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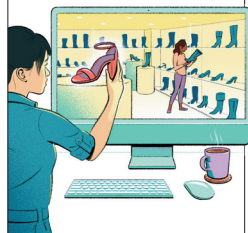
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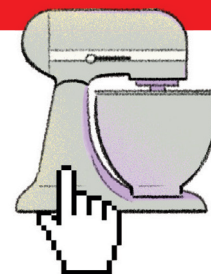
That's how much of Medicare's budget may be lost to fraudulent billing.

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Medicare covers routine annual physicals, right? No.

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DEAL ALERT!

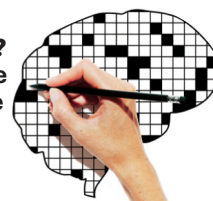
You can often save on your favorite brands by searching for the brand name plus "outlet" online.

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Pollen season has gotten longer and more severe over the past 30 years.

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THINK MEMORY LOSS IS JUST A NORMAL PART OF GETTING OLD? No, says AARP's Sarah Lock. "People just believe that because they have been indoctrinated to believe it."



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MORE FROM AARP

MORTGAGE PAYOFF CALCULATOR

Find out how much you can save by making an extra mortgage payment each month. And get tips on how to maximize your early payments at aarp.org/mortgagecalculator.

'AARP LIVE'

Show panelists discuss the red flags that could indicate a con artist—even someone you may know—is taking advantage of an older loved one. Watch AARP Live at 10 p.m. ET April 21 on RFD-TV or on demand later at aarp.org/aarplive.

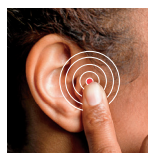


MUSIC FESTIVAL

Going to the New Orleans Jazz & Heritage Festival, April 29 to May 8? Stop by the AARP Rhythmpourium tent for special activities.

VIRTUAL CONCERT

Watch a free online performance by Debbie Gibson at 8 p.m. ET April 28. RSVP at aarpconcerts.org/gibson.



► **YOU RANG?** Ringing in the ears, or tinnitus, increased by almost 20 percent in women who frequently took over-the-counter pain meds like ibuprofen, acetaminophen or aspirin, according to a recent study in the *Journal of General Internal Medicine*. Researchers made the finding after tracking 69,000 women for 20 years.

SECOND BOOSTER NOT NEEDED YET

Experts say vaccinated, boosted adults safe

There's been no shortage of news stories about when older Americans might need a second COVID-19 booster shot.

AARP interviewed several experts, and the consensus is that healthy, vaccinated and boosted adults can rest easy through the spring.

Anthony Fauci, chief medical adviser to President Biden, has said "recommendations, if needed, will be updated according to the data as it evolves."

But Fauci added: "A single booster shot continues to provide high levels of protection against severe disease caused by omicron."

Even if a second booster is recommended later this year, that doesn't mean we'll necessarily have to keep going back for more every few months. One extra dose of the vaccine could be enough to keep the neutralizing

antibody levels higher for longer, says David Montefiori, a professor at the Duke Human Vaccine Institute. "At some point, though, you reach a plateau where you can keep boosting and the antibodies aren't going to continue to get any better," he adds.

New research also shows the vaccines generate strong T cell responses, which strengthen the body's line of defense against severe illness.

In the meantime, if you haven't received your first booster and are eligible, make sure you do that, Montefiori says. It could protect you from getting seriously ill from omicron. It may also defend you from any new variants.

"What we see with boosting is protection against omicron, which is very different from any other variants we've seen before it. So I take that as a sign that boosting might help protect against future variants as well," he says.



FRAUD AGAINST VETS, MILITARY FAMILIES SOARS

Fraud aimed at veterans and active-duty military and their families more than doubled from 2020 to 2021, according to the Federal Trade Commission. The agency documented \$267 million in losses by former and present members of the armed forces last year, up from \$122 million in 2020.

The top fraud aimed at military members involved scammers posing as someone else, such as a government employee, a friend or relative with an emergency need for cash, or a romantic interest, the FTC says.

After impostor frauds, the most common ones were online shopping scams, followed by prize, sweepstakes and lottery scams.

The statistics were included in the FTC's annual "Consumer Sentinel Network" report, which was issued in late February.



Court win for Medicare beneficiaries



Medicare beneficiaries facing hospital visits may soon have legal recourse from a practice that caused some to be billed much more than expected.

A federal appeals court has upheld a finding that Medicare must allow beneficiaries who had been hospitalized as "inpatients" but then categorized as "outpatients" under "observation status" a chance to appeal that decision and seek to have their bills covered under Medicare Part A rather than Part B.

