

1941 SOUTH 42ND STREET
SUITE #312
OMAHA, NEBRASKA 68105



VOLUNTEERS
ASSISTING SENIORS

SEPTEMBER 2016

STAFF

- Sue FredricksExecutive Director
- Kae Turco.....Volunteer Coordinator
- Brenda Canedy.....Client Resource Coordinator
- Lorena Marion.....Office Manager
- Anissa Wilson.....Intake Coordinator

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- | | |
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HOURS

MONDAY-FRIDAY 8:30-4:30

OUR MISSION

TO SIMPLIFY THE LIVES OF SENIORS BY ENABLING THEM TO MAKE INFORMED DECISIONS REGARDING THEIR BENEFITS

www.vas-nebraska.com

VAS Adds New Intake Coordinator

VAS is proud to introduce new staff member, Anissa Wilson. She will fill the newly created role of Intake Coordinator. She comes to us with 17 years of experience at Vocational Rehabilitation Services of Nebraska where she worked as a Rehabilitation Specialist. There she assisted individuals with all forms of disabilities to explore work options, gain the training and skills needed to obtain viable employment, and adjust to new work settings. This included assisting those on Social Security Disability with Medicaid and Medicare benefit changes as they obtained paid employment. Much to our advantage, she brings us in-depth experience assisting individuals in difficult situations with exploring options and finding the

solutions they seek. VAS would like to thank the Gary and Mary West foundation for providing the funding for this position. The number of phone calls and the complexity of phone counseling has greatly increased over the past few years, and this new position will help VAS continue to grow to meet our client's needs.



Medicare Open Enrollment is Coming!

When's the Medicare Open Enrollment Period? Every year, Medicare's open enrollment period is October 15 - December 7.

What's the Medicare Open Enrollment Period? Medicare Advantage and Prescription drug plans can make changes each year—things like cost, coverage, and what providers and pharmacies are in their networks. During Medicare's open enrollment, people can change their Medicare Advantage and Prescription Drug plans for the following year to better meet their needs.

How do I know if I need to change plans? People in a Medicare Advantage or a prescription Drug plan should always review the materials their plans send them, like the "Evidence of

Coverage" (EOC) and "Annual Notice of Change" (ANOC). If their plans are changing, they should make sure their plans will still meet their needs for the following year.

When can I get information about next year's Medicare plans?

Information for next year's plans will be available beginning in October on Medicare.gov.

Where can I get help reviewing Medicare plans?

VAS can help you compare plans on Medicare.gov during Medicare Open Enrollment. Counselors will be available at events in the Omaha metro area and surrounding communities. Call (402) 444-6617 beginning September 15th to schedule an appointment to meet with a SHIP certified counselor.

VAS Offers Dental and Vision Insurance Counseling



“All mushrooms are edible, but some only once in a lifetime.”



Happy Birthday, Lexi!

Medicare does not cover most routine dental care such as check-ups, x-rays, treatments, fillings, and removal or replacement of teeth. Similarly, Medicare does not cover most routine vision care such as eye exams, refractions, contacts and glasses.



Many people starting Medicare may have had dental or vision insurance through work, and are interested in continuing to insure themselves.

There are many individual dental and vision policies available on the market, most that can be purchased at any time. So when you are transitioning to Medicare, know that you will have a chance to add dental or vision insurance at a later date.

Unlike Medicare, these insurance policies do not protect against high costs, but instead pay a set amount for a set service up to a maximum out-of-pocket limit per year. There are waiting periods and frequency limitations for many of the services. Most of these policies are set up as

PPOs, relying on a set of providers for the services.

How to choose a policy

One way to begin shopping for dental or vision insurance is to contact your dentist or your vision provider to see which policies they accept. Next get in touch with insurance companies to compare premiums and benefits covered. Both types of policies usually involve a year commitment if you want to take advantage of their cost savings.



Dental insurance has a one year waiting period for most major procedures (crowns, bridges, inlays, dentures). Many vision policies require the entire year premium to be paid before you can start using their services.

