

# Protect Yourself from Fraud

## COVID-19 Schemes and other Recent Scams

Scam artists today are as active as ever, seeking to defraud unsuspecting individuals and gain access to money, identity, or both. Elderly individuals are often seen as especially vulnerable. Scammers have learned to “cleverly” adjust their outreach as news changes and the sensitivities of people shift – financial, economic, or health-related.

### Trading on COVID-19 Concerns

Fraud artists have quickly seized on the national pandemic of 2020, exploiting the changes caused in the lives of many Americans. Millions more working from home, additional technology in use, and increased online purchasing spell “opportunities” for scammers.

A top fraud complaint category has been **online shopping**. Products in demand due to the COVID virus – hand sanitizers, cleaners, face coverings – are being offered and ordered by individuals, but subsequently not delivered. Text messages and robocalls are being used to advertise bogus ways to **earn income** at a time when COVID restrictions have closed many places of employment. Even economic stimulus programs providing **financial help** to many Americans have been exploited. Scammers pose as government officials to deceive people by requesting personal information in order to supposedly deliver their stimulus checks to them.

Finally, false information campaigns have played on the **health** fear of exposure to COVID. Legitimately approved vaccines are expected to be widely distributed very soon. Fraud artists have been preemptively using email blitzes to create a sense of urgency and falsely offer the opportunity

### Find out more from the FCC

Visit [fcc.gov](https://www.fcc.gov) to file a complaint or to find valuable information on what is being done by the Federal Communications Commission to address fraud and protect consumers.

to enroll for or purchase a new and supposedly approved vaccine.

### Taking action to protect yourself

Here are 4 practical safeguards to be prepared and fight back against COVID and other schemes:

- 1 Tell Nothing Personal:** Never disclose any personal information such as Social Security or Medicare numbers, family member names, and financial or bank accounts in a call or email with anyone, even when the situation does not seem suspicious.
- 2 Shop Carefully:** Purchase from online stores only after researching the company and product.
- 3 Be a Skeptic:** Ignore emails or telephone calls pressuring you to purchase COVID-related products, tests, stocks, etc., or to support a COVID fundraiser for research and victims.
- 4 Secure All Devices:** Ensure that your computers are using updated security software and that you have a process for frequently backing up data and contents.

# Locating Missing Pension Plan Members

## Can You Help?

There are individuals who have not kept the Plan Administrator informed of their current address. These individuals may have formerly worked as regular employees for ABC in a NABET-CWA-represented position and may be entitled to a pension benefit from our ABC-NABET Pension Plan but are not claiming any benefit. If you have information about anyone on this list of missing pension plan members, please contact Steve Van Duyne at (866) 884-2931 or at this address: ABC-NABET Retirement Trust Plan, 425 Eagle Rock Avenue, Suite 105, Roseland, NJ 07068. Thank you for your help with this.

Armando Arriaga (CA)	Mark Massey (CA)
David J Aude (FL)	Israel Meir (NY)
Laurel Bossi (CA)	George H Ramirez (CA)
Eric J Burns (IL)	Frank Rice (IL)
Thomas Catusi (NY)	Alfonzo Smith (CA)
Francisco J Figueroa (CA)	Melissa Smith (NY)
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# Resource

## The ABC-NABET Retirement Trust Plan Newsletter

This issue of Resource focuses on helping you stay healthy, with tips for protecting you against year-round health challenges. You will also learn where to find valuable information about your pension plan and how to prepare for medical care, specifically prescription drugs, in retirement years.

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## Keeping Your Immunity High

### *Vitamins, Vaccines, and More*

Your immune system protects your body from outside invaders such as bacteria, viruses, molds, and toxins. It's made up of a system of organs, cells, and proteins that work together.

Keeping your immune system healthy year-round is key to preventing infection and disease. Making healthy lifestyle choices by eating a nutritious diet, exercising, getting enough sleep, and managing stress are top ways to keep your immune system strong. Getting appropriate vaccines and maintaining optimal vitamin/mineral levels should also be part of your general stay-healthy toolbox.

**Important note:** This article is information only and not medical advice, so please discuss these matters with your healthcare provider to determine what is right for your situation.

### **Vaccine Support**

Vaccines help your immune system fight infections faster and more effectively. Getting vaccinated sparks your immune response, helping your body fight off and remember a germ so it can attack it if it invades again.

As we get older, our immune systems tend to weaken. Here's a list of the most important CDC-recommended vaccines for healthy adults:

- Annual seasonal flu (influenza) vaccine
- Td or Tdap vaccine (tetanus, diphtheria, and pertussis)
- Shingles vaccine, which protects against shingles and its complications (age 50+)
- Pneumococcal polysaccharide vaccine (PPSV23), which protects against serious pneumococcal disease such as meningitis and bloodstream infections (age 65+)

Additional vaccines may be recommended for adults with certain health conditions. And, of course, the most exciting development for 2021: Distribution of the coronavirus vaccine! Talk with your healthcare provider to find out which vaccines are recommended for you.

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### In this edition

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- Pension Estimator Tool
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### **Review Your Pension Benefit**

Visit the pension estimator at [abc-nabetspension.org](http://abc-nabetspension.org) to model your benefit at various retirement ages and dates. You can review your personal pension information and also compare your benefit under each of the payment options available.