The U.S. Court of Appeals for the Second Circuit found Medicare violates patient rights by failing to provide recourse for those admitted but not classified as inpatients. The Justice Department had no comment.

In the initial federal court decision in 2020, U.S. District Judge Michael Shea estimated that hundreds of thousands of Medicare patients would be able to seek refunds for costs that would have been paid for inpatients. The government has until April 25 to decide whether to seek review by the Supreme Court.

The decision also affects people who need nursing facility care after a hospital visit, which now is not covered by Medicare unless they have been a hospital "inpatient" for three days, says Alice Bers, of the Center for Medicare Advocacy, which brought the suit.

Nursing Home Fixes Proposed

With the White House making a major commitment to improving life for residents of nursing homes, now comes the hard work of getting the proposals through the regulatory process or passed by Congress.

The measures that President Biden announced would create mandatory staffing levels for nursing homes and raise fines for violating safety measures in care

facilities to as much as \$1 million. The goal: Ensure that "all nursing home residents are provided safe, quality care," the White House said in a statement.

Advocates were enthusiastic. "The plan would take important steps to better protect seniors in nursing homes," says Rhonda Richards, a senior legislative representative for AARP.

In total, nursing homes have re-

corded more than 1 million COVID cases among staffers, federal data shows.

Industry officials say the proposals are not realistic. "We would love to hire more nurses," Mark Parkinson, president of the American Health Care Association, said in a statement. "However, we cannot meet additional staffing requirements when we can't find people to fill the open positions."

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AMIDTERM ELECTION LIKE NO OTHER

Important races, the fate of Congress, new voting laws and political tensions add up to a crucial voting season

BY DENA BUNIS

Thirty-six governors' races. Redistricting. A tied United States Senate and nearly even House of Representatives. Dozens of new state laws revamping how we'll cast our ballots and how they will be counted. A pandemic and economy that repeatedly defy predictions and confound our lives. Americans will have to contend with this complex set of factors as the all-important 2022 midterm election season gets underway.

"There's just a whole host of reasons that voters feel unsettled," says Glen Bolger, a Republican strategist and pollster. Celinda Lake, a Democratic pollster, recalls that "in 2020, people were looking for change. In 2022, I think they'll be looking for results."

Despite changes in voting processes in some states and the potential for lingering pandemic effects, experts predict the high voter interest of recent elections will continue. "Turnout is always lower in the midterm than it was in the preceding presidential, but we are in what I think is a high-turnout moment in U.S. elections," says Kyle Kondik,

managing editor of Sabato's Crystal Ball at the University of Virginia Center for Politics.

Election observers say older Americans again are expected to continue turning out in greater numbers than any other age group, and AARP is mounting a robust voter education campaign in the face of so many voting challenges. "It's going to be important for us to ensure that our constituency understands when to vote, how to vote, where to vote—and we're going to put a huge amount of energy into that," says Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer.

★ WHAT'S AT STAKE

While 2022 doesn't have the cachet of a presidential election year, the very fabric of governing in America will be up for grabs in scores of congressional, gubernatorial and state legislative races. Here's what's at stake.

House of Representatives: Every seat is on the ballot, since all members serve two-year terms. Currently, Democrats control this lower chamber of Congress, but just barely—222 to 212. Historically, the party in power in the White House loses seats in

AT A GLANCE: THE NOV. 8 MIDTERM ELECTION

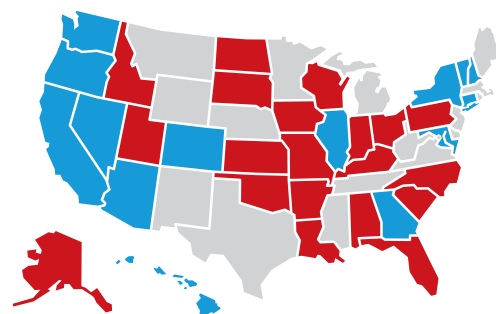
U.S. HOUSE OF REPRESENTATIVES

All 435 House seats are up for election

U.S. SENATE

34 of 100 seats, with elections in the following states:

■ Democratic incumbent ■ Republican incumbent



GOVERNORS

36 of 50 states



STATE AND LOCAL



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30 attorney
general races



27 secretary
of state races



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¹In Texas, the Auto Program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

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*Based on customer experience reviews shared online at www.thehartford.com/aarp as of January 2022.



the first midterm election of a president's tenure. Experts say that redistricting is also likely leading to fewer competitive races, and political oddsmakers now favor the GOP to take over the lower chamber.

