

NAVIGATOR

The Newsletter for the Legacy Club

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WHAT'S COMING YOUR WAY?

New Events and Info

New Theatre & Restaurant Trip

- Get ready! On September 16th we're going to see Menopause the Musical at New Theatre & Restaurant in Overland Park!

The musical follows four mature women shopping at a lingerie sale, with lyrics parodying popular music from the baby boomer era to reflect symptoms of menopause. See what more than 17 million fans worldwide have been laughing about for 19 years.

The show is Thursday, September 16, 2021, tickets are \$80.00 per person which includes the motorcoach, lunch buffet, and gratuities.

RSVP with Heather by August 16, 2021.

Birthday Lunch Is Back!

- Join us on August 27th at our Manhattan East branch (7860 East Hwy 24 Manhattan, KS 66502) at 12:00 P.M. for our Quarterly Birthday Luncheon!

Lunch will be pizza and salad from AJ'S NY Pizzeria. If your birthday was in January, February, March, or April, lunch is on us. If you would like to join us and it's not your birthday month, the cost is \$10 per person. Non-Legacy friends are always welcome to join!

RSVP with Heather by August 20, 2021 (Space is limited).



ADVENTURE IS OUT THERE!

More Events and Info

Smoky Mountain Fall Bus Trip

- Get ready! This trip has been rebooked for November 1st - November 7th, 2021. Enjoy 7 days and 6 nights as we tour the Great Smoky Mountains, Life of Dolly Parton, Biltmore Estate, and much more!

EARLY BIRD SPECIAL Savings of \$25.00 per person if booked by July 30, 2021.

2022 Trips

Charleston, Savannah, & Jekyll Island Trip

- This trip has been rebooked for April 22nd - April 28th, 2022.

New England Rails & Sails

- Featuring four rail excursions and three scenic cruises, this trip is sure to be a fun-packed adventure! We're set to take sail October 1st - October 9th, 2022.

EARLY BIRD SPECIAL Free airfare! Must be booked before August 31, 2021



Fake Medicare Calls and Other Scams You Should Be Aware Of

Common Medicare Scams

Most of these scams take place over the telephone, but some do occur via email, U.S. mail and door-to-door visits. Fraudulent callers typically steal a person's identity by making up stories to try to obtain their name, Social Security number (SSN) or financial information.

(Note: Medicare used to use SSNs to identify beneficiaries and their health insurance claims, but CMS began distributing new Medicare cards without SSNs on them in 2018. Instead, these new cards feature a beneficiary's unique Medicare Number, which is still a sensitive piece of identifying information that should be protected.)

Medicare beneficiaries should be wary of the following schemes:

- Attempts to "verify your identity."
Someone calls to tell you that you must provide identifying information to receive a new or updated Medicare card. They may even tell you there's a charge for the new card and request a credit card number as well.
- Bogus offers for "free medical supplies."
A caller will pretend to offer durable medical equipment or a medical checkup at no cost to you because "Medicare will cover it." The only catch is that the caller needs your SSN or Medicare Number to verify coverage and/or a credit card number to cover shipping costs for the free supplies.
- False claims that you're entitled to a "refund."
Another devious variation involves a caller who explains that, due to a vague change in Medicare coverage, you're owed a refund. They will typically ask for your Medicare Number and bank account information so they can direct deposit the funds.

Identifying Fraudulent Callers

It is crucial to understand that telephone scammers aren't always easy to identify. In most cases, it is best not to answer any calls from unknown or out-of-town numbers. However, technology has made it so that scammers can fake caller ID information by using spoofing devices.

If you or a loved one does answer a suspicious call, be wary. Some reports suggest that these callers are very empathetic and knowledgeable, which makes them appear credible and trustworthy. In other cases, the callers reportedly speak in heavy, foreign accents and broken English, making them slightly easier to spot.

