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Using Education to Protect the Elderly Against Fraud

Erik Charles
Georgia Southern University

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Using Education to Protect the Elderly Against Fraud

An Honors Thesis submitted in partial fulfillment of the requirements for Honors in Accounting

By

Erik Charles

Under the mentorship of Michael Wiggins

ABSTRACT

This study's goal is to provide a guide to anyone looking to educate the elderly on fraud. Advice is provided for those who want to help an elderly person in their life and for people who wish to create fraud educations programs of their own. My own experience creating and giving a fraud lecture at a senior living facility is used as evidence for my advice, as well as research into various elderly and fraud related topics.

Thesis Mentor: Mr. Michael Wiggins

Honors Dean: Dr. Steven Engel

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Accounting

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Georgia Southern University

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This thesis is dedicated to my late grandmother, Fay Gene Bauer. Her becoming a victim of fraud is what inspired me to choose this topic and make the decision to do the class at Myrtle Terrace, the senior living facility she was a resident of. Unfortunately, she passed away and never got to see the fruits of my labor.

I would like to thank Myryle Terraces for letting me do the class in their facilities. The management and staff that I worked with were extremely helpful. I must also thank each and every resident that attended my class. The positive impact that I could have on their lives is what motivated me to finish this thesis. If even one of them avoids becoming a victim of fraud, this whole project will have been a success.

I would also like to thank my mom, dad, and Mr. Wiggins for their valuable advice and unwavering support during the whole thesis process. My Mom was instrumental in the success of the class. Without her, half as many people would've shown up and I would've been twice as stressed.

Introduction

Many people know an elderly person who has been a victim of fraud. In 2022, the FBI reported that the elderly population had lost over three billion dollars to fraud, over a billion higher than the next highest age group (Quesada, 2023, p. 5). Just because they're more often the ones victimized by fraud doesn't mean that steps can't be taken to protect them against it. I will demonstrate how education can be an effective tool for protecting the elderly against fraud by recounting my experience giving an anti-fraud class and using it to build a guide for anyone seeking to do the same. For the sake of clarity, I will begin by defining the terms fraud and elderly and explaining the difference between senior living facilities and nursing homes.

The Association of Certified Fraud Examiners defines fraud as "any activity that relies on deception in order to achieve a gain" (Association of Certified Fraud Examiners, n.d., para. 1). They also separate fraud schemes into three main categories, internal organizational fraud, external organizational fraud, and against individuals. For this thesis, I will only focus on fraud perpetrated against individuals, specifically the elderly. Explaining types of fraud that the average elderly person is unlikely to encounter may be too much information for the audience members to digest, causing them to forget a piece of advice that might save them from being defrauded.

The term elderly refers to people age 60 and older. This distinction is made in the FBI's Elder Fraud Report, which uses data collected from fraud complaints. Much of the data about effects of fraud and impacts of specific fraud schemes comes from this report, so I use this age range when considering who the recipients of the fraud education are. An issue with such a large age group is the differences in physical and mental ability. The

average 65 year old will have a much easier time listening to lectures and understanding nuance than the average 85 year old. This problem can be managed by constructing every part of the educational program with potential deficiencies in mind.

A distinction must be made between nursing homes and senior living facilities. In nursing homes, the residences are closely monitored and they lack autonomy. Residents of a senior living facility are free to spend their time however they choose, like an apartment complex with specialized accommodations. This increased independence and lack of constant oversight is very important, because it makes them more vulnerable to fraud.