Senate: The future of the Senate is a toss-up. This upper chamber is 50-50, but because the Democrats control the White House, Vice President Kamala Harris casts the tie-breaking vote for the Democrats in her role as president of the Senate. Every two years, about a third of Senate seats are up, because senators serve six-year terms. This year, 20 seats held by the GOP and 14 by Democrats are in play. As of the beginning of the year, six senators had announced their retirement—five Republicans and one Democrat.

States: There are 20 Republican and 16 Democratic gubernatorial seats up for election and more than 6,000 state legislative seats. Beyond the usual importance these races carry, the COVID pandemic has shown how pivotal governors and state legislators can be, as these officials made the decisions regarding vaccine distribution, COVID testing, mask wearing, and what types of restrictions to place in their states on commerce, schools and other aspects of life. State lawmakers also have sway over everything from how legislative districts are drawn to state laws governing taxes, health care, insurance, infrastructure projects and public safety.

★ THE COVID EFFECT

The COVID-19 pandemic significantly affected the 2020 election, as many candidates suspended in-person campaigning, including rallies and door-to-door canvassing. It also had an impact on the way people voted, with many states increasing the ability of people to vote from home as well as expanding early voting to foster social distancing.

Political analysts say it is still uncertain how the unpredictable coronavirus will affect the 2022 elections, from primaries that began in March to the November general election. Lake believes Democrats will do more grassroots campaigning than in 2020. "I think a lot of campaigns are just going to try to do it safely."

Whatever individual campaigns do, LeaMond says AARP is "committed to making sure that people 50-plus can get the information they need. If they can't go out to a rally, then we need to be sure we can get them that information while they stay in their house."

John Pitney, a political science professor



at Claremont McKenna College in California, says the state of the pandemic could well affect how we vote. "If COVID lingers throughout 2022, there's going to be more demand for mail ballots and early voting. But in a lot of states, that's going to be more difficult, so it could have a negative impact on turnout."

Recent electoral history indicates that COVID will not stop voters from casting their ballots. At the height of the pandemic in 2020, a record number of voters mailed in their ballots, placed them in a drop box, voted early or went to the polls on Election Day. That high interest in voting continued in 2021; voter turnout in Virginia's highly competitive governor's race last year exceeded participation in the 2017 governor's race by more than 650,000. State residents 50 and older made up more than 71 percent of voters in that race and nearly 73 percent of voters in the New Jersey gubernatorial election.

★ NEW VOTING LAWS

"How the United States conducts its elections has become a significant issue, even though administrators admirably conducted an extremely high-turnout election under very difficult circumstances in 2020," Kondik says.

According to the Brennan Center for Justice, which tracks state voting laws, as of December 2021, legislators in 19 states had enacted 34 laws with provisions that would tend to restrict voting access. At the same time, 62 laws that would help to expand voting rights were adopted in 25 states. Hundreds of bills

AARP VOTING RESOURCES:



Find detailed information on how to vote where you live at aarp.org/electionguides.



Get frequently updated election news and resources at aarp.org/vote.



Sign up for election-news emails specifically for voters 50-plus at votingtool.aarp.org.

on both sides of the voting issue have been introduced by lawmakers in almost every state, and the debates continue into 2022.

Many of the more restrictive laws impose new barriers to mail voting or the usage of drop boxes, but other new laws include more stringent voter ID requirements and provisions that make it more likely that purges of the voting rolls will sweep up people who really are still eligible to vote in that jurisdiction, explains Jasleen Singh, counsel for the Brennan Center's democracy program. States that have expanded voting opportunities have done so by making it easier to vote, including more early voting, providing greater protection for voters with disabilities, and making it easier to register to vote.

"The result," Singh says, "is that voters' ability to cast a ballot increasingly depends on where they happen to reside." ■

Dena Bunis is a senior writer and editor at AARP focused on Medicare, government and public affairs.

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65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
67	\$37.05	\$27.25	\$73.10	\$53.50	\$109.15	\$79.75	\$181.25	\$132.25
68	\$38.70	\$28.95	\$76.40	\$56.90	\$114.10	\$84.85	\$189.50	\$140.75
69	\$39.75	\$30.60	\$78.50	\$60.20	\$117.25	\$89.80	\$194.75	\$149.00
70	\$43.85	\$32.45	\$86.70	\$63.90	\$129.55	\$95.35	\$215.25	\$158.25
71	\$45.60	\$34.25	\$90.20	\$67.50	\$134.80	\$100.75	\$224.00	\$167.25
72	\$47.70	\$36.00	\$94.40	\$71.00	\$141.10	\$106.00	\$234.50	\$176.00
73	\$50.90	\$38.95	\$100.80	\$76.90	\$150.70	\$114.85	\$250.50	\$190.75
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THE BAD GUYS

WHO THEY ARE AND HOW TO STOP THEM



Know thy enemy and know yourself; in a hundred battles, you will never be defeated.”

