

You've earned your Peace of Mind!

Let's keep it that way.

As local community Advocates, we stay on top of the latest scams and fraud tactics targeting our most vulnerable neighbors.



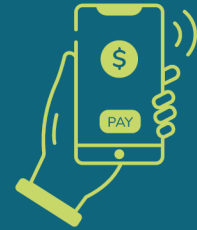
CURRENT SCAMS TO LOOK OUT FOR!



Calls claiming to be Medicare or asking for personal info.



Calls About A "New Medicare Card"



Medicare refund or overpayment calls



Grandparent 'HELP' Emergency scams



Scam 'phishing' emails asking for personal or banking info.



Scam texts about toll violations or medical/bank info.

By spotting scams early you protect yourself & your peace of mind.

If it feels off, if it feels rushed, or if someone's demanding personal info, PAUSE.

Then call me. No judgment. No sales talk. Just someone you can trust. As your local, licensed insurance agent, I'm proud to be part of the *Spot the Scam* effort, helping seniors and caregivers stay safe, alert, and empowered.

CALL US TODAY!

Advocate Health Advisors

Licensed Insurance Agency

(855) 485-9767 | TTY User 711

Mon to Fri 9 AM to 8 PM EST

By calling this number you agree to speak with a licensed insurance agent about Medicare Products. Not affiliated with any government agency including Medicare. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

How you can Spot the Scam!

When in doubt:

- **Hang up and think.**
- Never give out personal info
- If you suspect Medicare fraud call 1-800-MEDICARE (1-800-633-4227)
- For other forms of fraud call 1 (833) 372-8311 or the police



Telemarketing for medical information or “phishing” emails

Calls pretending to be from Medicare or a medical provider, demanding money or personal info. Fake emails claiming to be from Medicare or CMS requesting medical records or personal health info*.

Why It's Dangerous:

These scammers use threats and pressure to scare you into acting fast, your private health information could be stolen or misused.

What to Do:

- Hang up. **Medicare will never call you.**
- **Never give out personal details** over the phone!
- Report it to **1-800-MEDICARE** or to **reportfraud.ftc.gov**.

*<https://www.ncoa.org/article/top-5-financial-scams-targeting-older-adults/>

Calls About “A New Medicare Card”

A caller says Medicare is sending you a new card and needs to “verify” your Medicare Number*.

Why It's Dangerous:

This is a trick to steal your identity and bill Medicare in your name.

What to Do:

- Hang up. **Medicare will never call to ask for your number.**
- **Never give out personal details over the phone!**
- Report it to **1-800-MEDICARE** or to **reportfraud.ftc.gov**.

*<https://smpresource.org/medicare-fraud/fraud-schemes/medicare-card-scams/>

Grandparent “Help!” Emergency scam



Scammers contact someone, typically by phone, claiming to be a family member, usually a grandchild, and state that they are in immediate financial need*.

Why It's Dangerous:

It plays on fear and urgency to get you to send money fast.

What to Do:

- **Hang up and call your family member** directly.
- **Never wire money or give gift card numbers** over the phone.
- Report it to **reportfraud.ftc.gov**.

*<https://www.fcc.gov/consumers/scam-alert/grandparent-scams-get-more-sophisticated>

Medicare refund/overpayment calls

You get a call saying you're owed a refund, but first, they need your Social Security number or bank account.*

Why It's Dangerous:

These calls are attempts to access your financial info. No legitimate sweepstakes or lottery requires payment to play or collect a prize.

What to Do:

- **Never give out personal details over the phone!**
- **Reach out to Medicare directly** to verify any claims.
- Report it to **reportfraud.ftc.gov**.

*<https://www.fcc.gov/older-americans-and-medicare-scams>