Why the Elderly are More Vulnerable and Why it Matters

On average, elderly people tend to be very trusting. This was shown in a research article by Michael J. Poulin and Claudia M. Haase that found that "older versus younger adults showed higher interpersonal trust" and "interpersonal trust increased longitudinally across age groups" (Poulin & Haase, 2015). Those without family or loved ones can also be very lonely. This makes them more vulnerable to Confidence/Romance scenes, which account for $420 million in losses (Quesada, 2023, p. 7). They also have difficulty using social media, smart phones, and computers. The 2023 Tech Trends report put out by the AARP shows that of people 50 and older 86% own a smart phone and 71% made a tech purchase last year (Kakulla, 2023). Elderly tech users are prime targets for fraud due to their lack of experience, but younger people can also fall victim to the same schemes. A Forbes article about identity theft showed that 52% of the victims are 30-49 years old,

while only 27% are 50 and older (Campisi, 2024). While elderly people may not always be the majority of fraud victims, it is often more difficult for them to withstand the financial impact.

Fraud attacks do more financial damage to the elderly because they are generally retired or unable to work. Many are unable to undo the damage caused by fraud by working because of their deteriorated physical/mental state. As a result, they must rely on family, friends, or other support networks. Protecting the elderly against fraud allows them to reap the rewards of a lifetime of work and even pass some of it on to their children.

Creating the Class

From the beginning my idea for the method of education was talking about fraud to a small group of elderly people with a PowerPoint in the background. It's the style of education I'd been exposed to for all of my time in school, so I naturally gravitated towards that. A group lecture would allow for a blanket education on fraud to be given, while leaving time before and after would allow for more one-on-one discussions. I chose to give the lecture at Myrtle Terrace because my grandmother had lived there. Having helped with some of their other previous events, I knew that elderly people really enjoy having conversations. Given my experience, planning with their desire to ask questions in mind would help the event go smoother. When creating the PowerPoint I decided to only cover the fraud schemes an elderly person would be most likely to encounter.

These are the specific types of fraud I chose to cover and why:

- **Phone call/Tech Support**: "Illegal call centers defraud thousands of victims each year. … Call centers overwhelmingly target the elderly, with devastating effects." (Quesada, 2023, p. 12). Phone calls seem to be one of the most common ways fraudsters try to scam elderly people. It's a median that is used to enact many different schemes. One resident told me that some of her friends will answer the phone and even have conversations with callers who are obvious fraudsters.

- **Phishing email/mail**: "Phishing is a type of … scam that targets consumers by sending them [message] that appears to be from a well-known source – an internet service provider, a bank, or a mortgage company, for example. It asks the consumer to provide personal identifying information. Then a scammer uses the information to open new accounts, or invade the consumer's existing accounts." (Office of Technology, 2021, para. 1). Similarly to phone calls, emails/mail can be used to perpetrate many different schemes. The elderly's lack of computer knowledge and difficulty reading fine print can cause them to miss signs that a message is fraudulent.

- **Confidence/Romance:** "Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and confidence. The scammer uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim." (Quesada, 2023, p. 14). It can take a long time for an elderly victim of this fraud to realize they've been fooled because they truly trust or love the fraudster. They will even ignore the advice of family and friends, so making sure the fraud scheme can't get started is very important.

- **Investment:** "Investment fraud involves complex financial crimes often characterized as low-risk investments with guaranteed returns. The comprise of advanced fee frauds, Ponzi schemes, pyramid schemes, market manipulation fraud, real estate investing, and trust-based investing such as pig butchering." (Quesada, 2023, p. 13). These schemes have caused almost a billion dollars in losses to fraud while having less than five thousand reported victims, making it one of the most impactful fraud schemes.

- **Non-payment/Non-delivery:** "The combination of online shopping and social media creates easy venues for scammers to post false advertisements. Many victims report ordering items from links advertised on social media and either receiving nothing at all or receiving something completely unlike the advertised item." (Quesada, 2023, p. 15). As the elderly start to do more online shopping they move into a territory where fraudsters have been practicing for a long time. Showing them the importance of sticking to well-known sites, like Amazon, can prevent them from wasting money or having credit card numbers stolen while shopping on less reputable sites.

