



Maryland Retired School Personnel Association

*CONSUMER CONNECTION*

A Publication of the MRSPA Consumer Education  
Committee

March-April, 2019

## From our recent meeting, we would like to share some tips we received from the Maryland Attorney General's Office:

**IRS Scams:** Scammers are sending phony letters that appear to be from the IRS, demanding payment for back taxes. *Our suggestion: If you receive a letter claiming to be from the IRS, always verify its legitimacy by contacting the IRS with a verified, trusted IRS number. Do not depend on the number provided on the letter.* In another scam, callers pretend to be IRS agents who reviewed your old tax returns and discovered that you are owed a refund. However, they need to verify your Social Security Number (SSN) and other personal data before they process your "refund" check. *Our suggestion: Do not fall for this attempt to steal your vital personal information.*

**Suspended Benefits or SSN Scam:** A caller claims to be from the Social Security Administration (SSA) with news that your SSN or benefits have been suspended, because your number has been linked to criminal transactions involving drugs or money laundering. The caller may ask for payment to reactivate your benefits or to provide a new number, and will ask you to confirm your current SSN. In a related scam, the caller will claim that your SSN has been used to fraudulently apply for credit cards, and you could lose your benefits as a result. To reactivate your benefits you must verify your number, and perhaps pay a fee as well. *Our suggestion: The SSA does not call to ask for your SSN, ask you to pay money, or threaten your benefits. Never, ever share your SSN or other personal information over the phone or via email.*

### 2018-2019 MRSPA CONSUMER EDUCATION COMMITTEE

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**Overpayment Scam:** If you're selling an item that gets listed for sale online, a scammer who poses as a buyer, contacts you. He agrees to buy your item and sends a fake check for more than the sale price. He asks you to wire the overpayment to him or to someone else. ***Our suggestion: Be very suspicious if someone sends payment above the sales price of an item.***

**Used Car Scam:** Scammers advertise a used car for sale at an incredible deal. The scammer will claim the need to sell the car quickly, due to a divorce settlement or an upcoming move out-of-state. The scammer will pressure you to buy the car sight unseen and may ask you to pay with gift cards such as iTunes. Once you send payment, you will never hear from the scammer again. ***Our suggestion: Gift cards should only be used to pay for products and services of the business associated with the gift card.***

We will have more tips from the Attorney General's Office in our next Consumer Connection.



## **FREE Resources**

**Report IRS Scams to the following agencies:**

- **US Treasury Department 1-800-366-4484**
- **Federal Trade Commission 1-877-FTC-HELP**
- **Maryland's Attorney General's Consumer Hotline 410-528-8662 or toll-free 1-888-743-0023**

**Report scams or find out if something could be a scam by calling MD Attorney General's Office at the number listed above.**

**To register your phone number on the Do Not Call List,**

# Consider Umbrella Protection

No, we're not talking about insuring that lovely parasol you purchased on the cruise to Antigua. We're talking about adding an additional layer of protection to insurance you already have.

Someone slips and falls on your icy front stairs. A guest trips over the cute little footstool, and suffers a concussion. A child jumps out from between two parked cars into the path of your vehicle. Think of the many ways that life could suddenly turn, and face you with a costly lawsuit that exceeds the limits of a normal auto or homeowners policy.

If you are thirty years old and have to pay a substantial judgement, you can spread the cost over many years of employment. If you are retired, your savings could be wiped out, and your quality of life severely limited. Even if a jury found you not at fault, the legal expenses could be staggering.

This is why an "umbrella policy" is worth considering for seniors like us. This is a plan that kicks in after your auto or homeowners liability coverage is exhausted. Because of that, it is relatively inexpensive. One million dollars worth can be had for around two hundred dollars a year, with an additional million for about a hundred dollars more. It's well worth it, and the cost can be offset somewhat by increasing the deductibles on your basic plans.



*The Consumer Education Committee suggests that you speak with your insurance agent about Umbrella Coverage.*

## Confused about prescription costs?

With so many options out there for drug coverage, Medicare Part D, etc., it can be overwhelming. There is free help!



- Call Medicare at 800-633-4227
- All states offer free help through the State Health Insurance Assistance Program. Go to [shiptacenter.org](http://shiptacenter.org) or call 877-839-2675
- Contact Medicare Rights at 800-333-4114 or [medicare-rights.org](http://medicare-rights.org).



## Best Buys for March and April

**March:** Chocolate (best buys are in high-end chocolate shops)

Frozen Food—March is National Frozen Food Month! Look for lots of specials from your grocer in the frozen food aisle. It's a great time to stock up!