Scammers often gather some basic personal information on their targets like full names, birthdates and mailing addresses before they even call. This data is used to convince you of their legitimacy and make you feel comfortable with sharing additional sensitive information.

If you ever doubt the validity of a phone call, say you'd like to call the person back and ask for their direct number. This will usually prompt a scammer to get flustered and hang up. A legitimate entity will always respect your desire for privacy and security.

Additional Fake Medicare Calls and Other Scams You Should Be Aware Of

New Medicare Cards

Scams surrounding new Medicare cards are likely to be on the rise since CMS began working on issuing new cards to beneficiaries in April 2018. These new cards were issued to improve beneficiaries' protection from identity theft, but the change also provides an excellent opportunity for dishonest people to benefit from the confusion surrounding the process.

Medicare beneficiaries do NOT need to update their information, pay a fee or take any other action to receive or "activate" their new cards. Updated cards were mailed out automatically and the transition has been completed.

Hard Facts About Medicare

Here are some important things for seniors to know about how Medicare and the Social Security Administration (SSA) function.

- Medicare generally won't call you, except in limited circumstances. One such exception is if you have called 1-800-MEDICARE and requested a return call.
- Medicare will never call or come to your home uninvited to sell products or services.
- SSA representatives may call Medicare beneficiaries if they need more information to process applications for Social Security benefits or enrollment in certain Medicare Plans, but, again, this is rare.
- If a phone call is needed, you'll receive an official letter from the SSA to arrange a telephone interview.
- Medicare cards do not expire, so be wary of someone saying they need to send you a new one.
- If your card is lost or destroyed, contact the SSA directly to request a replacement. If you think someone else is fraudulently using your Medicare card, then call Medicare directly at 1-800-MEDICARE (1-800-633-4227).

How to Protect Yourself from Medicare Scams

Guard your personal information and contact Medicare if you have any questions or concerns. A good rule of thumb is not to give out potentially sensitive information over the Internet or phone.

However, if you have called to join a Medicare Advantage Plan (Part C) or Prescription Drug Plan (Part D), you may be legitimately asked to provide identifying information over the phone. You may also be asked for this information if you use the online Medicare Plan Finder tool to shop for or enroll in Part C or Part D Plans. Be aware that none of these entities should ever ask for financial information like credit card or bank account numbers over the phone.

According to Medicare.gov, beneficiaries should only give private information (including their Medicare Number) to their doctors, insurers acting on their behalf, and trusted people in the community who work with Medicare, such as State Health Insurance Assistance Program (SHIP) counselors.

You may always contact the customer service number on the back of your Medicare card if you have any questions or concerns. If you think you may have provided personal information to a fraudulent caller or believe you are a victim of identity theft, report it to the Federal Trade Commission (FTC) online at [IdentityTheft.gov](https://www.ftc.gov/identitytheft) or by calling the ID Theft Hotline at 1-877-438-4338.

NEWSLETTER RECAP

July 30, 2021 | **EARLY BIRD SPECIAL** Deadline for Smoky Mountain Fall Bus Trip

August 3, 2021 @ 12:00pm | Mayflower Cruise & Tours Presentation

August 16, 2021 | **RSVP Deadline** for Menopause the Musical

August 20, 2021 | **RSVP Deadline** for August Birthday Lunch

August 27, 2021 @ 12:00pm | Birthday Lunch @ the Manhattan East Branch

August 31, 2021 | **EARLY BIRD SPECIAL** Deadline for New England Rails & Sails Trip

September 16, 2021 | New Theatre & Restaurant Trip - Menopause the Musical

September 22, 2021 | **Save the date!** Birthday Lunch @ the St. Marys Branch (more info to come)

November 1-7, 2021 | Smoky Mountain Fall Trip

2022 Trips:

April 22-28, 2022 | Charleston, Savannah, & Jekyll Island Trip

October 1-9, 2022 | New England Rails & Sails Trip

HAVE A QUESTION?
Connect with Heather!

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