- **Lottery:** "The initial contact in a Lottery/Sweepstakes scam is often a call, an email, a social media notification, or a piece of mail offering congratulations for winning a big contest, lottery, or sweepstakes the victim did not enter. To claim their prize, the victim is required to pay upfront fees and taxes. The subjects will continue to call victims for months or even years, promising the big prize is only one more payment away." (Quesada, 2023, p. 13). This is a common scheme that my grandmother had fallen victim to during her time at Myrtle Terrace. I included

it in my presentation to show off mediums, such as phone calls, in a way that the other residents would find relatable.

As a way of statistically analyzing whether or not participating in the event had helped protect the participants against fraud, I came up with a pre and post presentation survey, which can be viewed in the appendix. I created different, potentially fraudulent scenarios where participants had to rank their suspicion of a hypothetical situation from 1 to 10, with 1 being safe and 10 being scam. The number of situations was limited to 7 so that the font could be increased as much as possible to enhance the readability. Each scenario can be split into two parts, the set up and the ask. Set ups are how and who you're approached by. For example, "You receive a phone call from an unknown number who says they're your son who got a new phone plan" or "you see an email saying your insurance check bounced". The ask is what the set up tells you or asks you to do, such as "send money using the link below" or "is looking forward to visiting soon". The point I wanted to get across with the surveys was that they should be alerted to potential fraud when they are asked for important things such as money or sensitive information. Even when talking to someone you trust, you should be cautious when presented with a suspicious ask.

The pre and post surveys have similar styles of questions given in the same order. This allows for participants' improvement in deducing fraud to be measured without giving the same situations twice. Here are the "correct" range of responses to the questions, the nuance behind them, and why they were included:

1. (Range: 1-2) Safe set up and ask. Designed to be an obviously safe control question to see if the participants are paying attention.

2. (Range: 9-10) Suspicious set up and ask. Shows that fraudulent offers can come in the mail and no entry lotteries that require money to be sent to receive winnings are an obvious scam.

3. (Range: 2-4) Suspicious set up, but safe ask. Meant to show that while some situations may seem suspicious, fraud isn't present unless they attempt to deceive you into giving money or personal information.

4. (Range: 8-10) Suspicious set up and ask. A situation like this could really happen, but it is highly unlikely. It can be hard to know if a person is really who they claim to be over the phone, and fraudsters can get the names of your relatives from social media. Urgency and panic are also common techniques used by scammers because they cause people to act irrationally.

5. (Range: 9-10) Safe set up, but suspicious ask. These are the kinds of issues you could receive an email about but clicking a link in an email is always dangerous. Fraudsters are very good at making their e-mails look legitimate, so you should contact the bank or apartment complex on the phone or in person to confirm that the issue is real.

6. (Range: 7-10) Safe set up, but suspicious ask. People that you trust may try to scam you, intentionally or unintentionally. Always be cautious when someone tells you something that sounds too good to be true before asking you for money.

7. (Range: 1-3) Suspicious set up, but safe ask. Not asking for personal information over the phone and having you solve a problem by going a route that you can guarantee is safe makes this situation highly likely not to be a scam.

Giving the Class

When scheduling the event, the manager that I spoke with emphasized that Myrtle Terraces was an independent living facility so attendance wouldn't be guaranteed. Fearing too low of a turnout, I tried to get the word out and encourage attendance any way possible. I had the benefit of knowing many of the residents already through other events I had helped my mom with. One of my grandma's closest friends was well known in the community and she was able to get many people to show up. My mother created a flyer and prepared food and drinks for the event. Providing snacks is a fantastic incentive for people who might not find learning about fraud interesting. It also gives people an opportunity to ask me questions one-on-one while everyone else is eating.

On the day of the event, I was surprised to see how early people started showing up. We arrived half an hour early to set up and there were already four or five residents waiting for us in the lobby. It was difficult trying to balance setting up while also being friendly to the residents. Talking to them is one of the most important parts, so I tried not to get too caught up in my preparations. Most of them wanted to thank me for doing the class, but one lady told me about how she'd been recently scammed. A man had contacted her on Facebook claiming to be a doctor who just wanted someone to talk to. In a classic case of romance fraud, he ended up extorting around $5,000 from her through

various excuses, such as running out of minutes on his phone. Her story reminded me of the real impact of the issues I was discussing. I enjoyed listening to her, but my attention was pulled away by issues that popped up while trying to get the PowerPoint ready.