That well-worn line from Sun-Tzu’s *The Art of War* was written some 2,500 years ago, yet it’s perfectly apt for the world of fraud today.

Because make no mistake: We are at war with a growing, spreading industry of fraud. Thanks to timely technology and timeless greed, scam pitches have escalated to the point that most every day, each of us is forced to contend with fraudulent emails, texts, social media posts and phone calls. But also make no mistake: You can

win every battle against them if you understand who the scammers are, how they try to manipulate you and how you are prone to react.

To help, the *AARP Bulletin* sent out a team of journalists and fraud-fighting professionals to detail exactly how the world of fraud operates. In this report, you’ll learn about the information brokers, the boiler room operators, the money launderers, the tech gurus and others who form the armies of scammers attacking us. We’ll also detail their current schemes and give a wide range of advice to help keep you from losing a single cent to fraud. Because, as another tired but true saying goes, “forewarned is forearmed.” —*The Editors*



— PART 1 —

THE DATA BROKERS

Fraud starts with information about you. It can be easily and cheaply bought in an underground marketplace BY KATHERINE SKIBA

If there were an electricity that powers the fraud industry, it would be information. Without names, email addresses, Social Security numbers, passwords, credit card info or other personal data, a scammer cannot reach you or pretend to be you.

And so a massive illegal, international underground economy has emerged to serve the needs of scammers. The wares? More than 15 billion pieces of stolen personal data, say law enforcement and cybersecurity experts with

the firm Digital Shadows. Which sounds like a lot of data, but it isn't. The average person logs in to nearly 200 sites that require passwords or other information, Digital Shadows estimates. Sitting in your computer are endless amounts of personal data that may be useful to a scammer. And so another illegal industry is constantly at work: data stealing. There were a record 1,862 publicly reported breaches of large-organization customer databases last year, according to the Identity

Theft Resource Center. Most of that data ends up in this dark web marketplace, being bought and sold.

If this info marketplace were an actual mall, the people you'd find there primarily would be hackers who steal the information and sell it in bulk, malicious code writers who help those hackers gain access to your computer by infecting it with malware, and vendors who buy the stolen data, repackage it and sell it to the "end users"—the people actually trying to ensnare you in a scam.

How much is your personal identifiable information (PII) worth to scam artists? While many people think a nine-digit Social Security number is their most valuable identifier, "it's actually worth about \$2," says James E. Lee, chief operating officer of the nonprofit Identity Theft Resource Center in San Diego.

If a Social Security number comes with a

name and date of birth, it's \$4 or \$5, or about "the cost of a caramel macchiato," says Brian Krebs, a cybersecurity expert who runs the website KrebsOnSecurity.com.

A person's credit card information is worth more, about \$25 to \$35, Lee says. A hacked Facebook account can bring \$65, and a selfie photo with a U.S. driver's license, \$100.

Who's buying this information?

"There are hundreds of thousands of serious 'threat actors' throughout the world," says Robert Villanueva, a retired U.S. Secret Service supervisor who's now executive vice president of Q6 Cyber in Hollywood, Florida.

This personal data is sold in digital "shops" on the dark web as well as in more exclusive online "forums" accessible to more sophisticated cybercriminals, Villanueva adds.

Malware, or malicious software, is critical to their crimes, because if a computer is compromised with what's called a keylogger, every letter a person types is revealed to the bad guys, who can grab banking and email credentials and take over these accounts.

Your smartphone is also targeted. "Threat actors are really going after people's phone numbers to hijack their digital lives, because that's the weakest link," Krebs says.

FIGHT BACK!

▶ Set up your digital accounts to require multifactor authentication.

▶ Freeze your credit at the three major credit bureaus. Do the same for your dependents' credit. That helps prevent a scammer with your info from making any major transaction in your name or the name of a dependent.

▶ Do not save credit card numbers online with merchants or service providers.

▶ Activate biometric locks (facial

recognition or fingerprints) on your mobile device to safeguard data if the device is lost or stolen.

▶ Use antivirus software and perform recommended cybersecurity updates on your devices.

▶ Because your phone number increasingly is being used to identify you, remove it from as many online accounts as possible. You may need to use your number to open some accounts, but go back and remove it later.

