



MEDICARE NEWS

April 2019 Edition

My goal with this newsletter is to:

1

KEEP YOU INFORMED

I will be sharing current articles about the changes in Medicare

2

ANSWER YOUR QUESTIONS

I'm available to answer issues specific to you

3

STAY CONNECTED

I want to make Medicare coverage as simple as possible

858-935-9120

Scams Targeting Seniors Are All Too Familiar

It is estimated that older adults lose billions of dollars to scammers each year. But there is good news—last year the Federal Trade Commission noted that older consumers are more likely to report being victimized by financial exploitation than their younger counterparts. Here are three scams that are notably making the rounds:

1. Beware of Social Security Spoofing Calls

There's been a significant uptick in fraudulent telephone calls from people claiming to represent the Social Security Administration (SSA). In them, unknown callers threaten victims that they face arrest or other legal action if they fail to call a provided phone number or press the number indicated in the message to address the issue. Sometimes the scammers switch tactics and say that they want to help an individual activate a suspended Social Security number. They may even use the actual Social Security hotline number as the recipient's phone: 800-772-1213.

If you receive one of these calls, hang up! Know that Social Security rarely contacts persons by phone unless you have ongoing business with them and they never threaten your arrest or legal action.

2. Watch for a New Twist on the Old Grandparent Scam

The grandparent scam has been around for several years. In this approach, a person calls an older adult pretending to be a grandchild who's been involved in an accident or legal trouble and needs money immediately.

Recently, the Federal Trade Commission (FTC) found that instead of using wire transfer or gift cards, an increasing number are mailing cash to these fraudsters, with a median individual loss of \$9,000.

Thanks for Your Referrals!

Marty S
referred
Marianne L
&
Morton L

Robbie H
referred
Ben M

*"We try hard to
recognize every referral
but if we missed anyone,
please let us know.*

*Just send us a quick
email so that we can
acknowledge you.*

*We want all of you to
know that it is our
privilege to serve you.*

*The greatest
compliment you pay us
is the referral of your
family and friends.*

Thank you!!!"

Birthdays!

April
S Bartel
J Baca
J Greco
M Partida De
Sanchez
D James

According to reports, the scammers often ask seniors to divide the bills into envelopes and place them between the pages of a magazine, then send them using various carriers.

The FTC warns that if you or a loved one receives one of these calls, don't act right away. Call that grandchild back on a correct phone number and verify their whereabouts. If you've mailed cash, report it right away to the Postal Service or shipping company you used. Some people have been able to stop delivery by acting quickly and giving a tracking number. Be sure to also file a complaint to the FTC at [FTC.gov/complaint](https://www.ftc.gov/complaint).

3. Disaster Relief Scam

Unfortunately, natural disasters are a golden opportunity for scammers, who target both those who've been directly affected and those who want to offer their support. Natural disaster scams typically start with unsolicited contact by telephone, social media, e-mail, or in person. Scammers may:

- ◆ Impersonate charities to get money or private information from well-meaning consumers.
- ◆ Set up fake websites with names that mimic legitimate charities to trick people into sending money.
- ◆ Pretend to be from the IRS and collect personal information under the guise of helping victims file lost claims and get tax refunds.

To find reputable charities to support victims of natural disasters, use the IRS's tax-exempt organization search or look for an organization's charity rating on places such as Guidestar and Charity Navigator.

Ways to Save - Senior Discounts

What Are Senior Discounts?

Who doesn't like to save some money? Many business owners honor Seniors by offering a discount or small savings for using their services. These discounts range widely, and many don't advertise them thoroughly. So, make sure you ask about them whenever you visit an establishment. It could save you a significant amount of money, quickly.



How Old Do You Have to Be to Receive a Senior Discount?

It can be a bit tricky to determine when a senior discount applies. Most establishments define this with their own set of guidelines. For example, many auto insurance companies will provide a senior discount to those who are over 50. Many restaurants offer discounts for those over the age of 55. And, some retailers begin discounts at the age of 60. The key here is to ask.

