

# Reflections

## Sandra and Brody— providing love and comfort through dog therapy

**A**s we near the age of retirement, many eagerly anticipate the luxury of abundant “free time”—more opportunities to be with family, travel, and enjoy hobbies. Just a few minutes using Google, however, you’ll find that for many retirees the reality can differ widely from the vision. The novelty of being on “permanent vacation” may wear off quickly, and you may miss the sense of identity, meaning, and purpose that came with your job, the daily structure it provided, and the social aspect of having coworkers.

Studies abound that link retirement to declines in both physical and emotional health. A Harvard Medical School study found that retired people, especially those in the first year of retirement, are about 40 percent more likely to experience a heart attack or stroke compared to those who keep working.<sup>1</sup> Other studies

*(continued)*

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**Sandra Blackmer**, recently retired, served as an assistant editor for *Adventist World* and *Adventist Review* magazines for more than 18 years. She and her husband, Larry, live in Garden Valley, Idaho.



At the airport, Sandra Blackmer and therapy dog Brody help a young traveler relax.

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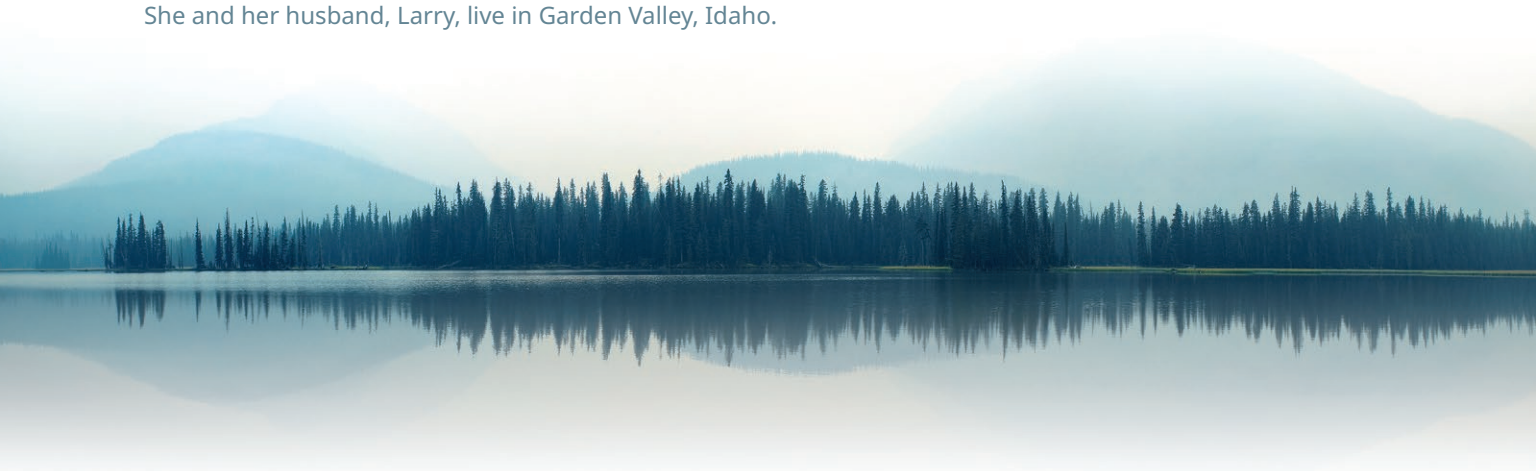
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**THIS MONTH:**  
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indicate that retirement can result in stress, memory impairment, depression, and anxiety.<sup>2</sup>

A key to a successful, happy retirement is staying active and involved; and for me, I found it helpful to plan ahead.

Initially I went from full-time employment to half-time, so my transition was gradual. While working half-time, I began looking for useful ways to fill the hours. Along with increasing my church-related outreach activities, I also began volunteering at a local hospital and served on its Auxiliary Board. The most enjoyable ministry I became more involved with, though, was dog therapy.

My golden retriever, Brody, and I became certified in dog therapy. We joined the Idaho chapter of a national dog therapy group, and along with other handler/dog teams we visited patients in the hospital, hospice centers, assisted living homes, and veteran facilities. Sometimes we were called into local high schools following a teen suicide to provide comfort and support to the students.

Although I view dog therapy as a ministry, discussions regarding such topics as health, politics, and religion with patients and residents were discouraged. Especially when visiting friends of suicide victims, group leaders emphasized that we were “the dope at the end of the rope.” We weren’t trained health professionals or counselors; we were there to handle the dogs as they provided comfort and emotional support.

