



## Your Invited (cont'd)

### Savannah Chapter

Wednesday, March 9, 2011  
Lunch at 11:30 am  
program to follow  
Ryan's Family Restaurant  
209 Stephenson Ave  
Savannah, GA  
To attend, contact Sharon  
Roddenberry at 912-925-9008 or  
e-mail: windsor203@comcast.net  
by 3/2

### Valdosta Chapter

Tuesday, December 7, 2011  
11:30am lunch followed by  
program, presented by  
Mike Bryan,  
Austin Cattle Company  
2101 W. Hill Avenue  
Valdosta, GA  
To attend, contact Royce Sizemore  
at 229-244-3141 or  
e-mail: rvsizemore@aol.com  
by 11/30

### \*\*Elizabethtown Chapter\*\*

No March Meeting

### \*\*Rome Chapter\*\*

No March Meeting

### \*\*Virginia Chapter\*\*

No March Meeting

### ALL CHAPTERS:

Please bring canned goods,  
non-perishables, used eyeglasses,  
used cell phones, etc. for the  
less fortunate.

## Watching Your Money: Beware of Identity Theft Scams

To identity thieves, retirees are ideal targets. Seniors often have some money, and many have good credit. So it's understandable that almost 35 percent of those who file identity fraud complaints with the Internet Crime Complaint Center are 50 or older.



Not all identity theft occurs online. Many kinds of identity scams aim to separate retirees from their personal information and money. Being aware of the scams can help safeguard your money and identity:

You get an e-mail from your bank or some branch of the U.S. government that something is wrong with your account and you have to act quickly to protect your money.

Panic is an effective tool for identity thieves. If someone's scaring you into acting immediately, chances are they're using fear to overcome your natural intelligence. Neither the FBI nor the Federal Deposit Insurance Corp., Homeland Security or any other branch of the federal government e-mail people or call them out unexpectedly.

Be especially suspicious if the e-mail or caller requests your Social Security number, credit card number, bank account number or other personal financial information. Your bank already has the data it needs and isn't going to contact you to ask you for it again.

**Tip:** If you think that "emergency" e-mail is really from your bank, look up the phone number on your bank statement and call to verify.

When it comes to obituaries, less is more. Obituaries are an information bonanza for identity thieves. For example, using the birth and death dates gleaned from the announcement, a con man can get copies of a death certificate, which often contains the deceased person's Social Security number. Then, for a short time, the thief can use the person's identity to apply for new credit cards and loans, run up bills and walk away.

**Tip:** Instead of listing the birth date or year, just include the age at death.

That friendly voice on the phone sounds vaguely familiar, but it might not be anyone you know asking for money. That's because scam artists will pretend to be a grandchild or other relative to pull a con.

**Tip:** Make an incorrect reference to something the caller would know, such as "How are things in Virginia Beach?" when he lives in California. If the caller doesn't correct you, hang up.

Read more about how ID thieves target retirees at [www.bankrate.com](http://www.bankrate.com).

## Medicare Prescriptions: Closing the Coverage Gap

The Affordable Care Act includes benefits to make Medicare prescription drug coverage (Part D) more affordable. As of Jan. 1, 2011, if the coverage gap (also known as the "donut hole") is reached in a retiree's Medicare prescription drug coverage, he or she will receive:

- A 50 percent discount on covered brand-name drugs bought at a pharmacy or ordered through the mail.
- Some coverage for generic drugs. Retirees can expect additional savings on brand-name and generic drugs during the coverage gap over the next 10 years until it's closed in 2020.

### What is the Coverage Gap, and How Will Retirees Know if They've Reached it?

Some Medicare drug plans have a coverage gap. This means that after a retiree and his or her drug plan have spent a certain amount of money for covered drugs, they have to pay the full costs of prescription drugs (up to a limit of \$4,550 in 2011).

Retirees receive an Explanation of Benefits (EOB) notice from their drug plan each month a prescription is filled. The EOB explains how much has been spent on covered drugs and if the coverage gap has been reached.

**"Fifty percent discount  
on brand-name prescription  
drugs now available for people  
with Medicare who reach the  
coverage gap."**

### Who Can Get the New Savings While in the Coverage Gap?

Starting in 2011, retirees can get the new savings if:

- They're currently enrolled in a Medicare Prescription Drug Plan (including employer group health and waiver plans) or a Medicare Advantage Plan that includes prescription drug coverage
- They don't receive Extra Help (a Medicare program to help people with limited income and resources pay Medicare prescription drug costs)
- They have reached the coverage gap



### How Does the 50 Percent Coverage Gap Discount Work for Brand-Name Drugs?

Manufacturers of brand-name prescription drugs who participate in the Medicare program must offer discounts to people who have reached the coverage gap. Starting in 2011, once a retiree has reached the coverage gap, he or she will automatically get a 50 percent discount on brand-name prescription drugs at the time of purchase. This discount applies whether prescriptions are bought at a pharmacy or mail-ordered.

With this discount, retirees pay only 50 percent of the price for the brand-name drug, but the entire price counts toward the amount needed to qualify for catastrophic coverage. Once retirees reach catastrophic coverage, they pay only a small coinsurance or copayment for the rest of the year. EOB notices will show any discounts paid by the drug companies. Please note: Most pharmacies charge a dispensing fee, which is not discounted.

For more information, call 1.800.MEDICARE (1.800.633.4227).

### 2011 RHRA:

Please note that while your unused funds from 2010 rolled forward into 2011, so did eligible claims that were denied due to insufficient funds. If you have received a payment from Extend Health that you did not request, it is likely for claims from last year. For more information, please contact Extend Health at 1.866.630.9542.