

How to protect yourself against COVID VACCINE SCAMS

With millions of Americans flocking to get vaccinated against COVID-19, scammers are taking notice. Cyber criminals will go to any length to cheat people out of their money, often taking advantage of their anxiety and confusion about the pandemic.

Most recently, scammers are using a fake COVID-19 vaccine survey to steal money. Nationwide, people are receiving bogus e-mails and texts asking them to complete a limited-time survey about their AstraZeneca, Moderna, or Pfizer vaccine experience. In return for their time, recipients are offered a free reward, but asked to cover shipping expenses.

No authorized surveys would ever ask for critical personal information, such as a bank account or credit card number for a “free” reward.

Some red flags of COVID scams include:

- ▶ Asking for personal information, such as addresses, Social Security numbers, bank account data, or Medicare details.
- ▶ Promising free merchandise or services for a fee.

Received a text or email you're uncertain about? Here's what you should do:

- ▶ Don't open any attachments or click on any links. Doing so could infest your device with dangerous malware.
- ▶ Don't call the number listed in the e-mail or text.
- ▶ Never give away personal information.

Cyber criminals may also ask for forms of payment other than credit cards that are immediate and untraceable. These can include prepaid gift cards, peer-to-peer cash transfer apps such as PayPal or Venmo, or bitcoins.

Remember that no legitimate company would ask for these types of payments or require you to pay shipment costs on a free product.

If you think you've been the victim of a COVID scam, contact:

- ▶ The FBI at **1-800-CALL-FBI**
- ▶ The U.S. Department of Health and Human Services at **1-800-HHS-TIPS**
- ▶ The Federal Trade Commission at **reportfraud.ftc.gov**
- ▶ The AARP Fraud Watch Network at **1-877-908-3360**



SPECIAL SOCIAL SECURITY DISABILITY RULES

Chances are that you already know about the Social Security Disability (SSDI) benefits you can receive if you're unable to work because of a medical condition. But did you know that older Americans ages 50 and up are also eligible for special considerations? The longer you work, the more susceptible you are to injuries, illnesses, and ailments. The Social Security Administration (SSA) understands your plight and can accommodate your unique needs.

When you apply for Social Security Disability benefits, your case and information will be carefully inspected. This includes comparing your medical symptoms to those listed in the Blue Book listing of impairments. These listings include respiratory issues, digestive problems, speech conditions, and more. Even if your disability doesn't fall under one of the impairments found in the Blue Book, you still have a chance to receive disability because of the “grid rules.”

The Grid Rules

The Social Security Administration considers four important factors when deciding if you qualify for disability benefits. These include:

- ▶ **Residual functional capacity (RFC):** This is the most work you can accomplish in spite of your mental or physical impairments. You will fall into one of five “exertional” levels based on your medical records ranging from sedentary to very heavy.
- ▶ **Education:** The less education you have, the higher your likelihood is of receiving SSDI.
- ▶ **Previous work experience:** The SSA will closely review your past relevant employment history and place you into three categories, including unskilled, semi-skilled, and skilled.
- ▶ **Transferability of skills:** The SSA will figure out to what degree your past work skills can transfer into a new or similar position.

The Odds Are in Your Favor

If you're aged 50 or older, the grid rules may work in your favor. Older Americans may have more trouble accomplishing work tasks and are less likely to have more transferable skills.

To navigate SSDI, it's a smart idea to consult with a qualified disability attorney to see what options work best for you.

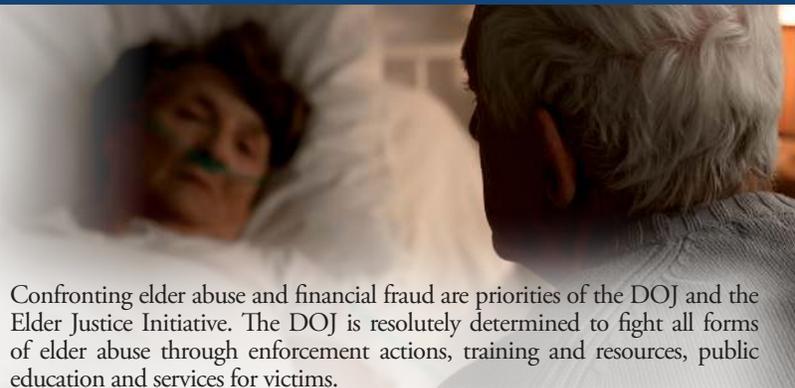


ELDER JUSTICE INITIATIVE

Elder abuse comes in many forms. It can involve physical abuse, emotional abuse, neglect, abandonment and sexual abuse among other things. The National Council on Aging estimates one in ten Americans over age 60 have experienced some form of abuse.

