbons, Virginia M. (FL)	Ibanez, Carmen S. (CA)	O’Nan, Patsy A. (GA)
Cabello, Jasimo (HI)	Denny, Joan E. (KS)	Gilbert, Donald (AR)	Iniguez, Marcelino J. (CA)	Opicka, Margaret R. (OH)
Camp, Lucas D. (NC)	Duerksen, Monroe (TN)	Gilbert, Jeanette (CA)	James, Edith Zalabak (ME)	Ottoschofski, Herman (CO)
Cano, Milagros T. (FL)	Duncanson, Cynthia (FL)	Golden, Thomas E. (OH)	Johnson, Cline Jr. (TX)	Pangan, Benjamin (CA)
Carbajal, Hector (CA)	Durairaj, Padma (MD)	Goodin, Jan P. (CA)	Johnson, Joan (ME)	Paulin, Frances (FL)
Carley, Bonnie D. (TX)	Durand, Eugene F. (CA)	Greek, Pamela (CA)	Jones, Janice E. (AR)	Pedigo, Donna K. (DE)
Carr-McLean, Aileen (OR)	Durocher, Eugene (TN)	Grove, Rose A. (OK)	Jordan, Sharon A. (FL)	Perez, Maria J. (CA)
Causby, Marguerite (GA)	Dustin, Kirk A. (NC)	Grundset, Shirley (TN)	Judson, Barbara (IA)	Phipps, Nauford (NY)
Cerino, Alice E. (MA)	Eickstedt, Eleanor (OH)	Gulley, Norman R. (TN)	Kane, Murray (AZ)	Pierce, Erika L. (OR)
Chia, Vena (CA)	Elder, Mary (AZ)	Habenicht, Donna (MI)	Kinder, Julian (FL)	Plumb, Benjamin F. (VA)
Childers, Robert W. (TX)	Elliott, Emogene (CA)	Habenicht, Herald (MI)	Kinzer, DuAnn (CA)	Preyer, Bruce (CA)
Clark, Deborah J. (CA)	Elston-Hurdle, Hazel (CA)	Hainey, Deborah (TX)	Kirtland, Maxine (GA)	Prusia, Maurice G. (FL)
Cochran, E. Kathleen (CA)	Elumir, Artemio L. (CA)	Hammond, Emily (CA)	Knox, Harold P. (FL)	Quisido, George (CA)
			Kopko, Bennie (MD)	Ravelo, Carmen R. (FL)
			Kraner, Barbara (TN)	Raymond, Gary E. (MA)
			Kummer, Christine (FL)	Reidenbaugh, Robert (OK)
			Laing, Ronald D. (ME)	Reiner, Cordell (MI)
			Lambert, Eugene (OR)	Rhynus, Linda C. (SC)
			Lambeth, Faye J. (FL)	Rice, George E. (PA)
			Landon, Joe W. (CA)	Riffel, Dorothy (FL)
			Lee, Georgia E. (CA)	Rivers, Winifred C. (AL)
			Lefever, William (OR)	Rizzo, Kay (CA)
			Lemos, Maria G. (CA)	Roberts, Barbara (WA)
			Lemus, Marilyn (CA)	Robinson, Leona (NV)
			Le, Tan A. (CA)	Rodriguez, Consuelo (FL)
			Levy, Enos C. (WA)	Rose, Kathleen V. (OH)
			Lim, Yvonne H. (MD)	Rusmiselle, Carol J. (CA)
			Lopez, Jose (FL)	Salabarría, Nelson (VA)
			Lounsberry, Marie (IL)	Sapigao, Elizabeth (CA)
			Lynch, Jack G. (CA)	Schnell, Barbara J. (MO)
			Lyanchuk, Agnes (TN)	Schuhmacher, Natalie (KS)
			Mackintosh, Donald (CA)	Schwarz, Vera May (CA)
			Mangunsong, Juliana (CA)	Serikaku, Sharon (CO)
			Marcotte, Adeline A. (VT)	Sharman, Alice C. (CA)
			Martin, Ciriaco M. (HI)	Shultz, Leroy (NE)
			Martin, Donald C. (CA)	Simmons, Peggy (ID)
			Martin, Lynne Price (AL)	Sipkens, Ruth E. (WA)
			McArthur, Marilyn J. (NE)	Sleeman, Marjorie (MD)
			McDaniel, Rosetta F. (CA)	Smith, Cleo G. (AL)
			McEvoy, Dorothy W. (FL)	Smith, Lois R. (AZ)
			McGhee, Bertha D. (TN)	Snell, Robert (CO)