# Keeping Your Immunity High *(continued)*

## Vitamin and Mineral Power

In addition to a varied whole-foods diet, scientific research shows that supplementing with the following vitamins and minerals may help improve immune response and protect against illness. While it's still too early to say whether certain nutrients might help fight the coronavirus, vitamins C and D and zinc show promise in initial research.

- **B complex vitamins** are important for healthy immune response, yet many adults are deficient, which can negatively affect immune health. Best natural sources: Whole grains, meat, eggs, legumes, seeds and nuts, dark leafy greens, and citrus fruits.
- **Vitamin C** is vital for immune health. Studies show that vitamin C supplements may reduce the duration and severity of upper respiratory tract infections like the common cold. Best natural sources: Citrus fruits, berries, melon, and pineapple.
- **Vitamin D** is essential for healthy immune function, yet many people are deficient. Low levels are associated with an increased risk of upper respiratory tract infections like flu and allergic asthma. Best natural sources: Sunlight, fatty fish and seafood, mushrooms, and eggs.
- **Zinc** is a mineral essential for healthy immune system function. Up to 30% of older adults are considered deficient, which may result in increased risk of infection, including pneumonia. Numerous studies have shown that zinc supplements may help protect against respiratory tract infections and reduce their duration. Best natural sources: Red meat, poultry, shellfish, legumes, whole grains, nuts and seeds, and eggs.

# Pension Estimator Tool

## Understand Your ABC-NABET Pension Benefit

Your pension website, [abc-nabetspension.org](http://abc-nabetspension.org), is a valuable and easy-to-use resource to help you understand the pension plan and to find personalized information. Here's a sampling of what you'll find:

- ✓ Pension Estimator – Log in to this section for personalized information
- ✓ Benefit Summaries – A step-by-step look at the ABC-NABET pension formula and how a pension benefit is calculated
- ✓ Forms – All the documents you'll need to apply for retirement benefits
- ✓ FAQs – Commonly asked pension questions to help with retirement decisions
- ✓ Plan Booklet – Benefit payment options available in retirement
- ✓ Life Events – What happens to a pension benefit under various life circumstances
- ✓ Links – See how the ABC-NABET pension plan is protected with government-mandated insurance and more

Use the Pension Estimator tool at [abc-nabetspension.org](http://abc-nabetspension.org) to find answers to all your pension questions.

## Explore the Pension Estimator

### How to access your personalized information



- 1 Go to [abc-nabetspension.org](http://abc-nabetspension.org)
- 2 Enter your user name and password.
- 3 From the section tabs on the right, click "Pension Estimator" where you'll see the options available to you.

Your user name was assigned by the Plan. It does not change and is the one you use to access all personal benefits information. Your initial password was mailed to you by the Plan and can be changed after you log in for the first time. If you forgot your password, it can be emailed to you. For assistance, contact Gina Riccardella at 973-228-4200 or [griccardella@fabianbyrn.com](mailto:griccardella@fabianbyrn.com).

### Use the Pension Estimator to:

- View your personal data and access plan information
- Model your pension benefit for when you plan to retire and begin receiving payment
- Run an unlimited number of pension estimates based on various assumptions such as retirement date and payment option.

# Medicare Part D Prescription Drug Coverage

## *Is it Right For You?*

Recent editions of this newsletter have covered the core components of Medicare, including Parts A, B, and C. (Please see the summary below.) Part D is a voluntary prescription drug program available to individuals on Medicare and offered through private insurance companies approved by Medicare. In exchange for a monthly premium, a person uses the prescribed network of pharmacies of that insurance carrier to purchase prescription drugs.

Medicare Part D is available through private companies in one of two ways: As stand-alone prescription drug coverage if an individual is enrolled in Parts A and B, or as a benefit added for someone in a Medicare Advantage plan, that is, Part C.

Be aware of the late enrollment penalty. Those who decide *not* to sign up for Part D when first eligible for Medicare and who don't have creditable prescription drug coverage (for example, coverage from an employer or union) may face enrollment penalties and gaps in coverage when later enrolling in Part D.

Whether Medicare Part D is right for you is a personal decision that will depend on your specific circumstances. Here are a few key details about Medicare Part D to help you decide.

Medicare Part D coverage:

- Is relatively low-cost. The average premium is \$32.74/month.
- Can be enrolled in or changed during any Medicare annual election period (October 15-December 7).
- May include a late enrollment penalty if you waived Part D when first eligible.
- Provides a significant layer of pharmacy coverage to Medicare medical coverage (which only covers a very limited number of prescription drugs).
- Includes coverage for both brand name and generic drugs.

Medicare.gov is the official U.S. Government site for Medicare. Go to [medicare.gov](https://www.medicare.gov) to learn more about the guidelines for joining Medicare Part D plans as well as how to enroll. Many local municipalities have agencies that allow you to speak to someone in person and to receive assistance on the range of available health insurance options.



## Breaking Down Medicare

- Medicare Part A – covers inpatient **hospital** treatments
- Medicare Part B – covers outpatient medical care, such as **primary doctor or specialist**
- Medicare Part C (Medicare Advantage) – covers Parts A+B, offered by private insurers
- Medicare Part D – covers **prescription drugs**, offered by private insurers

Parts A and B together are often referred to as “Traditional” or “Original” Medicare.