— PART 2 —

THE BOILER ROOM

Criminal call centers from around the world may be dialing your number soon BY HANNA KOZLOWSKA

Before the days of the internet, the shady phone call offering you an irresistible investment opportunity likely came from a large suburban office in the U.S., with dozens of "salespeople" sitting side by side, glued to their landlines, the din made up of their pushy pitches. The goals were simple: Bond quickly with the client, then create a sense of urgency: If you don't act now, you'll lose the chance to make thousands of dollars!

Today, so-called boiler rooms (named that because the original illicit call centers were often set up in building basements) remain arguably the top purveyor of consumer fraud. They're the ones bombarding your phones, email accounts, social media feeds and text screens with false pitches. And they still use those same high-pressure sales techniques. But technology has supercharged their scamming capabilities.

At the Beverly Hills office of Metals.com, a precious metals company that the federal government shut down in 2020 for defrauding older Americans out of \$185 million, as many as 200 people sat in front of brand-new Apple computers, fitted out with headsets and an automatic dialing system that made calling hundreds of potential victims a day seamless, according to a former employee of the company who spoke to AARP on the condition of anonymity.

"You would just log in to the computer, you would turn your phone on 'green,' and it just automatically starts dialing for the next nine to 10 hours of your day," the employee

says. "The office was ridiculously loud."

Boiler rooms are set up by a variety of actors. Some are former boiler room employees themselves; others used to be legitimate securities professionals who were previously accused of breaking the law.

A modern boiler room can also be a much cheaper, simpler operation. "People can do this from their homes if they want to," says Joe Borg, head of the Alabama Securities Commission. "A boiler room that has 50 people in 50 different locations, to me, is still

a boiler room." And location isn't an issue: Boiler rooms dialing into your home often are based in Southeast Asia, Eastern Europe, India, Nigeria or a Caribbean island. All you need is a computer with an internet connection. Thanks to Voice over Internet Protocol, calling costs are low. You can spoof a phone number to look like it's coming

from the next town over, even if you're actually 10,000 miles away.

Last year, the Securities and Exchange Commission sued an online entertainment and streaming company called Vuuzle and its founder, Ronald Flynn, for orchestrating a \$14 million fraudulent stock scheme. Flynn, an American citizen, is charged with running a boiler room operation. His workers were mostly in the Philippines; he monitored his sales employees for their English pronunciation, according to court filings.

Technology has made boiler room sales easier in other ways. "Now they're armed with additional information before they make the call," Borg says. As noted, they can

"If it sounds too good to be true, you are probably dealing with an amateur."

MEET THE GOOD GUYS

JUSTIN DEUTSCH

Special agent, Homeland Security Investigations

Deutsch targets international fraud rings; investigations he's worked have led to the extradition of suspects from countries including Cyprus, Thailand and Serbia to face charges in U.S. courts and time in U.S. prisons. **"Our goal is to bring federal charges that lead to arrests. Our next priority is to make the victims whole; 100 percent of seizures related to our cases get returned to victims."**



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mine the dark web, the internet or social media for nearly anything there is to know about a person. Crooks can precisely target their desired demographic, placing ads on social media visible only to those who they think are vulnerable to their scam, picking their age range, political views or location. Just like any company that does online advertising, they know who clicked on what link, what they are passionate about. They find customers who are already primed for their pitches.

And that pitch can come at any time. “We’ve moved to an age where we have emails, and that allows you to drop a fraud request into somebody’s inbox from anywhere in the world, 24/7,” says Greg Ruppert, executive vice president of the Financial Industry Regulatory Authority (FINRA). Thanks to cellphones, scammers can reach you any place at almost any time. “The access that criminals now have to you in terms of time is pretty much unlimited.”

When a boiler room crook actually gets through to a potential customer, that employee usually reads from a script prepared by his or her superiors. It can be very detailed, or it can be more of a set of talking points. The scripts might include quotes about the stock markets or politics from legitimate news sources, although often taken out of context.

“Usually, they would change the script about every week or two, because there were always new headlines,” says the former Metals.com scammer.

The more sophisticated operations have two tiers of salespeople: the “openers,” or “fronters,” and the “closers.” The opener will make the initial call; once a potential client is hooked and the opener has established that he or she is good for the money, the client is transferred to the closer, someone with more experience who conveys a sense of authority.

Openers are usually plucked straight out of college or from a different sales background. In the past, they would be recruited through newspaper job ads; now it’s through mainstream online job boards. “You just hire them to read scripts and handle telephone calls,” says Steve Baker, investigator at the Better Business Bureau and former official at the Federal Trade Commission. They might not even know what the scam is. “[The higher-ups] keep them isolated from the operations part of it,” Baker adds.