Luggage—retailers are marking down luggage between the holidays and summer vacation season.

Perfume—prices drop as much as 50% after Valentine's Day.

**April:** Athletic shoes are marked down 40-60% by some retailers and you can find clearance deals as low as 80%.

Grill accessories—deals are on in April but for deals on grills themselves, you will need to wait for Fall.

Mattresses—New models come out in June so look for deep discounts in April and May.

**Do you, or someone you know, need help?**

PREVENTION • TREATMENT • RECOVERY



**Before it's too late.**

Visit [\*\*\*beforeitstoolate.maryland.gov/resources\*\*\*](http://beforeitstoolate.maryland.gov/resources)

Do your part to help end opioid addiction by removing unused, unwanted medications from your home.

**National Take Back Day is April 27th from 10 AM to 2 PM.**

This is a safe, convenient, and reasonable way to dispose of unused or expired prescription drugs.

The last **Take Back Day** brought in more than 900,000 pounds of unused or expired prescription medication.

**This brings the total amount of prescription drugs collected by DEA since the fall of 2010 to 10,878,950 pounds.**

Check DEA's official Take Back Day website for more information and to year-round collection sites near you.



## Easy Ways to Help Planet Earth

- ⇒ Plant a tree or some flowers in your yard. Trees and flowers help clean the air, besides being lovely to look at.
  - ⇒ Support a local organic farmer or CSA. The food is nutritious and delicious and uses less of our non-renewable resources.
  - ⇒ Stop using pesticides on your lawn. They poison our water supply, endanger human health and sicken wildlife. There are safer alternatives that create a better environment.
  - ⇒ Reduce, reuse, recycle. Be aware of the amount of trash you are creating and make every effort to cut down on items that can't be recycled. Use less paper products and think of other ways that you can be more mindful.
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- The recycling symbol is a circular logo consisting of three green arrows forming a triangle. The word "Reduce" is written in green at the top, "Reuse" is written in green on the right, and "Recycle" is written in green on the left. Small black arrows point from each word towards the center of the symbol.
- ⇒ Be mindful of how you use water. 200 gallons of wasted water a day can come from one leaky toilet. Also, turn the water off while brushing your teeth.
  - ⇒ Drink tap water. It's perfectly safe and eliminates a lot of plastic bottles. Only about 23% of plastic bottles are recycled.

# SPRING cleaning

## **Spruce Up for Spring Safety**

Winter can be tough on your home. Consider adding these tasks to your spring to-do list while you're cleaning out the closets.

***Inspect your roof for damaged tiles or shingles*** and have them replaced. Check the base of the chimney and repair any cracks to prevent water damage from leaks.

***Trim your trees.*** Prune limbs regularly to keep them away from your home, decks and outbuildings in case strong winds or precipitation cause them to break. If a tree is too close to your home, consider having it removed.

***Clean out your gutters.*** Remove leaves, sticks and other debris so spring showers can flow freely. Make sure gutters are secure and downspouts drain away from your foundation. If possible, extend the bottom of the downspout away from your home by at least six feet.

***Test wood for water damage.*** Make sure wood on your home is not soft when you press it. It isn't just exposed wood that is at risk. Even vinyl or aluminum-sided homes have wooden framing and trim. Repair or replace soft wood as needed.

***Check for appliance leaks.*** Look for signs of leakage around your washing machine, dishwasher, refrigerator, water heater and other appliances that use water. Consider installing water sensors near appliances and in areas that could leak or flood. They can alert you through an alarm or mobile app, when water touches them. Even small leaks can lead to major damage.

***Clean your dryer vent.*** Nearly 3,000 home dryer fires happen annually in the U.S. Cleaning dryer vents could prevent about a third of those fires. Clean your lint trap after every use.

# The Benefit Corner



**What's new in 2019? We will be featuring new deals in each newsletter.**

**This month's feature:**



**Hometown Heroes is an organization designed to give back to those who help make our communities a better place to life by offering real savings from local and national business partners, and real estate professionals. Heroes can find savings for the things they do and use everyday.**

**Who Qualifies? Educators (ISD, College); Military Service Members (past/present); Medical Personnel (Nurses, Doctors); First Responders (Police, Fire, EMT); Non-Profits (Charities, Churches)**

**MRSPA Preferred Member Benefits**

**Selling, buying or refinancing a home? Go to:**

**[MRSPAhometownheroes.com](http://MRSPAhometownheroes.com)**

**to check out the savings benefits that are available to you as an MRSPA member.**