I thought I knew the layout and accommodations of the complex's lobby well, but some assumptions I made were incorrect. To allow the residents to view my presentation I brought a smaller TV from home, but upon setting it up it was obvious that the audience would not be able to read it. Making matters worse, the Wi-Fi connection was atrocious. My presentation wasn't saved offline and couldn't be viewed at full screen, adding to the visibility issues. Knowing that the lobby had a limited number of outlets I made sure to bring extension cords for the TV. To my surprise, none of them fit the plug and we had to borrow one from the Myrtle Terrace staff. Thankfully, the lecture was mostly verbal with the PowerPoint acting as a list of talking points.

The lecture itself went very smoothly. Once I got the crowd quieted down, they stayed silent and attentive throughout the whole presentation. I handed out the respective surveys before and after the class. While reading each question out loud, some of the participants would call out "scam" at the more obviously fraudulent scenarios. They really enjoyed my analogy of "eating the red berries" (Hoselton & Sigel, 2006), where monkeys know that the red berries are safe to eat because they see other monkeys eat them and not get sick. The physical examples of fraudulent mail and email were also appreciated by the crowd. No ground rules were set for how to ask questions, but the attendees always raised their hand and politely waited for me to call on them. I did have to put a great deal of effort into talking louder than normal because many of the attendees

had hearing issues. All in all, the presentation went as well as I could've asked for but the transition from group questions to one-on-one discussions was a little rocky.

After I finished presenting, I opened the floor to questions. This is standard practice for presentations, but I underestimated how many they would have. Most of them were important for the whole group to hear because they touched on topics I had missed, such as the dangers lurking in Facebook and how paying for things with prepaid gift cards is a massive red flag. I wanted to answer everyone's questions, but it had been going on for a while and my mom was frantically signaling me to wrap it up. While everyone was getting food and socializing after the class, several residents came up to me to talk about fraud happening to them or someone they knew, suspicious situations they wanted my opinion on, or to let me know how much they appreciated my class. Seeing so many people express their genuine gratitude for the work I did made me feel like the program had truly made a positive impact.

What I learned

While I had originally intended the survey to be a statistical way of showing that the educational program had made the participants better at spotting fraud in the real world, the data ended up being unusable. Errors in how the survey was set up and my assumptions about the elderly led to results that provide no room for insightful statistical analysis. Only 4% of the survey questions had answers that were not 10, 1, or no answer was selected. Graphing the data or running any tests of statistical significance wouldn't

be beneficial, but looking into why it failed can be helpful when designing future programs.

The purpose of the survey was to get data, not to educate. Using real world scenarios is a fantastic idea but they should be presented as group discussions when audience members attempt to figure out if a situation is likely fraudulent and why. I made an attempt to not help the residents because I did not want to influence the data and render it unusable. The elderly participants calling out "scam" whenever I said a suspicious situation showed their natural desire for a group discussion. The callouts also showed a lack of nuance when weighing the suspicious and non-suspicious parts of some scenarios against each other.

In every situation I attempted to include some nuance, with either the set up or the ask being highly suspicious. The one to ten scale was included to allow for the measurement of this nuance, with 10 being labeled scam and 1 being labeled safe to show participants which range of numbers to select depending on how they felt about a given situation. Using such plain language for the ends of the scale was a mistake, as shown by the results. When participants thought a situation was a scam, or heard "scam" called out by other participants, they would simply circle 10. Normally, surveys that use similar number scales use adjectives such as "strongly" to show that the highest or lowest numbers go beyond simply agreeing or disagreeing. With how I designed and labeled my surveys 10 is the obvious choice for any situation seen as a scam.