Additional Resources

Call VAS for more information or click on: [Individual Dental Policies](#), [Individual Vision Policies](#), [Companies selling dental policies in Nebraska](#).



Basic Estate Planning Workshop, Thursday Sept. 22

VAS will be offering the Basic Estate Planning Workshop on Thursday, September 22, at 1:30 pm. Please call VAS at (402) 444-6617 to reserve a seat.

The class will be held at VAS:

1941 South 42nd Street
Suite 312, The Center Mall

Phishing Email Scams

Email scams are becoming more sophisticated. Below is an example of a phishing email being sent by scammers impersonating PayPal.

From: "service@paypal.com"<service@ppay.org.il>
 Date: August 3, 2016 at 5:35:38 AM CDT
 Subject: Important – We noticed unusual activity in your PayPal account



Reference #PP-004-118-781-473

	Account Status Update Change your Pasword and security questions	Response required Upon receipt
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Good Day ,

Recently, there's been activity in your account that seems unusual compared to your normal account activities. Please Download the attachment to confirm your identity and update your Pasword and security questions.

To help protectt your account, no one can send money or withdraw money. In addition, no one can add money to your account, add a card, add a bank account, remove any bank accounts, remove credit cards, send refunds, or close your account.

What's going on?

We're concerned that someone is using your account without your knowledge. Recent activity from your account seems to have occurred from a suspicious location or under circumstances that may be different than usual.

What to do

- 1- Download the attachment form to verify your Profile information and restore your account.
- 2- Make sure you enter the information accurately, and according to the formats required.
Fill in all the required fields.

Phishing attacks use email or malicious websites to solicit personal information by posing as a trustworthy organization. For example, an attacker may send email seemingly from a reputable credit card company or financial institution that requests account information, often suggesting that there is a problem. When users respond with the requested information, attackers can use it to gain access to the accounts.

What to do if you receive a phishing email

The FTC (Federal Trade Commission) provides the

following helpful guidelines to avoid phishing scams.

- Delete email and text messages that ask you to confirm or provide personal information (credit card and bank account numbers, Social Security numbers, passwords, etc.). Legitimate companies don't ask for this information via email or text.
- The messages may appear to be from organizations you do business with – banks, for example. They might threaten to close your account or take other action if you don't respond.
- Don't reply, and don't click on links or call phone numbers provided in the message, either. These messages direct you to spoof sites – sites that look real but whose purpose is to steal your information so a scammer can run up bills or commit crimes in your name.
- Area codes can mislead, too. Some scammers ask you to call a phone number to update your account or access a "refund." But a local area code doesn't guarantee that the caller is local.
- Only provide personal or financial information through an organization's website if you typed in the web address yourself and you see signals that the site is secure, like a URL that begins **https** (the "s" stands for secure).
- If you're concerned about your account or need to reach an organization you do business with, call the number on your financial statements or on the back of your credit card.
- Forward phishing emails to spam@uce.gov — and to the company, bank, or organization impersonated in the email. Your report is most effective when you include the full email header, but most email programs hide this information. To find out how to include it, [click here](#).
- You also can report phishing email to reportphishing@antiphishing.org. The Anti-Phishing Working Group — which includes ISPs, security vendors, financial institutions and law enforcement agencies — uses these reports to fight phishing.

If you might have been tricked by a phishing email, file a report with the Federal Trade Commission at www.ftc.gov/complaint and visit the FTC's Identity Theft website. Victims of phishing could become victims of identity theft; there are steps you can take to minimize your risk

Volunteers Assisting Seniors

The Center Mall
 1941 South 42nd Street
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 Omaha, NE 68105
 Phone: 402-444-6617
 Fax: 402-546-0886
 E-mail: sue@vas-nebraska.org
www.vas-nebraska.com

Retirees Sharing the Experiences of a Lifetime!

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 benefits programs.
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SEPTEMBER 2016

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3
5 HOLIDAY OFFICE CLOSED	6	7	8	9	10
12	13	14	15 6:30-8:30pm New to Medicare Class	16	17
19	20	21	22 1:30 - 3:00pm Basic Estate Planning	23	24
26	27	28	29	30	