In contrast, closers know the ins and outs of the business and often strike out on their own.

FIGHT BACK!

► Ignore phone calls from numbers you don’t know. Let the caller leave a message; you can scan later to see if the call was from a person or business you know and trust.

► Never make a quick decision when it involves

money. If any caller says you have to “act now” or you’ll miss the opportunity window, it’s a sign to walk away immediately.

► Listen for telltale words and phrases like “insider information” or “exclusive deal.” That’s the

language of fraud.

► Crooks can also reach you through social media or email newsletters. Look for the same red flags there.

► Before committing to any investment, check the broker’s cre-

dentials. Call your state’s securities regulator to find out if he or she is registered, and go to brokercheck.finra.org, where you can carefully compare the information the salesperson gave you with the officially listed details.

“Senior managers or shift supervisors will leave and set up identical scams,” Baker says.

The scammers work on commission, so they have the incentive to work around the clock. And they are good at what they do. “People say, ‘If it sounds too good to be true, it probably is.’ That’s really good advice. Except that if it sounds too good to be true, you are probably dealing with an amateur,” says Gerri Walsh, FINRA’s senior vice president of investor education. “He really doesn’t know

the tricks of the trade. And the tricks of the trade are to use persuasion, to use emotion.”

At Metals.com, the morning meetings had loud music and rousing speeches to hype up the “sales force” before the workday. The payoff was dangled in front of their eyes. “You would literally have to park your Honda Civic, your Kia, your Toyota next to their Rolls-Royces, their Ferraris,” says the former salesperson. “It was the most money-driven group of people I’ve ever been around.”

2022’S HOTTEST SCAMS

8 NEW FRAUD PITCHES NOW OCCURRING ACROSS AMERICA—AND HOW TO AVOID THEM BY SARI HARRAR



GOOGLE VOICE SCAM

Let’s say you’ve posted a notice online—an item for sale, for example, or a plea to find a lost pet—and included your phone number. In this scam, the crook will call you, feign interest, but say they want to verify first that you aren’t a scammer. They tell you that you are about to get a verification code from Google Voice (their virtual phone and text service) sent to you, and ask you to read it back. What’s really going on: They are setting up a Google Voice account in your name. “They can go on to perpetrate scams and pretend to be you, hiding their footprint from law enforcement,” says Eva Velasquez, CEO of the Identity Theft Resource Center.

STAY SAFE. “Never share verification codes with anyone,” Velasquez says. If you have fallen for this scam, you’ll find steps to reclaim your account at the Google Voice Help Center (online at support.google.com/voice).



RENTAL ASSISTANCE CONS

As eviction bans in cities and states expire, renters should be on the lookout for rental assistance scams, says Deborah Royster, assistant director at the Consumer Financial Protection Bureau. Over 583,000 older adults were behind on their rent in mid-2021, opening the door for scammers to impersonate government or nonprofit employees and to request personal info and money up front for applications.

STAY SAFE. Apply only to legit rental assistance programs run by government or nonprofit groups, Royster says. Find programs in your area at cfpb.gov.



FAKE JOB FRAUDS

Scammers harvest contact info and personal details from résumés posted on legit job websites like Indeed, Monster and CareerBuilder. Then, pretending to be recruiters, they call, email, text or reach out on social media with high-salary or work-at-home job offers. Sometimes the goal is to get additional info about you; other times it’s to convince you to send money for bogus home-office setups or fake fees.

STAY SAFE. Use a separate email address just for job

THE MONEY HANDLERS

Stealing your money is only half the battle for cybercrooks

BY KATHERINE SKIBA

When a fraud victim sends money to a con artist, you'd think the criminal's work would be mostly complete. But what comes next might be the most difficult and complicated part of the transaction, particularly if the criminal is outside the United States: getting the money into their hands in a way that's untraceable by law enforcement, banks or anyone else.

Welcome to the underground financial world of money laundering—where gift cards, wire transfers, cryptocurrency and other pay-

ment methods are converted into “clean” cash; and banks, credit cards and other legitimate financial institutions are avoided at all costs. It is often a labor-intensive process, involving many people and enterprises along the way, each taking a cut of the proceeds.

