



## Home-Delivered



## Meal Program

ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, soup & salad, or sandwich and salad. A “soup only” option is also available as a choice. There is no minimum amount you need to order, the schedule is flexible. Meals can also be provided for short term coverage such as vacations.

If you would like to receive a home-delivered meal, or need more information, please contact the Senior Service Office at **988-5894, ext. 101**.

## MEDICARE OPEN ENROLLMENT

**It's that time again!** Open enrollment begins October 15<sup>th</sup> and runs through December 7, 2017. What does “Open Enrollment” mean? It is the one time a year that ALL Medicare enrollees can compare their Medicare prescription plan and Supplemental plan to what they currently have with plans available for next year and switch plans.

There is no risk in comparing, you do NOT have to change plans, BUT you may find that you will want to due to the cost savings. To set up a no cost appointment, please call the Senior Service Office.

**ATSSO OFFICE HOURS:  
8:00 A.M. – NOON (M-F)**

**Phone: 988-5894 – Ext. 101**

Email: [amhersttwpseniors@oh.rr.com](mailto:amhersttwpseniors@oh.rr.com)

## ANNUAL NOTICE OF CHANGE

*(Taken from OSHIP News September 2017)*

Sometime in September, beneficiaries will start to receive notices with information about any changes to their coverage for the coming year. It is important that you read and understand the notices so you can decide if your coverage will continue to meet your needs or if changes need to be made.

These notices list any changes for your plan in 2018. There are three things to look for:

1. **Costs**: Find out what you can expect to pay for services in 2018. Deductibles, copayments, and drug costs can change each year.
2. **Provider network**: Check to see if your doctors, hospitals, and other health care providers and pharmacies will still be in the plan's network for 2018. Plan networks can change each year.
3. **Covered drugs**: Look through the plan's formulary. It can change from year to year, meaning a drug may not be covered in 2018.

If any Amherst Township senior resident is interested in a no cost comparison, please call the Senior Service Office.

# **ELDER FRAUD – Look Out for Scams! (Part II)**

Con artists and scammers often target older citizens. Learn to recognize the signs of a scam and how to protect yourself.

Following are a few current scams to watch for.

## **Grandparent Scams**

Con artists may pose as your grandchildren. They call with a false story, explaining that they are in trouble in another city or country and need you to send money via wire transfer. Of course, any money you send will go to the scammer, not to your grandchild. When in doubt, ask the caller a question only your family members would know how to answer and call your son or daughter to confirm the location of your grandchild.

## **Credit Repair Scams**

These scams involve false promises that bad credit can be erased, interest rates can be lowered, and debts can be consolidated. Many of these companies charge hundreds or thousands of dollars but do little or nothing to improve your credit. The reality is that they cannot erase accurate negative information from your credit report. With certain exceptions, negative information will remain on your credit report for up to seven years. If you want to improve your credit, contact a nonprofit credit counseling agency or your creditor directly. You may be able to arrange a payment plan yourself – at no or very little cost.

## **GET MORE INFORMATION!**

With the security breach at Equifax, the following information may be helpful to protect yourself from consumer fraud.

### **Credit**

Get your free credit report. You're entitled to one free copy of your credit report each year from each of the three credit reporting companies. For information contact:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

Annual Credit Report Request Service

1-877-322-8228

P.O. Box 105281

Atlanta, GA 30348-5281

### **Credit Freeze**

A credit freeze limits third parties from accessing your credit reports and may help prevent certain types of identity theft. You may be charged a fee of up to \$5 to place or remove a security freeze. Generally, there is no charge for victims of identity theft. To place a freeze on each of your three main reports contact:

Equifax: [www.equifax.com](http://www.equifax.com)

1-888-525-6285

Experian: [www.experian.com/fraud](http://www.experian.com/fraud)

1-888-397-3742

TransUnion: [www.transunion.com](http://www.transunion.com)

1-800-680-7289

*This information was taken from the Ohio Attorney General's website at:*

[www.ohioattorneygeneral.gov](http://www.ohioattorneygeneral.gov).

To read more information about scams, view the entire brochure online by selecting "[Individuals and Families](#)"; then "[Seniors](#)"; then "[Publications](#)"; and finally click on "[Elder Fraud Brochure \(PDF\)](#)". We will share more information from this educational brochure in future editions of the Senior Gazette.