

Seasonal Scams

Fraud and identity theft is around us 24/7, 365 days a year. However, certain scams typically take off and dominate during particular times of the year. To be safe, protect your sensitive information throughout the year, but also be on the watch for the biggest scams of the season.

Winter: Sweepstakes

Beware of consistent letters and emails informing you that you've "won" a contest or lottery. In most cases, to receive the so-called prize, you'll need to divulge account information to pay for processing fees and claim the prize. Let me break this down for you:

- If you didn't enter, you didn't win. If it sounds too good to be true, it probably is.
- If you did legitimately win a prize, you would never have to pay to claim it.
- It's a scam when you receive partial payment for the prize.
- Foreign lotteries are not open to U.S. residents, so that can be a red flag.
- NEVER provide personal/sensitive information.

Spring: Grandparent Scams

Identity thieves target the elderly during Spring Break. When college students typically vacation out of the country, con artists will contact grandparents and falsely inform them that their loved one has been arrested or hospitalized and needs money. Of course, this leads to concerned grandparents giving out their account information and often sending thousands of dollars. If you receive a call like this, confirm the safety of your grandchild with family members before giving out any sensitive information.

Summer: Diabetes Assistance

With diabetes on the rise in the U.S., identity thieves use this to their advantage. You may receive a call informing you that you qualify for free or discounted medical supplies. Beware, because many times, you will notice the caller will ask to confirm your condition by asking your age, Social Security Number and doctor's name. It is illegal for medical supply companies to make unsolicited phone calls to Medicare users unless there is written consent. Also, a legitimate company would not ask for personal information.

Autumn: Medicare Open Enrollment

Medicare scams happen throughout the year but there is a spike during open enrollment season. Identity thieves will try their hardest to retrieve your Medicare number, which coincidentally is your Social Security Number. Most times, thieves will cold call those who are retirement age asking to collect name, age, phone number, etc. The con artist will claim Medicare is issuing new cards or reimbursements that can only be redeemed if you verify your Medicare eligibility. Some also ask for bank account numbers. Please beware, Medicare would never call or email you to ask for so much information. The only time Medicare will ask for you to verify yourself is if you initiate contact.

Identity thieves are becoming more "creative" on how they capture your information. So beware throughout the year and make sure to be proactive in protecting your information.

If you have any questions, call Align at **800-942-9575**.