

REFLECTIONS

A monthly source of information for beneficiaries of the Adventist Retirement Plan

Lyn Wick Retires

Lyn Wick arrived in Adventist Retirement as a temporary employee in 1983. She was a dental hygienist and was looking for a change of pace. The department needed assistance for just a couple of weeks, but she never left!

Throughout the next 36 years, she studied and experienced the Church's retirement system from the ground up, starting with clerical assistance, to running the payroll distribution office, processing retirement applications, becoming manager, assistant, and eventually to her current role as associate administrator for the retirement plans. Her primary responsibility focuses on overseeing the Defined Benefit Pension Plan.

Wick retires this month. We wish her well and are happy for her in this new adventure; and yet, it's difficult to imagine Adventist Retirement without her and to say goodbye.

She says that she has most enjoyed assisting North American Division employees in answering questions about their retirement benefits and making sure they receive all that the Plan policies provide.



PHOTO BY MYLON MEDLEY

"I also enjoy working with our Human Resources colleagues in the field—a select few who have been working in the retirement arena for even longer than I have," she says. "It has also been my day to day joy and honor to be part of a team of 34 dedicated colleagues in our office serving God's people in preparation for and throughout their retirement years."

When asked what triggered her thinking about her own retirement, she says, "Back in 2015 I had started thinking about the possibility of retiring just about the time we learned of my husband's illness. Eight months later Ted passed away. I was devastated and

Continued on page 2



Lyn Wick, pictured in the early days of her Adventist Retirement career, works at the old North American Division office in Takoma Park, Maryland.

Payroll Bulletin Board

Checks/EFT Released

THIS MONTH: October 25

NEXT MONTH: November 27

SHARP Corner

The Medicare Open Enrollment period begins this month on October 15 and goes through December 7. During this period, you can make changes to your Medicare Advantage or drug coverage. In September, you received the Annual Notice of Coverage (ANOC), from your insurance company. The ANOC informs you of any changes the insurance company is making to your plan. This includes benefit, deductible and monthly premium changes. Be sure to review the ANOC carefully. Also, it very important to review any changes being made to the drug formulary that might impact drugs you are taking.

After you read the ANOC, if you wish to make a change in your insurance benefits, call Aon Retiree Health Exchange at 1-844-360-4714. Make an appointment with a Benefit Advisor licensed for your state. Medicare rules require you to call and request an appointment before the Benefit Advisor may reach out to you. The timeline for open enrollment is limited, so call before December 7 to make your appointment with a Benefit Advisor. Do not call the insurance company for enrollment changes or you put your HRA eligibility at risk—call Aon.

Remember, SHARP policy states that you must be enrolled in a medical or a drug plan through Aon Retiree Health Exchange to be HRA eligible. If you do not keep an enrollment through Aon Retiree Health Exchange, you will permanently lose your HRA benefit.

Webinar - Get informed about your Medicare choices.

October 18, 2019 - Online informational webinar for newly eligible Medicare retirees!
Get an in-person look at Medicare, your options, and how to enroll in a plan — from the comfort of your own home.

Log on to this free, online webinar presented by Aon Retiree Health Exchange, 10 AM – 12 PM Central Time.

1. Visit webex.com
2. Select Join from the upper right area of the screen
3. Enter the meeting number 591 644 012, your name and email address
4. Click the green Join button
5. If a meeting password is requested, enter Medicare1!
6. Please do not select “Join Video” when prompted

To access the audio for the webinar:

- Call: 1-877-542-7993 (toll-free)
- When prompted for the access code or meeting number, enter 591 644 012 and then press #

Lyn Wick Retires

Continued from page 1



Lyn and Ted Wick relax together in 2006.

alone, but my colleagues came to my rescue by rallying around, and became the family I desperately needed. Work provided the ongoing structure and discipline I needed while adapting to my new reality. So, I'm grateful for the additional time I've had to better prepare for life's next adventure. Now I'm ready and excited to discover what God has in store!"

"Lyn is a tireless professional, helpful coworker, and good friend," says administrator Raymond Jimenez. "Her work has truly made a lasting impact—one that has changed the Retirement department for the better in so many ways." Jimenez has a few words for Wick as well: "Thank you for your years of hard work and dedication. You will be missed but not forgotten. Congratulations, we wish you a wonderful retirement!"

Wick, along with her little dog Bella, plans to relocate to central Florida to be near her brother's family.

Adventist Retirement Plan

www.adventistretirement.org

Raymond Jimenez, III
Administrator

Lyn Wick
Associate Administrator
Defined Benefit Plans

Lisa Turpen
Associate Administrator
Healthcare Plans

Beth Roberts
Associate Administrator
Defined Contribution Plans

Edwin Romero
Associate Administrator
Chief Financial Officer

Lisa Sharpe
SHARP Manager

Samantha Young
Editor, Communications Manager

Adventist Retirement
Reporting a death, change of address,
disability reviews

Phone: 443-391-7300, Fax: 443-259-4880
Email: NADRetirement@nadadventist.org

9705 Patuxent Woods Drive, Columbia,
MD 21046

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

SHARP: 443-391-7338
Email: SHARP@nadadventist.org
Healthcare Eligibility Queries

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

Payroll: 443-391-7343
Bulletin Board of Payroll Information

Barbara McLaughlin: 443-391-7345
Lost checks, direct deposits, 1099R, tax
withholding, verification of benefits for
loans, housing, Medicaid

Be alert for medical equipment scams

Scammers are targeting seniors by offering Medicare beneficiaries “free” medical equipment such as back and knee braces—no prescription required. All you have to do is provide your Medicare number, and perhaps your Social Security Number. It is a scam, and it costs taxpayers billions of dollars. You may receive a phone call, email, or a postcard in the mail. Don't fall for it.

- Just because an advertisement appears on TV or in the newspaper, doesn't mean it is legitimate.
- If you accept a “free” medical brace and don't need one, Medicare may not approve one when you do need one. If one is shipped to you without your permission, refuse the shipment.
- Never sign a blank form from your healthcare provider or a supplier.

- Always read your Medical Summary Notice (MSN) or Explanation of Benefits (EOB) to be sure you were not charged for equipment you do not need or did not receive.
- Guard your personal information—your Medicare, Medicaid and Social Security numbers. Keep them in a safe place and do not share them over the phone, email or mail.



If you get one of these calls, hang up! You can also report the attempted fraud to:

- Your doctor
- The Medicare Fraud Hotline:
1-800-633-4227
- Federal Trade Commission:
1-877-382-4357