It could be stated that most responses being one of two extremes shows how the elderly view situations. If every situation is either a scam or safe, evidence that the opposite is true may be ignored. When an elderly person has determined that the man

messaging them on Facebook truly loves them, they are more inclined to believe his strange and convenient reasons for needing money to be legitimate. This is the mindset that allows fraudsters to take advantage of an elderly target when a younger person would've realized the deceit.

Leading up to the presentation, I was worried that the elderly residents would not be able to complete the surveys for a few reasons. Foremost in my mind was the fact that they might not be able to read the questions due to declining eyesight. Even after cutting questions so I could make the font bigger I ended up reading each question out loud to accommodate as many attendees as possible. Lack of adequate dexterity meant that some residents were unable to write their name or circle questions. This was shown in the surveys where no numbers were circled, but a few non-descript marks could be seen near the top of the page, showing that an attempt was made. These limitations help build a case for group discussions of potentially fraudulent situations before and after the lecture being best for the participants' learning.

Besides the survey, not having a full understanding of the room I would be presenting in was a blunder that could've been a lot worse. Scoping out the location ahead of time would help to eliminate uncertainties that could derail an otherwise great event. I do regret not being able to have done something over a longer period of time. While the surveys were intended to show if any improvements were made directly after listening to the lecture, I had no way of knowing how much of the information would be retained in the long run. Being present at the senior living facility more often would also give me more opportunities to help the elderly residents with situations they feared were fraudulent.

The majority of the event went well, and there are a few good points I would like to highlight. Using fraud terms is important because it makes the presenter seem more professional and therefore credible. Each term should be defined directly before or after its use, and the usage of industry terms should be limited to enhance the presentation's comprehensibility. Having physical examples of fraud to pass around is also important. It makes the threat of fraud feel more real and keeps the audience engaged. Providing snacks and including humorous stories or analogies in the presentation can help with tone. Fraud is a grim topic and serious moments should be included, but making the presentation fun from time to time will keep the lecture from feeling too much like a lecture. All these points should be kept in mind when creating a similar fraud presentation or even talking to those around you.

Conclusion

The takeaway of this thesis is what you should do if you want to protect an elderly person in your life or a group of elderly community members against fraud using education. While most of this paper was about my experience giving the presentation, I understand that most readers do not have the desire or capacity to do such an event. My advice on having one-on-one discussions, the types of phrases to use, and professional appearance can all be used when talking to an elderly person that you personally know. Many elderly victims of fraud are warned by their family and close friends that they are being scammed, but their advice is ignored. Victims will often get hostile, as they believe what the fraudsters are telling the truth and are scared of the consequences of it turns out to be a scam. In their mind, if the deception is revealed then all of the money that they

have given has been for nothing. It must be understood that there was never anything there to begin with. When confronting a potential victim, it is extremely important to appear educated on the topic. Elderly victims dismiss the opinions of family and friends under the idea that they "don't know what they're talking about". Using and defining fraud terms while also laying out the evidence logically can help you break through this notion. When dealing with a potential victim of fraud, it is important to approach the situation with compassion. While it may have been their mistakes that allowed fraud to take place, elderly victims should be treated with kindness before any other steps are taken. If an elderly person you know has fallen victim to fraud the best thing to do is get the professionals involved by calling the national elder fraud hotline at 833-372-8311.

If you want to set up a program to help protect the elderly against fraud, you should have multiple meetings at a local senior living facility spaced one or two months apart. Taking each fraud scheme and separating them into their own class will allow you to reinforce main points over multiple presentations, improving the audience's ability to spot and avoid fraud. The separation will also allow you to weigh in on potentially fraudulent situations that the participants may encounter over a longer period of time. In a way you would become a friendlier, more approachable fraud hotline. Once you are established in the community, the elderly residents will feel comfortable coming to you with their suspicions of fraud that they are too afraid to tell their family or friends about. If all goes well, you will be able to prevent fraud before a single cent goes into a fraudster's undeserving hands.

