

THE TRUSTEE

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National Slam the Scam Day

The Social Security Administration named March 9th, 2023, as National Slam the Scam Day. On National Slam the Scam day and every other day of the year, you are reminded to remain vigilant in protecting your money and personal information from scammers. It is easy to fall prey to scammer. They are professionals at stealing, so protect yourself and your loved ones by recognizing the **four basic signs of a scam**.

1. Many times, scammers claim to be from familiar organizations, like the Social Security Administration, a local bank or company. They use emails that look legitimate but are phony. For example, the email may say **SSA.com** rather than **SSA.gov**. There may be misspellings or poorly written sentence in the subject line or email. They may include official-looking logos, seals, signatures, or photos with people who claim to be experts to entice you to believe they are legitimate representatives.
2. Scammers will mention a problem, gift, or prize. They may report your social security number was involved in security breach or crime. Then they ask you for your number or other personal information, so “they can verify that there was a problem.”
3. Pressure to act immediately is a technique frequently used by scammers. They will tell you the problem or concern must be addressed immediately to avoid further issue. They may also threaten you with arrest or legal action. They may tell you your Social Security benefits will be stopped or cancelled if you don't comply.
4. Scammers may tell you to pay using a gift card, prepaid debit card, cryptocurrency, wire, or money transfer or by mailing cash. They may tell you to transfer your money to a “safe account” to protect it.

Ignore scammers! Do not respond to emails or phone calls asking you for information regarding your social security number, NYSTRS or NYSERS number, investments, or banking accounts. If someone tries to get this information, report the criminal behavior. Social security related scams can be reported to the SSA Office of the Inspector General (OIG). To report other types of scams, contact the Federal Trade Commission (FTC). The FTC is the main agency that collects scam reports. [Report the scam to the FTC online](#), or by phone at 1-877-382-4357 (9:00 AM - 8:00 PM, ET). The FTC accepts complaints about most scams including those list above. (Information adapted from SSA.org and www.usa.gov/stop-scams-frauds)

Trust Presentation to Kingston Retired Teachers Federation

At the KRTF meeting on March 8, 2023, over 100 plus people attended in person or via ZOOM. The presentation consisted of a brief update on the State of the Trust and information about the switch to WithMe and Manifest mail order pharmacy, followed by a question-and-answer session. All the attendees expressed extreme gratitude to Stu Spoljaric for his visionary plan and dedication, and to the Trustees for continuing to work on behalf of all members. The consensus was that we are very fortunate to have the Trust! Thank you to all who attended, spoke, or asked questions.

Overall, the retirees reported very positive interactions and satisfaction with both our new Pharmacy Benefits Manager WithMe and our new mail order pharmacy Manifest. Below are some of the questions from the meeting.

What do I do if I inadvertently threw out my information booklet and need a replacement? If you “misplaced” your booklet, contact WithMe at 1-866-306-7041 and ask for another copy.

What do I do if you didn't receive or accidentally threw out my new card? If you didn't receive your card(s) or “lost” them, you can request new ones by calling the Trust Fund central hub number at 844 -583-3863. All cards were sent to the addresses on file. If you didn't receive your card, please be sure we have the correct address on file. Address changes need to be done in writing, by mail or email.

I spend half the year at one address and half the year at another. Can I still do mail order prescriptions? Yes, contact Manifest and let them know. They will work with you to have the medication sent to you, at the correct address, at the correct time. (However, there are some types of medications that cannot be sent via mail to some states. If yours falls into this category, Manifest will let you know, and other arrangements can be made.

What if I have an emergency on a weekend? If you need to call regarding medication, call WithMe. They have 24/7 coverage. If it is a medical emergency, seek treatment and then call the Trust Central line at 844 -583-3863 and leave a message. Someone will call you back. The office is not open on weekends, but Andrea and her staff check in regularly. They are dedicated professionals. We are fortunate to have them working with us.

In Memoriam

Vincent VanBramer