A case unfolding in California courts gives a vivid picture of how effective this underground financial system can be. According to court documents, a 66-year-old man in Streamwood, Illinois, was talked into buying \$1,000 in gift cards as a way to pay for some bogus service. The man read the gift card redemption codes over the phone to a scammer, who then instantly gave the information to criminals in Southern California via a Chinese-owned messaging app called WeChat. That team dispatched a runner to use the gift card information to buy an \$862 tablet at a department store in Chino, California. The time from the initial gift card purchase to buying the tablet? A mere 13 minutes.

What next? The California operation would

accumulate electronics purchased with the gift cards, then resell some goods in the U.S. and ship others to recipients in Hong Kong. Even if the electronics were resold for less than 50 cents on a dollar, that would be almost pure profit for the ringleader. After paying off everyone along the way—as well as the person who made the call that defrauded the Illinois man—the take would still be lucrative.

Charges against four people awaiting trial in this California case say that the money-laundering chain obtained gift cards from fraud victims in 14 states. Over \$2.5 million in payments via gift cards were used to buy popular high-tech products like tablets, smart-

watches and gaming consoles.

According to court documents, the runners were instructed to use self-checkout lanes to avoid scrutiny by store clerks. A busy runner could hit more than a dozen stores a day, spreading out purchases to avoid suspicion. One runner told law enforcement officers she got the job through an online ad and eventu-

Gift card codes stolen in Illinois were used to buy a tablet in California 13 minutes later.

hunting and set up a free Google Voice phone number that rings on your phone but keeps your real number private, says Alex Hamerstone, advisory solutions director for the information security company TrustedSec. If you get a sudden job offer, independently call the company's human resources department to verify it is real, suggests Sandra Guile, spokeswoman for the International Association of Better Business Bureaus.

FAKE AMAZON EMPLOYEES

One-third of business-impostor fraud complaints involve scammers claiming they're from Amazon, the Federal Trade Commission (FTC) reports. Older adults are four times more likely to lose money and get hit harder—losing a median of \$1,500, versus \$814 for younger adults—in such scams. “Amazon is

the biggest, best-known company in the [online sales] space,” Hamerstone says. So the impersonator scams “feel real” to people.

STAY SAFE. Ignore calls, text messages, emails and social media messages about suspicious account activity, raffles or unauthorized purchases. If you think you may have a real account problem, contact Amazon customer support at 888-280-4331.

CRYPTOCURRENCY ATM PAYMENTS

Those ATMs cropping up in convenience stores, gas stations and big retailers are scammers' newest payment method. Pretending to be government officials, utility agents or sweepstakes representatives, they direct you to pay a purported fee, bill or handling charge by sending cryptocurrency bought at these ATMs to

an untraceable digital wallet. “It's irreversible. There's no way to get your money back,” says Lisa Cialino, an attorney with the New Jersey State Commission of Investigation. **STAY SAFE.** According to the FTC, “nobody from the government, law enforcement, a utility company or prize promoter will ever tell you to pay them with cryptocurrency. If someone does, it's a scam, every time.”

LOCAL TAX IMPOSTORS

Scammers are impersonating state, county and municipal law enforcement and tax collection agencies to get you to share sensitive personal information or send money to “settle your tax debt.” They may call, email or mail letters threatening to revoke your driver's license or passport. Some pretend to offer state tax relief. **STAY SAFE.** Ignore any

such calls and emails. Real tax agencies—from the IRS to your town tax collector—do business by mail and won't ask you for passwords or bank account or credit card info. They also won't threaten to call the police or ask you to pay with gift cards, peer-to-peer (P2P) payment apps or cryptocurrency.

'FAVOR FOR A FRIEND' GIFT CARDS

You receive an email from a friend asking for a quick favor: She's having trouble with a credit card or store account and, annoyingly, can't buy a gift card she needs for a birthday present. Will you buy the card and call her with the numbers on the back? She'll pay you back. But this favor's really a fraud, as it's almost always an impostor sending the request, the Better Business Bureau warns. If you do as told, you'll never see

the money again because gift cards don't have the protections that debit and credit cards have. **STAY SAFE.** Call or text your friend to confirm the person really needs the favor. Target, Google Play, Apple, eBay and Walmart were the top cards used by scammers in 2021. “Always double-check before sending someone money,” the BBB advises.

P2P PAYMENT REQUESTS

Scammers are increasingly demanding payment via money transfer apps like Venmo, Zelle and Cash App. It's so convenient—you pay in seconds from your phone or computer. But these payments usually cannot be canceled. **STAY SAFE.** Only use P2P apps to send money to friends and family. And turn on the security lock feature that requires entering a passcode to make a payment.

ally was spending \$10,000 worth of gift-card codes a day. Her cut? About \$200 to \$300.