Restaurants, Retail, Travel and Phone/Internet (at participating locations):

- ◆ **iHop:** Receive up to 10 percent off your meal and drink.
- ◆ **Denny's:** Receive up to 15 percent off. AARP members receive even more significant discounts.
- ◆ **Outback:** AARP members only, save up to 10 percent off purchase.
- ◆ **Subway:** Receive 10 percent off your purchase.
- ◆ **Olive Garden:** Senior pricing for early bird dinners.
- ◆ **Chili's:** Seniors over 55 receive 10 percent off of their bill.
- ◆ **Kohl's:** Kohl's offers up to 15 percent off to senior discounts every Wednesday. They allow seniors to combine these discount days with coupons to save even more.
- ◆ **AMC:** Senior pricing on tickets is available for most shows. Discounts are up to 30 percent off.
- ◆ **Cinemark:** Senior discounts are available for early shows. Discounts here are up to 35 percent.
- ◆ **Marriott:** Seniors booking their hotel stay can reduce costs up to 10 percent.
- ◆ **Walgreens:** Save 20 percent off one time a month with the use of your Balance Rewards.
- ◆ **American & Alaska Airlines:** Offer senior discounts. Discounts vary with time frame & location.
- ◆ **Amtrak:** Senior pricing for most Amtrak locations ranges from 10 to 15 percent off.
- ◆ **AT&T:** Plans are available for seniors at reduced costs.
- ◆ **Verizon:** Ask about Verizon Nationwide 65 Plus Plan.
- ◆ **T-Mobile:** Seniors over 55 can sign up for unlimited talk, text, and LTE data for two lines for a set price of \$60 per month.
- ◆ Many internet service providers recognize seniors, contact to see what they offer.

California...It's a Great Place to Live

Well, Spring has sprung and oh what a delight to see all the changes around us. We are so blessed to live in a city like San Diego. It has so much to offer, especially this time of year. So, mark your calendar and call a friend!

San Diego EarthFair: On April 28 from 10am to 5pm will commence the 30th annual EarthFair in Balboa Park. It is the largest free annual environmental fair in the world. This event includes over 300 exhibitors, special theme areas, a Food Pavilion, a special Children's Activity Area, four entertainment venues, the Children's Earth Parade, the eARTH Gallery arts and crafts show, and the Cleaner Car Concourse.

ArtWalk: On April 27-28, the Mission Federal ArtWalk will celebrate its 35th annual event in the streets of Little Italy. It will feature art, craftsmanship and beautiful goods of more than 300 artists in 17 square blocks of the iconic urban neighborhood. This event attracts artists from across the globe. More than just an art event, the festival is a family-friendly interactive art installation, and features live music and dance performances.

Encinitas Spring Street Fair: On April 27-28, come and enjoy over 450 unique food, arts and crafts vendors plus four entertainment stages, children's rides, Dog Zone, Kids Zone, Bike Valets, and a Beer Garden! Take advantage of free family fun, entertainment, a National Award Winning



MainStreet and a traditional So-Cal beach town. Come for the sun, stay for the moonlight. Head over to the Kids Zone with the family for free activities. Encinitas Fire Department's Annual Pancake Breakfast from 7:00 AM to 11:00 AM in the 7-Eleven Parking Lot located at D Street and Hwy 101.

Free Day at Cabrillo National Monument: On April 20, come and learn about the lighthouse, military history, and cultural defense as well as the people and natural beauty that makes this place one of a kind. On this date, the entrance fee will be waived at Cabrillo National Monument. The fee waiver includes entrance fees, commercial tour fees, and transportation entrance fees.

[Jamie's Cranberry Spinach Salad](#)



So fresh and just right for Spring, this recipe has been rated five stars by over 2K reviewers at AllRecipes.com. Just think how hard it is for 2K people to agree on anything, let alone food.

One reviewer wrote, "It's so easy to make and everyone I've served it to, RAVES about it."

Ingredients

1 tablespoon butter
3/4 cup almonds, blanched and slivered
1 lb spinach, rinsed & torn into bite-size pieces
1 cup dried cranberries
2 tablespoons toasted sesame seeds
1 tablespoon poppy seeds

Dressing

1/2 cup white sugar
2 teaspoons minced onion
1/4 teaspoon paprika
1/4 cup white wine vinegar
1/4 cup cider vinegar
1/2 cup vegetable oil

Directions

1. In a medium skillet, melt butter over medium heat. Cook and stir (slowly and consistently) the almonds in butter until lightly toasted. Remove from heat, and let cool.
2. In a medium bowl, whisk together the sesame seeds, poppy seeds, sugar, onion, paprika, white wine vinegar, cider vinegar, and vegetable oil. Toss with spinach just before serving.
3. In a large bowl, combine the spinach with the toasted almonds and cranberries.
4. If you'd like to make this into a meal, dice up some rotisserie chicken and adding it into the salad before dressing it. YUM!

<https://www.allrecipes.com/recipe/14469/jamies-cranberry-spinach-salad/>

[Medicare Made Easy](#)

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