The NCOA reports the annual loss by older victims of financial abuse adds up to a staggering \$36.5 billion dollars per year in the United States alone. Millions of elderly citizens each year fall prey to some type of financial exploitation scheme, according to the FBI. Those scams include fraudulent romance, lottery or sweepstakes, and banking and credit card claims to name a few. The financial loss is not the only burden those victimized suffer. Guilt, shame, financial ruin and even death can be attributed to these events. Those scammed may not want to come forward because they may not know how or believe other family members will lose confidence in their ability to self-manage their finances.

The U.S. Department of Justice has established the Elder Justice Initiative. Its mission is “to support and coordinate the Department’s enforcement and programmatic efforts to combat elder abuse, neglect and financial fraud and scams that target our nation’s seniors.”



Confronting elder abuse and financial fraud are priorities of the DOJ and the Elder Justice Initiative. The DOJ is resolutely determined to fight all forms of elder abuse through enforcement actions, training and resources, public education and services for victims.

If you suspect elder abuse, there are multiple ways to notify authorities. If it is an emergency situation, please call 911. You can also report suspected abuse to the local Agency on Aging in your area. If you suspect financial fraud, you can call the National Elder Fraud Hotline at 1-833-FRAUD-11. You can also visit the Elder Abuse Resource Roadmap to find the appropriate reporting agency for financial concerns at www.elderjustice.gov/roadmap.

Jackson & MacNichol COMMUNITY CONNECTION

A referral is the greatest professional compliment we can receive. If you have a friend, neighbor, or family member who is in need of legal representation with the VA, please consider referring them to our firm. We will do our best to provide the highest possible level of service and deliver winning results.

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Is there a link between STRESS AND ILLNESS?

Many aspects of your life can impact your mental health and cause stress. From a demanding job to numerous family obligations, it seems like you can't ever hide from stress.

While stress can disrupt your sleep and cause ruminating thoughts, it can also cause certain types of diseases. Chronic stress is a mainstay of modern life, but there are ways to mitigate it. Everyone experiences anxiety and stress, but it severely impacts those over 50. In a recent poll conducted by Harvard University, Robert Wood Johnson Foundation, and NPR, about a quarter of 2,500 participants stated that they suffered from a “great deal” of stress during the last month. Another poll by AARP found that 37% of adults ages 50 and up experienced a major stressful life event in the past year, including job loss and the death of a relative.

Stress can cause a wide range of conditions that older Americans are more susceptible to, including:

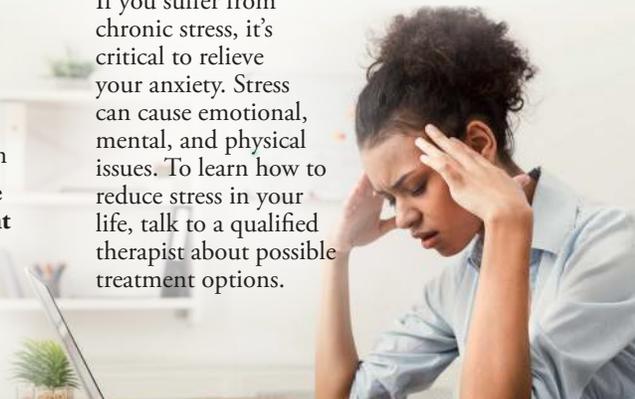
- The common cold
- Wounds healing at slower rates
- Weight gain
- Heart disease
- Insomnia
- Depression
- Stomach ulcers
- Chronic back, shoulder, & neck pain

If you have experienced any of these stress-related ailments, it's important to take action. There are many ways to reduce stress, including:

- Regular exercise
- Journaling
- Spending time with family & friends

- Meditation
- Cognitive behavioral therapy
- Anxiety-reducing supplements, including lemon balm, green tea, and valerian

If you suffer from chronic stress, it's critical to relieve your anxiety. Stress can cause emotional, mental, and physical issues. To learn how to reduce stress in your life, talk to a qualified therapist about possible treatment options.



Our office is open & actively working with clients. We are focused on taking all necessary precautions to keep visitors to our office, as well as our staff, safe.