Because of this, I’ve been asked why I regard dog therapy as a ministry. *Even though you can have light conversations with patients and others, you can’t talk to them about Jesus. They basically just pet your dog. So what good are you really doing?* I see it this way: God can show His unconditional love even through His nonhuman creatures. Evidencing the Lord’s love and care doesn’t always involve words. Sometimes God does it through therapy dogs.

While visiting teenage friends of suicide victims, I’ve watched the young people hugging on the dogs, lying next to them and holding them, crying on them, and verbalizing their hurts and fears to them. I see God working through His four-legged “therapists.”

Giving blood can be stressful. Sandra Blackmer and Brody offer a welcome diversion.



Watch an interview with Sandra and her therapy dog, Brody, with General Conference president Ted Wilson and his wife, Nancy:

[CLICK HERE](#)

One time Brody and I, along with other handler/dog teams, were visiting residents in an assisted care facility. A very elderly man was sitting in the hallway in a wheelchair, slumped over, and apparently disinterested in the canine visitors. The teams ahead of me understandably walked by the man and moved on to others. I almost did the same thing, but then decided to stop. “Hi. We’re here with dog therapy, and this is Brody. Would you like to pet him?” I asked, with little hope of any reaction. Surprisingly, though, the man very slowly lifted his head and looked at Brody. He then reached out and put his arms around him, and tears began to flow down his cheeks. He sat like that a long time, and Brody just let him hug him. He seemed to understand the man’s need. I don’t know that person’s story, but I do believe that God used Brody that day to reach him in some needed way.

My biggest challenge when I fully retired was redefining my identity. I had difficulty establishing a new purpose and new goals. Planning ahead to find useful activities helped me to still view myself—if no longer as a writer and editor—as an ongoing servant of God. ■

1 <https://www.health.harvard.edu/blog/is-retirement-good-for-health-or-bad-for-it-201212105625>

2 <https://www.health.harvard.edu/mens-health/retirement-stress-taking-it-too-easy-can-be-bad-for-you>

## Survivor tips for dealing with Medicare

**L**osing a loved one is never easy. As a spouse, family member or caregiver, even while you're grieving, the responsibility of handling personal and legal details may also fall on you.

When settling your loved one's affairs, including Medicare or other health insurance, making calls and closing out paperwork quickly can help you:

- Stop billing and complete payments due
- Learn about available survivor and death/burial benefits
- Finalize health-related claims not yet processed

Keep in mind, doctors have up to a year to submit claims to Medicare, so Medicare Summary Notices (reflecting provider services billed to Medicare) may still be mailed during that time. While Medicare covers services up until the date of death, deductibles, copayments, or coinsurance may still need to be paid.

### STEP 1 Collect these documents (or information they contain).

- Social Security Number
- Medicare cards/numbers
- Life insurance policy numbers
- Contact information for Power of Attorney or Executor, if any
- Original death certificate (send a copy to Adventist Retirement)

### STEP 2 Notify the entities below as soon as possible (ideally within a week or two)—it can affect you financially and help deter fraud.

- Social Security (SSA):** To advise Medicare about a death, **do not call Medicare.** Call Social Security: 1-800-772-1213 (TTY 1-800-325-0778). **Social Security will report the death to Medicare, Medicare Advantage plan and/or Medicare Part D prescription drug plan,** and stop benefits and future premium billing. This information cannot be reported online. Most funeral homes/mortuaries/crematoriums will make this call for you if you ask.
- Medicare Supplement company\*:** Contact any Medicare Supplement (Medigap) plan directly. **Social Security DOES NOT alert these plans.**
- Veterans Administration (VA)\*:** Call 1-800-827-1000 to report the death, request a military funeral, stop ongoing benefits, ask about survivor benefits, and return any medical equipment.
- Designated individuals, such as\*:** Power of Attorney or Executor.
- Adventist Retirement:** Contact our office to report date of death and inquire about any survivor benefits.
- Health services:** Contact doctors, clinics and other facilities where your loved one was receiving services. Cancel appointments and settle outstanding bills.
- Alight Retiree Health Exchange\*:** Alight will help explain available survivor benefits and help with claims and/or disputes.
  - ▶ **There's a twelve-month deadline for submitting health reimbursement requests after your loved one's passing.**
- Financial accounts, such as:** Banks/credit unions, brokerage firms, insurance companies and anywhere funds were held in the person's name.
- Other government agencies and charities\*:** Contact applicable state/local government agencies or charitable organizations to stop any unearned benefits and claim available death or burial benefits.

**\*If applicable**

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The information provided is not intended to be a substitute for professional estate or financial planning advice. Always seek the advice of such professionals with any questions regarding your estate or that of your loved ones.



# Adventist Retirement

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