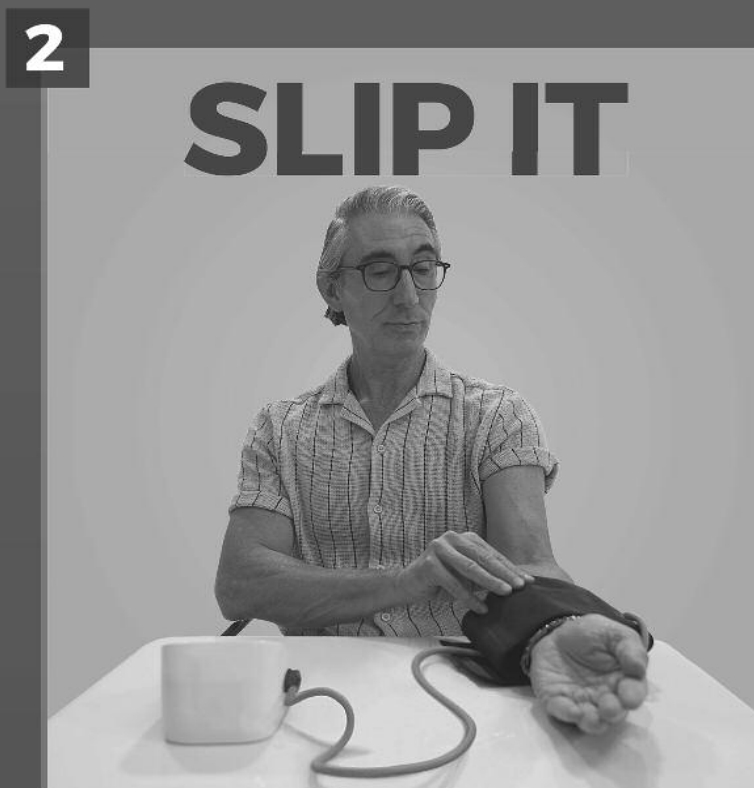
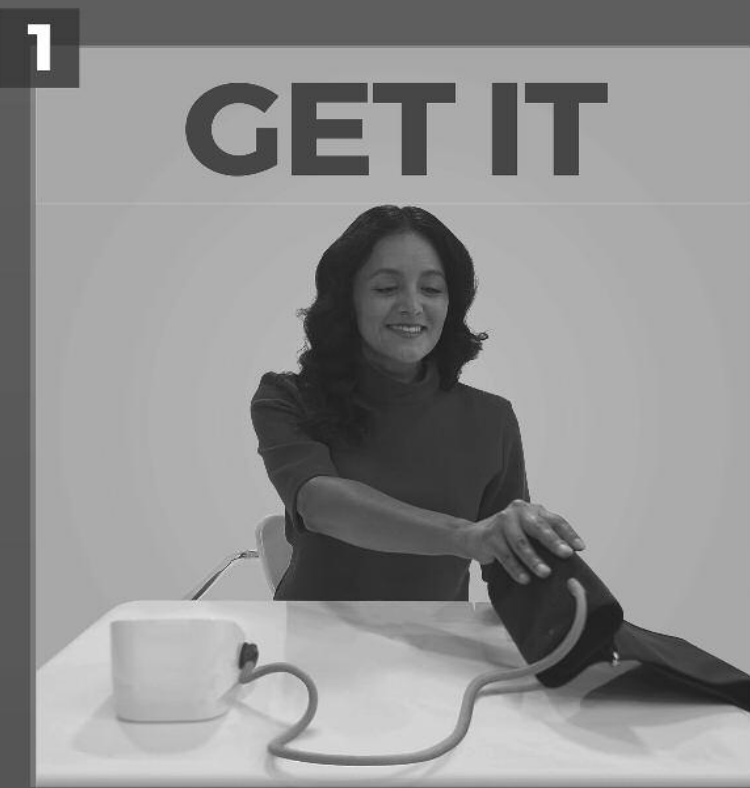


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How to spot fraud, outsmart criminals and protect yourself from scams

Criminals are smart. And increasingly sophisticated. With technology and artificial intelligence (AI) at their fingertips, they are constantly finding clever ways to take advantage of honest, hard-working Americans. There are a variety of scams criminals use to steal money, and many are turning to more cunning methods that involve bank accounts, debit and credit cards, and gift cards.



People love gift cards; they've been the top requested gift in America for nearly two decades according to the National Retail Federation. But while everyday folks love giving, receiving and using gift cards, unfortunately so do criminals. Just like other payment methods, criminals use intelligent means of stealing money from gift cards - but we have some tips for how to spot them, outsmart the scammers and protect yourself.

