

MERRY CHRISTMAS

Holiday Scams

The holiday season brings the blessings of gift-giving, good cheer and time with family and friends. It also brings plenty of opportunities for cyber crooks to spoil your celebrations. A few scams are specific to the holidays, but most are variations on everyday frauds ramped up to match seasonal spikes in spending and web traffic .

. With a little preparation and vigilance, you can lessen your chances of being victimized.

Not surprisingly, holiday scams often center on shopping, especially online. Sixty percent of consumers take to the internet to buy holiday gifts, according to a Deloitte survey. As real retailers roll out their seasonal deals, cybersecurity company Zero Fox says, scammers seek to snare bargain-hunting shoppers with bogus websites and, Increasingly social media campaigns that impersonate major brands, especially in fashion, tech and sporting goods.

These “spoofing” sites and fake posts entice you to spend money for products you’ll never receive. Further, many are vehicles for harvesting credit card numbers and other personal data that fraudsters use to commit identity theft or sell on the dark web. Scammers may distribute malware-loaded links or attachments via supposed coupon offers or “order confirmation” emails asking confirmation” emails asking you to verify an order you never placed. you to verify an order you never placed.

Other hallmarks of the season provide grist for gifting Grinches:

**Charity scams:**, **Delivery scams** **Letter from Santa scams:** A custom letter from the jolly old elf makes a holiday treat for the little ones on your list, and many legitimate businesses offer them. But so do many scammers looking to scavenge personal information about you or, worse, your kids or grandkids, who may not learn until many years later that their identity was stolen and their credit compromised.

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## BUY ONE GET ONE FREE

Most consumers are anxious for saving money and tend to look favorably on BOGO and other discount coupon offers. However it should be pointed out that truth in advertising is often stretched during the Holiday shopping period.

Buy one get one (BOGO) sounds like there is a 50% discount from the stated regular prices which are often inflated since the item may never have sold at those prices. The Truth in Lending organization, (TINA) surveyed this practice and has reported that “regular prices” could be deceptive advertising techniques.

Consumers should do the math and some comparative shopping pricing to determine if BOGO offers are really generous and expected savings

### **AMAZON PRIME:**

Upon inspecting my monthly credit card statement I found a charge of \$12.99 from Amazon Prime. Although not a member of “Prime” which costs \$119.00 a year, we do make Amazon purchases and thought a labeling error was made. Upon further reflection I decided to call my credit card company and was told that Amazon was giving us a trial “Prime” membership and if we did not respond nor cancel, we would be billed \$12.99. The credit card company issued a credit since we knew nothing about it and never agreed to this membership.

We suggest that Amazon customers who are not “Prime” members question any credit card charges marked “Amazon Prime

### **MICROSOFT REFUND SCAM:**

After receiving three telephone calls offering a refund for Microsoft technical assistance we allegedly received and paid for, I decided to check out the telephone number. I found that it was a scammer making the calls in an attempt to secure your ID information by accessing your computer after they warn that it will crash and wipe out all of your saved information. Consumers should be wary of messages on the phone or computer alleging that their computer is compromised and they need immediate technical assistance.

- **During Holiday seasons consumers often face increased challenges posed by scammers and/or questionable business practices**
- **Consumers need to be sensitive to the wording of Holiday promotion ads. Comparative shopping is required to secure the best price .**

## 1. Social Security is not going bankrupt

At the moment, you could say the opposite; the Social Security trust funds are near an all-time high. “The program really is in good shape right now,” says David Certner, AARP’s legislative policy director. “But we know it has a long-term financial challenge.” Here’s why: For decades, Social Security collected more money than it paid out in benefits. The surplus money collected from payroll taxes each year got invested in Treasury securities; today, the trust fund reserves are worth about \$2.89 trillion. But as the birth rate has fallen and more boomers retire, the ratio of workers to Social Security recipients is changing.

But as the birth rate has fallen and more boomers retire, the ratio of workers to Social Security recipients is changing. This year is a tipping point: The program will need to dip into its reserves to pay full benefits from this point forward, absent any change to the program. It’s now Even if that happens, Social forecast that the trust fund reserves could be exhausted in 2034. Security won’t be bankrupt. The program will continue to pay benefits, but at a rate of 79 percent of what recipients expected to receive.

## 2. Congress probably will not take up Social Security reform anytime soon

Several members of Congress have proposed legislation to address the program’s long-term funding issues. But given the deep political divides on Capitol Hill, it’s unlikely that Congress will make any effort to reform Social Security until there’s the possibility of bipartisan support. “Because Social Security is so important, we need to be really thoughtful and deliberate about how to make change,” Romig says. “And we want a bipartisan consensus because we want the change to last.” Control of Congress after this year’s elections will play a key role in how Social Security’s funding is addressed.

## 3. Some ideas to reform funding are starting to take shape

One proposal is to either raise or eliminate the wage cap on how much income is subject to the Social Security payroll tax. In 2019, that cap will be \$132,900, which means that any amount a worker earns beyond that is not taxed. Remove that cap, and higher-income earners would contribute far more to the system. Other options lawmakers might consider include either raising the percentage rate of the payroll tax or raising the age for full retirement benefits.

## 4. Lawmakers do not raid the trust fund

Another common myth about Social Security is that Congress and the president use trust fund assets to pay for other federal expenses, such as education, defense or economic programs. That’s not accurate. The money remaining after the Social Security Administration (SSA) has paid benefits and other expenses is invested directly into U.S. Treasury securities. The government can use the money from those securities, but it has to pay the money back with interest. Congress does get to determine each year how much the SSA spends on administrative costs, which includes staffing at field offices and call centers. In the most recent fiscal year the SSA got an increase of \$480 million, which raised the agency’s administrative budget to more than \$12 billion.