At Rest

Stephan, Ann M. (ID)
 Sterner, Thyra B. (DE)
 Stevens, Ray O. (TN)
 Stewart, Warren (OR)
 Stickney, Ruth C. (CA)
 Stout, Helena K. (CA)
 Stringer, Ruth Ann (CA)
 Stuiwenga, Izella (OR)
 Stumph, Velma (NC)
 Sudama, Molly S. (MD)
 Surdal, Dolores J. (OR)
 Tahay, Teresa G. (OR)
 Tan, Elodia (CA)
 Tay, Terrence (CA)
 TeHennepe, Susan (TN)
 Thompson, Trevor (FL)
 Tinant, Averis K. (SD)
 Tomer, Joan (CO)
 Tompkins, Peggy (TN)
 Torrano, Ronald (CA)
 Turner, Marjorie (CA)
 Upp, Melvin (AZ)
 Vanderbilt, Christine (CA)
 Veluz, Diego J. (CA)
 Verwey, Cornelia (CA)
 Viar, Paul Elvis (FL)
 Virgil, Eugene (BERMUDA)
 Vogt, June (GA)
 Wagtowicz, Lois (TN)
 Walter, Kenneth L. (AR)
 Warden, Ivan L. (MD)
 Ware, James R. (MN)
 Waters, Anna May (WA)
 Watson, Milburn L. (HI)
 Wellman, Ellsworth (WA)
 Whited, Yvonne A. (CA)
 Wildman, Peggy J. (MI)
 Williams, Alan (CA)
 Wilmot, James E. (ID)
 Wilson, Cisllyn (NY)
 Wilson, Elizabeth (AL)
 Wilson, Gary A. (AZ)
 Wilson, George N. (AL)
 Winning, Carol E. (FL)
 Wolfe, June (KY)
 Yeagley, Lawrence (AR)
 Yesford, Edith M. (FL)
 Yost, F. Donald (GA)
 Youngberg, Evaline (AK)
 Young, Wanda M. (TX)
 Zimmerman, Gwen (OR)

SHARP Corner

Be alert to Medicare scams

By Stephanie Portugal, SHARP Assistant



Robert* heard the phone ring and immediately went to take the call.

“Hello, sir. My name is John calling from Medicare services . . .”
 The man on the other line continued, offering Robert several types of Medicare plans that seemed too good to be true! The “representative” sounded very legitimate, and Caller ID didn’t show SCAM LIKELY, so he decided to sign up for the “free” dental plan offered by John with Medicare—or so he thought. Not only that, but Robert’s rheumatologist allegedly shared information regarding his lower back pain, and John offered to send him a brace at no extra charge to him! Several weeks later, no back brace AND even worse: he gets a notification from SHARP saying that he does not appear as enrolled in a Medicare plan through Alight and has forfeited his \$1,620/year HRA benefits. YIKES!

Often, seniors are solicited by individuals claiming to be Medicare representatives and attempting to gain their trust to the point where the victims eventually share their personal information, including their Medicare number. Don’t be fooled! Medicare will never make an unsolicited call or text, and if something seems too good to be true, it probably is. If you get a call from someone claiming to be from Medicare, just hang up . . . the longer you maintain conversation with the scammer, the more likely it is that you divulge personal information.

MEDICARE TIPS:

- ▶ Treat your Medicare number like your Social Security number—private!
- ▶ Your unique Medicare ID# never changes.
- ▶ Take time to read your Explanation of Benefits statements carefully.
- ▶ Report suspected fraud by calling the Medicare number, contacting local US attorney’s office, or you can file a complaint at the Federal Trade Commission’s website: <https://reportfraud.ftc.gov/#/>.

Remember, any plan changes you need to make **MUST** be made through Alight as they are your **Agent of Record**.

**Name is fictional. Any resemblance to actual persons, places, or events is purely coincidental.*

Adventist Retirement

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



Adventist Retirement | 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
Address: 9705 Patuxent Woods Dr,
Columbia, MD 21046

Alight Retirement Health Solutions:
Phone: 1-844-360-4714

SHARP Healthcare Eligibility Queries:
Ph.: 443-391-7338
Email: 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:
*Lost checks, tax withholding, direct deposit,
award letters for housing, loans, Medicaid*
Ph.: 443-391-7345 or 443-391-7344

GO PAPERLESS!

To receive this newsletter
via email instead of print,
sign up today at

[www.adventistretirement.org/
retiree/reflections-newsletter/](http://www.adventistretirement.org/retiree/reflections-newsletter/)

You can also view and download
archived issues of *Reflections*
using this link.