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Pre-Survey

Circle how confident you are that each situation is a **scam (10)** or **safe (1)**

You get a phone call from your niece who asks if you're having a good day

<u>Scam</u>   <u>Safe</u>

10   9   8   7   6   5   4   3   2   1

A letter in your mailbox congratulates you on winning $200,000, and asks you to send $1,000 in order to receive your prize

10   9   8   7   6   5   4   3   2   1

You receive a phone call from an unknown number who says they're your son who got a new phone plan and is looking forward to visiting soon

10   9   8   7   6   5   4   3   2   1

You receive a phone call from an unknown number who says they're your daughter who just ran out of gas and needs money fast

10   9   8   7   6   5   4   3   2   1

You see an email saying there was an issue with your rent payment and you must sent the money using the link bellow within 3 days to avoid getting evicted

10   9   8   7   6   5   4   3   2   1

A good friend tells you about a way to make lots of money fast

10   9   8   7   6   5   4   3   2   1

You get a phone call from the IRS stating that you have unpaid taxes and you must go to www.irs.gov to solve the issue

10   9   8   7   6   5   4   3   2   1

Post-Survey

Circle how confident you are that each situation is a **scam (10)** or **safe (1)**

Your neighbor calls to ask what the weather is

Scam   **Safe**

10   9   8   7   6   5   4   3   2   1

A letter in your mailbox congratulates you on winning a bar of gold, and request that shipping fees be sent so the prize can be delivered

10   9   8   7   6   5   4   3   2   1

A car repair shop that you've never been to calls you and tells you that your vehicle is ready for pick-up

10   9   8   7   6   5   4   3   2   1

An unknown number calls you, claiming to be a relative, and begs for money to replace their lost passport so they can re-enter the country

10   9   8   7   6   5   4   3   2   1

You see an email saying your insurance check bounced and you must send the money using the link bellow within 3 days to avoid losing coverage
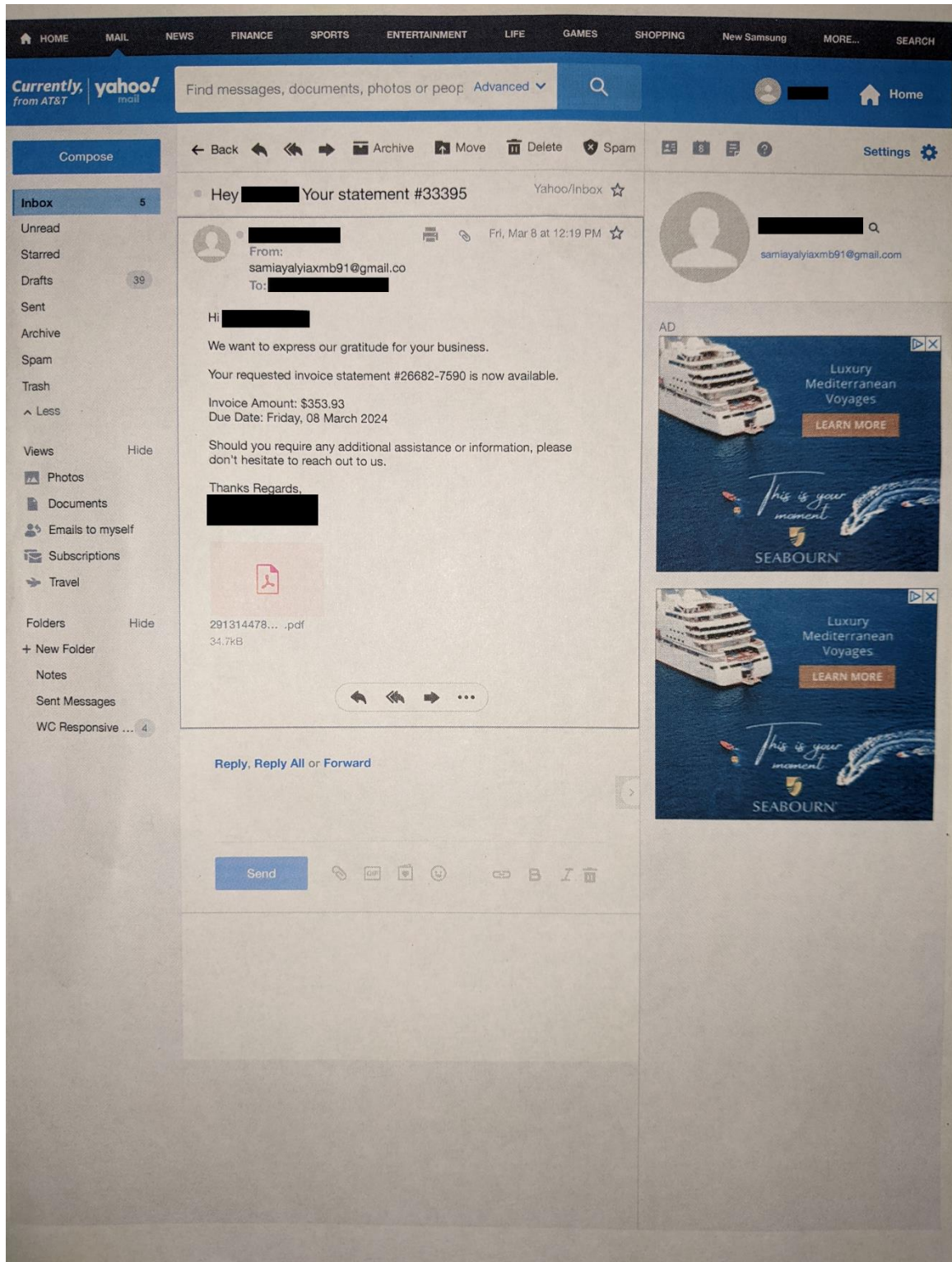
10   9   8   7   6   5   4   3   2   1