Here are our top gift card safety tips:

- Gift cards can only be used at the company on the card. If you get asked to send money or pay for another service with a gift card, STOP and contact law enforcement, even if the fraudster tells you not to talk to anyone or a loved one is in trouble. No real government agency or business will ever reach out and ask you to pay them with gift cards - and you can't pay taxes or bail money with gift cards.
- Check gift card packaging at the store and make sure the gift card hasn't been tampered with. Look for things like ripped or torn packaging or missing scratch-off material over the top of the PIN number. If something doesn't look right, pick another card and show the questionable card to a store associate.
- When you buy a gift card, keep your activation receipt as proof of your purchase.
- Only buy gift cards from trusted sources. If you're offered a deal that's too good to be true, like a big discount on a gift card, it's likely a scam or you're getting a fraudulent card.
- Store your gift cards securely and don't share gift card numbers or PINs with people you don't know.

If you think you have been scammed or see fraud happening, contact your local law enforcement or the FTC at ftc.gov/complaint or via this toll-free number: 1-877-FTC-HELP. You can also report IRS impersonation scams to the Treasury Inspector General for Tax Administration, visit their website or call 800-366-4484.

The Retail Gift Card Association (RGCA) is the only nonprofit trade organization that represents the gift card industry. We have more than 100 of the world's top brands on our roster, and together our mission is to promote positive gift card experiences among shoppers.

More information about how to have amazing gift card experiences is available at GiftCardSafety.org. You can learn more about the gift card industry at www.thergca.org.

New to Medicare? Here are 5 Medicare Mistakes you don't want to make when enrolling in a Medicare plan

(BPT) - As you approach the Medicare golden age of 65, the pressure to choose the right Medicare coverage is a real concern. So many things to keep in mind when choosing a plan. Will your doctors take it? Are your prescriptions covered? What will the copays be? It's enough to make you want to scream!

We asked five top Medicare insurance agents at ClearMatch™ Medicare which mistakes their new-to-Medicare clients may have made ... if they didn't intervene.

1. My family member/friend told me their plan is the best plan.

"Don't enroll in a plan because your friend or family member says that they have the plan, and it is the best plan. The plan may work tremendously for that individual who recommended it, but it may not meet what you are looking for," says licensed Medicare agent Lawrence Yi. He's been selling Medicare plans at ClearMatch Medicare since early 2020 and relates that no two people's needs are alike. You need to shop and compare different plans to find the plan that is right for you - not your friend.

2. I don't need to sign up for a Part D prescription plan.

"I always tell my clients they must get a separate plan for prescription drugs.

Original Medicare does not cover drugs," says Malba Wynn, licensed Medicare insurance agent with ClearMatch Medicare for over eight years. And while enrollment in a Part D plan is not required, you will face a penalty for the amount of time you went without prescription drug coverage for the rest of your life. So, long story short - you must enroll in a Part D prescription plan when you become eligible.

3. I'm not retiring yet, so I'll stay in my employer plan.

"You should always do a comparison of your group coverage and Medicare," Iris Nelson advises. Nelson knows all about Medicare plans and has been a licensed insurance agent at ClearMatch Medicare for over five years. "About 70% of the time, Original Medicare combined with a Medicare Supplement plan can provide more coverage at a lower cost than what you have through your employer." In this economic climate, not everyone can afford to retire at 65. But staying on your employer plan can cost you more in the long run.

4. Not knowing about a plan's out-of-pocket maximum.

"When enrolling in a Medicare Advantage plan, be aware of the maximum out-of-pocket for the plan. That is the most you will pay in copays for hospital and medical expenses for the year," notes Marcy LePage, ClearMatch Medicare licensed insurance agent for over 4 years. "It's important that you know the max money you will pay if you are having a bad health year." For example, if a plan's out-of-pocket maximum is \$6,000, you will need to spend that much in copays, deductibles and coinsurance for covered services before the plan pays 100% for costs for covered benefits. Just a side note: there is no maximum out-of-pocket with Original Medicare.

5. I can find a Medicare plan without anyone's help.

"Many people try to learn Medicare on their own, which is great. But you should go over all your Medicare options with a licensed agent whose expertise is in Medicare," says Joellen Ampagoomian, licensed Medicare agent at ClearMatch Medicare for eight years. "There are so many types of Medicare coverage: Supplements, Medicare Advantage plans, drug plans, dental, cancer, etc. Not all plans are made for everyone. It's important to know all of your options when you are first enrolling, since your flexibility to make changes in the future may be limited."

If you are new to Medicare, or just want to speak to someone about your Medicare options, the caring and knowledgeable agents at ClearMatch Medicare are licensed to sell plans from most of the top carriers in the U.S. Give them a call toll-free 1-888-921-1288/TTY: 711, Monday-Friday, 9:00 a.m.-9:00 p.m., and Saturday, 9:00 a.m.-3:00 p.m. (EST). You can also visit www.clearmatchmedicare.com 24/7 and compare plans online.



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