## 5. Many believe it can be run better

As you would expect, the SSA is a big operation, with more than 60,000 employees and 1,200 field offices nationwide. With the rapid increase in the number of retirees, the agency has struggled to keep up. “There aren’t enough resources to take care of all the people now, and another 10,000 people turn 65 every day,” Richtman says. A recent audit showed that average wait times at field offices increased 32 percent between fiscal years 2010 and 2017, for example. During that same period, the number of visitors who had to wait over an hour to be seen at a field office nearly doubled.

## 6. Your Social Security benefits can be taxed

If you have other income in addition to Social Security, you might have to pay federal taxes on your benefits. Single filers whose combined annual income exceeds \$34,000 might pay income tax on up to 85 percent of their Social Security benefits; couples filing jointly may pay tax on up to 85 percent if their combined income tops \$44,000. And 13 states tax Social Security benefits depending upon differing variables.

## 7. Social Security is not meant to be a retiree's sole source of income

The SSA says if you have average earnings, the program’s retirement benefits will replace only about 40 percent of your preretirement wages. Nevertheless, 26 percent of those 65 and over who receive a monthly Social Security benefit today live with families that depend on it for almost all of their retirement income. And 50 percent of them say their families depend on Social Security for at least half of their income.

## 8. The purchasing power of social security is diminishing

Every year, the SSA issues a cost-of-living adjustment (COLA), which is an annual adjustment that beneficiaries receive to help their monthly checks keep up with inflation. However, the formula used to calculate the COLA does not fully account for the medical costs of an average older American. These costs have been increasing faster than other goods and services. An average American 55 and older spends about 27 percent more annually on health care than the overall population, according to the Bureau of Labor Statistics.

## 9. You can work and get Social Security

But beware: The agency will withhold some of your benefit if you are younger than full retirement age and your earned wages exceed a certain limit. In 2019, the threshold on your earnings will be \$17,640. Make more than that, and the government will temporarily withhold \$1 from your benefit for every \$2 earned over the cap. You will receive this money eventually, in the form of higher benefits once you hit your full retirement age. If you wait until full

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***Beaver County, PA***

retirement age to start drawing Social Security, you can work as much as you like and your benefits won't be reduced.

## 10. Social Security has gone digital

The U.S. Treasury Department has moved away from sending out paper checks in favor of electronic payments. The SSA also has set up an online portal called My Social Security, where you can track your benefits. People are encouraged to go to the website ([ssa.gov/myaccount](https://ssa.gov/myaccount)) and set up an account. It will help prevent scammers from setting up an account in your name and possibly stealing your benefits.

## 11. Social Security is not just a retirement program

There are four main types of Social Security benefits: retirement, disability, dependent and survivor. Sometimes a person can qualify for more than one of these. However, Social Security generally will only pay one benefit at a time to a person. When filing for benefits, you should make sure to ask about your eligibility for other benefits. And if there is a change in your family status, such as the death of the family breadwinner, you should inform SSA of his or her death and ask if you or other family members are now eligible for additional survivor or dependent benefits.

## 12. Most people get back more than they put in

Worried that the money taken out of your check to fund Social Security will never come back to you? Over the years, studies have shown that most people receive more in benefits than they paid into the program. The Urban Institute issues reports that estimate how much people are paying into the program and what they are likely to receive in retirement benefits. (The reports can be viewed at [urban.org](https://urban.org).) As a general matter, married couples are more likely to get back more than they contributed than single people, and both low-income and high-income people may receive more dollars from the program over a lifetime than the amount of money they contributed to it.

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## LIFE Programs in Beaver County, Butler County, Lawrence County and Armstrong County

LIFE means Living Independence for the Elderly, and LIFE Programs are an innovative health plan that provides care and services which allow eligible seniors to live safely in their homes 24-hours a day, seven days a week. The LIFE locations in Beaver, Butler, Lawrence and Armstrong counties help older adults who are living at home by managing their complex medical, functional and social needs. Participants have a full range of medical, social and rehabilitation services available to them\* including:

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Even if a participant requires hospital or nursing care, LIFE manages, arranges and monitors the individual's plan of care. We help make life easier for caregivers and we support the family's efforts to provide care for their loved one. Services can be provided at the participant's home, through outpatient and specialty services and inpatient settings when necessary, or at the following LIFE Center locations: Life Armstrong , Life Beaver, Life Butler, Life Lawrence.

## ELIGIBILITY

A person is eligible for the LIFE Program if he or she is:

- 55 years of age or older
  - having difficulty managing his or her own health-related needs independently at home and meets a level of care determined by the County Area Agency on Aging
  - living within the specified county
- able to live safely at home with our services

If you have Medicaid, you won't pay a monthly premium for the long-term care portion of the LIFE benefit. If you don't qualify for Medicaid but you have Medicare, you'll be charged a monthly premium to cover the long-term care portion of the LIFE benefit and a premium for Medicare Part D drugs.

There's no deductible or copayment for any drug, service, or care approved by your health care team.

If you don't have Medicare or Medicaid, you can pay for LIFE privately.

LIFE enrollees must agree to receive all needed health care, including primary care and specialty physician services (other than emergency services) from LIFE and its providers. Participants may be fully and personally liable for the costs of unauthorized services or those outside of the LIFE network.

Enrollment in LIFE is voluntary and you may disenroll at any time

LIFE (Living Independence for the Elderly) is provided and funded through a unique agreement with Medicare and Medicaid. LIFE is a comprehensive health plan known nationally as PACE (Program of All-Inclusive Care for the Elderly). LIFE is not affiliated with the Pennsylvania PACE prescription drug program.

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**A Very Safe and Happy Holiday Season**

**MERRY CHRISTMAS**



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