



# Health Care Warnings

## Scams in Wake of Health Care Law

Con artists posing as government officials tell people they must have health insurance or go to jail. They offer “ObamaCare” policies. No such policies exist. Always check your state insurance department to determine the legitimacy of a policy and if the seller is licensed. (AARP Bulletin)

## Not What the Doctor Ordered

Medical records contain everything needed to establish someone else’s identity. Over one million Americans were victimized by this in the past two years. Another group lent their insurance cards to uninsured loved ones in “friendly fraud” cases. Victims often have to pay for care they didn’t receive; others lose their health insurance because of the incident or need to pay higher premiums to restore it. Protect yourself by requesting copies of everything in your medical file; contacting your insurance provider if your card is lost; monitoring your credit report and avoiding internet and storefront offers of free treatment and supplies. (AARP Books/Sterling)

## Dispose of Meds Safely

Left over meds that are flushed or poured down the drain pollute lakes and rivers as well as our drinking water. Kept at home, they pose a poison risk for youngsters. For proper disposal of unused meds, take them to a participating pharmacy that will send them to a medical-waste-disposal facility. Go to [disposemy meds.org](http://disposemy meds.org) for details. (Parade Magazine 7/4/10)

**TEXAS RETIRED TEACHERS ASSOCIATION**  
**WWW.TRTA.ORG | 800.880.1650**



# Make the Right Call or Click

Better Business Bureau  
[www.bbb.org](http://www.bbb.org)

Annual Credit Report  
877.322.8228

Unwanted Mail Advertising  
800.275.8777

Do Not Call Registry  
888.382.1222

United Way Help Line (Texas), call 211

Texas Abuse Hotline  
800.252.5400

TX Health and Human Services Committee  
800.500.4246

Legal Hotline for Texans  
800.622.2520

Federal Citizen Information Center  
888.878.3256

FEMA  
[www.fema.gov](http://www.fema.gov)

Social Security  
800.772.1213

Office of the Inspector General Hotline  
800.447.8477

Government Freebies  
[www.myamericanbenefits.com](http://www.myamericanbenefits.com)

Benefits Check Up  
[www.benefitscheckup.org](http://www.benefitscheckup.org)

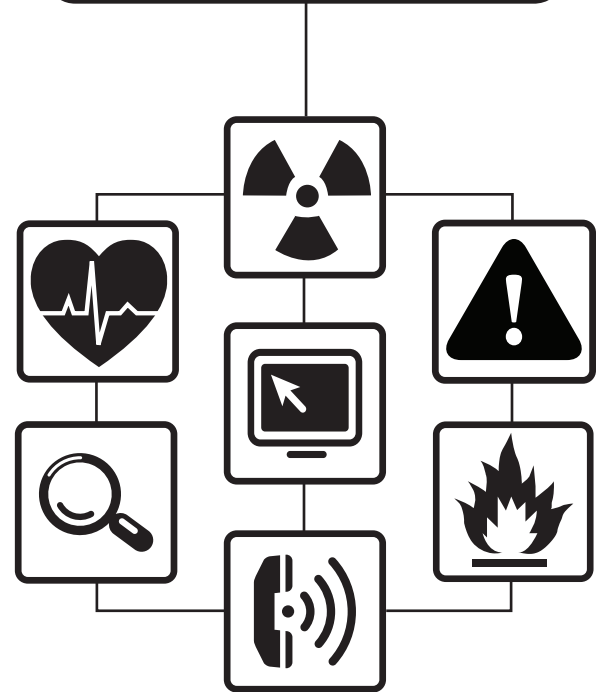
National Parks and Federal Recreational Lands Pass  
[www.nps.gov/fees\\_passses.htm](http://www.nps.gov/fees_passses.htm)

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**BE VIGILANT, WISE AND PROTECTED**

# TIPS



**TRTA**  
The Voice For All Public Education Retirees

**Practice fire-safe behaviors when smoking, cooking and heating. Maintain smoke and carbon monoxide alarms, develop and practice a fire escape plan.**



## **Habits that May Prove Harmful**

### **Paper Receipts Could be a Health Hazard**

The Environmental Working Group found the chemical Bisphenol A (BPA) on 40% of receipts it collected from supermarkets, automated teller machines, gas stations and chain stores. The amount of BPA on the receipts was 1,000 times the amount found in the epoxy lining of a can of food, another controversial use of the chemical. (Houston Chronicle 8/2/10)

### **Nail Salons' UV Lights a Cancer Risk?**

Exposure to UV light, whether from the sun or artificial sources such as tanning beds, increases the risk of skin cancer. Dermatologist David Banks advises his patients to avoid using UV lights. "If one is exposed on a regular basis, whether it's week after week, or whatever the frequency, you are going to cause damage to the skin cells," Banks said. (Houston Chronicle 7/5/10)

### **Car Air-Conditioning**

Do not turn on the AC as soon as you enter your car. First, open the windows. According to research, the car's dashboard, seats and air freshener emit benzene, a cancer causing toxin (carcinogen), which can cause problems. Snopes.com says it is not the AC in the car, but the benzene producing agents that cause cancer.



## **Exhibit Prudence When Online**

### **Email Tracking**

Usually an email requesting that you forward it or sign a petition has an email tracker program attached that tracks the emails of persons to whom you forwarded it. The host sender is getting a copy each time it gets forwarded and is able to get lists of active email addresses to use in SPAM emails or to sell to others. Try to use the blind carbon copy feature (Bcc) at all times. (Advice from Snopes.com 8/10/10)

### **Don't Get Ripped Off on Craigslist**

Posting merchandise for sale on Craigslist may get more fraudulent responses than genuine ones. Often the responses contain web links, which if clicked on, may infect your computer with a virus or a "cyber-robot" may harvest your email address. (Bottomline Personal Aug. 2010)

### **Internet Fraud**

Some of the most common forms of internet fraud include Nigerian money offers promising large sums of cash in exchange for assistance with bank account transfers, financial scams targeting consumers with poor credit who are tricked into paying upfront fees in hopes of receiving credit cards or personal loans, and phony sweepstakes offers asking for payment to claim a prize that doesn't really exist.



## **Useful Warnings**

### **Wasp Spray—Who Knew?**

Use wasp spray, which can shoot up to 20 feet, and is more accurate than pepper spray. A person has to be really close to you for pepper spray to be effective. Always aim for the eyes. Another hint: wasp spray will kill snakes and mice. (Local Police, Sherman, TX 7/20/10)

### **Gangs and Thieves**

If you are driving at night and eggs are thrown at your windshield, do not operate the wiper and do not spray any water. Eggs mixed with water become milky and block your vision up to 92.5%. If you stop to clear the windshield, you are becoming a potential victim. If you see what appears to be a car seat with an infant inside on the side of the road, do not stop but call 911.

### **Time Share Trickery**

Unsolicited contacts from self-proclaimed "time share re-sellers" are received by time share owners who are promised quick sale of their units. Scammers identify owners through public property records or lists bought or stolen from resort developers. All scammers request money upfront. After payment is made, the scammer disappears or fails to sell the property. Never pay upfront fees. Check the re-seller's reputation at [www.bbb.org](http://www.bbb.org) and with your resort. (AARP Books/Sterling)



**Call \*77 if you are being pulled over by an unmarked car. Police have to respect your right to keep going to a safe place. Put on your hazard lights to acknowledge them and call \*77. The dispatcher will then check for police cars in the area. Call \*77 first before stopping for an unmarked car with flashing lights.**