

THE Messenger

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SUMMER 2016 

Protecting yourself from Identity Theft

Nationwide, identity theft is the #1 reported crime and for the 15th consecutive year topped the Federal Trade Commission's national ranking of consumer complaints. Two years ago, Pennsylvania ranked second in the number of confirmed identity thefts, in spite of being sixth in population.

- Tax ID Theft is the most common followed by credit card fraud.
- ID Theft can occur at any age.
- In many cases, ID Theft isn't reported until long after it occurs, making it difficult to recoup losses.

WAYS TO AVOID ID THEFT:

- Don't carry your Social Security

We Live In A Complicated World

Are you facing some of the same issues discussed in this issue of *The Messenger*?

- Interested in protecting yourself from Identity Theft?
- As a caregiver, do you need help finding health insurance for aging parents, adult children or even grandkids?

Your Health Insurance Shop Specialists can help make your life less complicated. We will be glad to talk with you on the phone or meet with you in our office, your home, or a place convenient to you. Call Somerset 814-289-4222 or Wexford 724-940-9490.

"It takes the average victim an estimated \$500 and 30 hours to resolve an identity theft crime."

Card in your wallet and only give out when absolutely necessary.

- Don't respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.
- Collect mail promptly. Ask the post office to put your mail on hold when you are away from home.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Promptly compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, account statements and expired cards to prevent "dumpster divers" from getting your personal information.
- Install firewalls and virus-detection software on your home computer.
- Don't open suspicious emails.
- Create complex computer passwords that identity thieves cannot guess easily.

PROTECT YOURSELF BEFORE IT HAPPENS

"It takes the average victim an estimated \$500 and 30 hours to resolve an identity theft crime," according to the FTC. To help address growing concerns, Your Health Insurance Shop now offers an Identity Protection Service.

For less than \$10 per month, members are sent a fraud alert email if suspicious activity is detected. More than just monitoring, members have access to 24/7 proactive education, guidance, and fraud resolution support from experienced fraud specialists who will help every step of the way. This program provides personalized services to help members manage their identities throughout life including assistance with a lost wallet, stolen documents, social media privacy settings, and consumer education through daily blogs, newsletters, and tips.



Your Health Insurance Shop



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young child or financially supporting a grown child (age 18 or older). And about one in seven middle-aged adults is providing financial support to both an aging parent and a child.

Feeling squeezed in “The Sandwich Generation”

Do you feel pulled in every direction? Do you look in the backseat of your car and spot a car seat, book bag, and a walker? Those might be telltale signs that you are in the “sandwich generation.”

The sandwich generation is made up of people who are taking care of both their children and helping their aging parents. In some cases, it might also involve helping your adult children and grandchildren.

This is not a new phenomenon, but with an aging population and a generation of young adults struggling to pay off school loans and achieve financial independence, the burdens and responsibilities of middle-aged Americans are increasing.

Nearly half of adults in their 40s and 50s have a parent age 65 or older and are either raising a

What kind of sandwich are you?

Carol Abaya, M.A., a national expert on elder care, says people fall into one of three categories. Traditional sandwiches describe those who raise their own families and also care for their parents. Club sandwiches are people in their 50s and 60s with aging parents, adult children and grandchildren or folks in their 30s and 40s with kids, aging parents and grandparents. Abaya refers to “anyone else involved in elder care”

DATES & DEADLINES FOR 2017 HEALTH COVERAGE

INDIVIDUAL HEALTH INSURANCE (PRIVATE OR THROUGH THE ONLINE MARKETPLACE)

Nov. 1, 2016 - Dec. 15, 2016:

Time when you can enroll, change or update personal information for Jan. 1, 2017 coverage. **Jan. 31:** Last day to purchase for Feb. or Mar. 2017 coverage.

MEDICARE

Oct. 15, 2016 - Dec. 7, 2016:

Annual enrollment period when you can make changes to your Medicare Supplement & Drug plans for 2017 coverage.

as Open-Faced sandwiches.

In recognition of National Sandwich Generation Month – try this “Open-Faced” Sandwich that features the bounty of the summer garden.

“OPEN-FACED” CAPRESE SANDWICH

Olive Oil

Fresh Minced Garlic

Rustic bread like sourdough or ciabatta

Sliced Tomatoes

Sliced fresh Mozzarella Cheese

Basil Leaves

Balsamic Vinegar

Salt and Pepper

Prepare a grill for medium heat (350° to 450°). Combine 1 tbsp. oil and the garlic and brush onto 1 side of bread. Lay bread oiled side down on grill and cook until slightly toasted, about 2 minutes. Turn bread over; lay tomato slices on bread to fit, overlapping if needed, and then lay cheese slices over tomatoes. Cover grill and cook until cheese starts to melt, about 4 minutes.

Transfer sandwiches to plate. Put 2 basil leaves over each sandwich and drizzle with oil and vinegar. Salt and pepper to taste.