A family member asks for $100, claiming to know an easy and reliable way to double it

10   9   8   7   6   5   4   3   2   1

You get a call from your bank informing you that there is an issue with your account and it needs to be resolved in person

10   9   8   7   6   5   4   3   2   1

Scam Email Passed out During Class

Flyer Used to Promote Class

Front of Scam Mail Passed out During Class

REGISTERED TO: ████████████

This is a Medicare notice for ████ County. New Medicare plans are available in your area with additional benefits that many fail to claim.

In addition to plans with more benefits, we will also check your eligibility for:

- Adding up to **$174.70 back** into your monthly Social Security Check (adding back to your Part B premium payments.)

- Cost reduction savings from the Social Security Administration Extra Help program (worth **$4,900** per year in extra savings.)

You may be eligible to qualify for Medicare plans with benefits like $5,000 for comprehensive dental work and up to $2,700 per year to use for rent, utilities (including power) or groceries.

Call now to check your eligibility to have up to $174.70 placed back into your monthly Social Security check. Please call 888-341-9140 (TTY 711) today for your free Medicare review. (Monday-Friday 9:00am - 5:30pm EST)

PLEASE CONTACT US AT 888-341-9140
(TTY 711) REGARDING THIS NOTIFICATION

Prime Senior Benefits is not connected or endorsed by any government entity. Eligibility for cost reduction savings based on income verification. Not all benefits available in specific plans or regions. Visit ssa.gov and medicare.com for more information.

Back of Scam Mail Passed out During Class
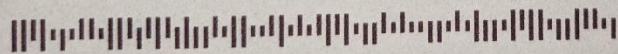
RESPOND FOR IMPORTANT
MEDICARE INFORMATION

ATTENTION: ▉▉▉▉▉▉

You have been selected for a **MEDICARE REVIEW** of the benefits available to you. This review is designed to find a Medicare plan that fits your needs and maximizes your benefits.

These plans may be available to you with **ZERO**-dollar monthly premiums, **ZERO**-dollar deductibles, and with NO copays.

PC-122

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