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MEDICARE NEWS

January 2020 Edition

NEWSLETTER GOALS

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How to Outsmart the Latest Senior Scams

In these days of ever-changing technology and sophisticated gadgets, scams preying on seniors are more prevalent each day. Here are a few of the most recent scams to be aware of and not fall into their trap:

IRS Scam

Scammers call unsolicited and impersonate an IRS officer. They demand personal information and may even order you to pay a "fine".

Tip: The first IRS contact with citizens is almost always through mail, and there will not be any threats.



Remote Access Scam

Scammers will call or email saying they noticed some technical problems on your computer, or will suggest that you need to upgrade your software. They will ask for remote access to your computer. Once they have remote access, they can do anything from install malware to steal your data. *Tip: Never accept or grant a request for "remote access".*

Lottery/Contest Unclaimed Winnings Scam

Scammers use this type of "phishing" scam to get their targets to part with their banking information. The email usually informs the target that they've won a bunch of money in a contest, and just need to enter their information to claim it.

Tip: One way to ensure the email is fake is to check the "to" address. If it's not yours, then it's a generic scam email sent to thousands of people.

Protect Yourself!

Never give out personal information to anyone who makes an incoming call **TO YOU**. Any official or legitimate business or organization will not call you and ask for things such as your date of birth, social security number or address. Do not give identity thieves or scammers a way to hurt you financially or have access to your computer unknowingly.



JANUARY BIRTHDAYS

Robert P
Trudie C
Nancy J
Bradley J
Randy J
John M
Feliza R
Albert M
Ismene V
Vickie W
Majorie B
Cole W
Leah O
Martin C
Donald W

REFERRALS

Janice N referred
Cynthia S

Jonathan referred
Jack and Gloria P

Joe D referred
Donald W

(858) 935-9120

Beware of Unwanted Dental!

We have received calls from many of you, stating that you received a bill for a new dental plan that was offered as a **"rider"** on their UnitedHealthcare Advantage plan.

A rider, by definition, is an **optional plan** that you may add to your existing health and prescription drug plan, for an additional premium. It is supposed to be your choice whether or not you elect to add this rider, and pay the monthly premium.

The complaints we are hearing are that people on existing UHC Advantage plans are being automatically enrolled in the new \$43/month Platinum (PPO) Dental plan, and being sent a bill for it. Some people have said that they are just not going to pay the bill, and hopefully it will go away. IF you have received a bill, we **strongly advise** you to call the customer service number on the back of your card and cancel the rider.

Please look on your new UnitedHealthcare card and see if it says Platinum Dental toward the bottom. If you did not want the Dental turned on, this needs to be canceled.

If you have received a bill for a dental rider you didn't request or enroll in, please call UnitedHealthcare's Customer Service at 1-800-950-9355.



Final Expense Insurance (Burial Insurance)

Final expense insurance is designed to cover the bills that your loved ones will face after your death. These costs will include medical bills and funeral expenses. Final expense insurance is also known as burial insurance. Unfortunately, even bare-bones funerals can cost thousands of dollars. The ins and outs of insurance policies can get tricky. Here's what you need to know about final expense insurance.

It's a good idea to assume around \$10,000 for funeral expenses. But don't forget to take into account whether you will want a catered party after the service. Or perhaps a trip abroad to scatter your ashes. Maybe you'll end up leaving big bills behind. If situations like these sound like your situation, you may want to consider springing for final expense insurance. Additionally, it's probably best not to count on the lump sum death payment from Social Security to pick up the slack. It's only \$255.

The Bottom line is if you don't want your family saddled with your funeral expenses, a Final Expense Insurance policy may be right for you. Ask your Bridlewood agent to run a Final Expense quote for you and see if this would work with your budget. **858-395-9120**



Events in Southern California

Shell-ebrate Our Loggerhead Seaturtle's 5th Anniversary at Birch Aquarium!

Jan 11-12 11:00 AM - 3:00PM

Price: Included with Admission

A story of survival and perseverance has inspired thousands of guests and millions of people around the world! We are celebrating our Loggerhead's fifth anniversary at Birch Aquarium with a sea turtle-filled weekend of crafts, sea turtle science, and family-friendly activities.



San Diego Restaurant Week

Jan 19 - Jan 26, 2020

The Annual San Diego Restaurant Week returns Sunday, January 19 through Sunday, January 26 for a delicious dining experience! With more than 180 participating restaurants offering prix-fixe menu options throughout San Diego County, you're sure to find the perfect place to satisfy any craving.

Gray Whale Migration Winter/Spring 2020

Newport Landing

Price: \$13-\$17

Over 20,000 gray whales migrate annually from the summer feeding grounds in the Bering Sea, to the winter grounds of the Baja California lagoons, and back again, along the Southern California coast.

Borrego Springs Film Festival

Jan 16 - Jan 20, 2020

Price: \$10 - \$125

One huge theater, one big screen, and endless community enthusiasm, it's a winning combo. The Borrego Springs Film Festival is a young and popular Southern California juried film festival in the categories of narrative, documentary, animation, Latino, and short films.

Cozy Winter Recipe

Spanish Rice Bake

- 1 pound lean ground beef
- 1/2 cup finely chopped onion
- 1/4 cup chopped green bell pepper
- 1 (14.5 ounce) can canned tomatoes
- 1 cup water
- 3/4 cup uncooked long grain rice
- 1/2 cup chili sauce
- 1 teaspoon salt
- 1 teaspoon brown sugar
- 1/2 teaspoon ground cumin



1/2 teaspoon Worcestershire sauce
1 pinch ground black pepper
1/2 cup shredded Cheddar cheese
2 tablespoons chopped fresh cilantro

Directions

Prep: 15 min

Cook: 45 min

Ready in: 1 hr

- Preheat oven to 375 degrees F (190 degrees C).
- Brown the ground beef in a large skillet over medium-high heat. Drain excess fat and transfer beef to a large pot over medium-low heat. Stir in the onion, green bell pepper, tomatoes, water, rice, chili sauce, salt, brown sugar, cumin, Worcestershire sauce, and ground black pepper.
- Let this simmer for about 30 minutes, stirring occasionally, then transport this to a 2- quart casserole dish. Press down firmly and sprinkle with the shredded Cheddar cheese.
- Bake at 375 degrees F (190 degrees C) for 10 to 15 minutes, or until cheese is melted and bubbly. Garnish with chopped fresh cilantro.

Nutrition Facts

Per Serving: 350 calories; 19.1 g fat; 24.9 g carbohydrates; 18.5 g protein; 67 mg cholesterol; 604 mg sodium.

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