While gift cards are particularly popular among scammers these days, crooks launder money in several other ways. Increasingly, they get targets to use cryptocurrency, digital funds like Bitcoin that are easy to hide and almost impossible for authorities to trace. Scammers direct their marks to go to one of the increasingly available cryptocurrency ATMs popping up in supermarkets, pharmacies and convenience stores, says John Buzzard, lead fraud and security analyst for Javelin Strategy and Research. Those funds can be laundered on the digital ledger that tracks cryptocurrency transactions, called the blockchain, and can easily be hidden from authorities, Buzzard adds.

Cash remains popular with many crooks. "There are countless ways" for criminals to launder hard currency, says anti-money-laundering specialist Jack D. Smith, who teaches at George Washington University Law School. Front companies—from nightclubs to car washes or laundromats—can be used to commingle cash from frauds with legitimate revenues. Or money can be smuggled overseas.

Other crooks convince targets to wire the money via Western Union or other such companies. Once it is sent, the scammer on the receiving end picks up the funds and walks away. It is illegal for any telemarketer to ask you to pay via wire transfer, the FTC notes. If someone tries to talk you into sending a wire to buy something, hang up the phone.

FIGHT BACK!

▶ **Never buy gift cards for any purpose other than to give as a gift. A request for payment via gift card is very often fraudulent. Government agencies will never solicit payment this way.**

▶ **Use credit cards for all online transactions. They come with protections to recover your funds if you are defrauded.**

▶ **Don't pay for goods or services with cryptocurrency unless you have a trusted relationship with the seller. Crooks are trying to coerce payments from Bitcoin ATMs.**

▶ **Never send cash through the mail to pay for something bought online or from a phone solicitation. Legitimate businesses accept credit cards.**

A SCARY NEW FRAUD PLAYER: ORGANIZED CRIME

TOP COPS DESCRIBE 'BILLION-DOLLAR UNDERGROUND ECONOMY' RUN BY CRIMINAL SYNDICATES

BY JOE EATON

Smelling huge profits in targeting older Americans, organized gangs—the underworld syndicates that once focused on drug trafficking, gambling and other high-profile crimes—are increasingly entering the consumer fraud business, according to interviews with several law enforcement officials.

These syndicates, often based overseas, are using impersonation, intimidation and, in rarer cases, violence to steal from older people, according to the officials. Their elaborate structures and finely honed scams have made these criminal rings highly successful and difficult to catch.

"This is a billion-dollar underground economy run by highly organized groups in the United States and abroad. These are not lone wolves sitting in their basements," says Scott Pirrello, a San Diego County deputy district attorney who helped develop the FBI-led San Diego Elder Justice Task Force.

In 2020, the task force uncovered a domestic crime ring that prosecutors say stole more than \$2 million from Americans, most of whom were 70 or older, as part of an elaborate grandparent scam.

Grandparent scams—in which a criminal claims a grandchild is in dire legal trouble and needs help—have been around for years. But officials say this one was run by an organized crime ring that targeted victims in multiple states.

The scam was developed by bosses who built a hierarchical structure. They hired actors who rehearsed scripts and pretended to be doctors, lawyers and bail bondsmen when calling the older marks. Other actors were dispatched to homes



to pick up funds, which other members quickly converted to cryptocurrency, according to investigators.

The investigation culminated in what's believed to be the first indictment for elder abuse under the federal Racketeer Influenced and Corrupt Organizations (RICO) Act, once commonly associated with the prosecution of Mafia figures.

Federal law enforcement officials say organized-crime figures are going after older Americans because it's a safer bet than other criminal enterprises, like drug trafficking, that expose members to higher potential criminal penalties.

Department of Justice officials say that over the past two decades, the leadership of fraud rings targeting seniors has migrated overseas to countries and regions as varied as West Africa, India and Costa Rica. That has made catching and prosecuting the top-level perpetrators far more difficult and expensive, law enforcement officials say.

Dayna Kendall, a supervisory special agent at the FBI, says organized groups often run multiple scams at the same time, and in some cases also engage in identity theft.

Although violence is rare, law enforcement officials

say the threat of danger is real and the scams are marked by psychological abuse. In order to persuade some potential victims to hand over money, scammers must first convince them that something bad will happen to them or to their loved ones.

In late 2021, federal law enforcement zeroed in on so-called money mules, the men and women in the U.S. who help move money abroad that was stolen via fraud. Federal prosecutors charged more than 30 individuals with forwarding or laundering fraud proceeds, according to the Department of Justice.

Felix Salazar, an investigator specializing in elder abuse at the San Diego County District Attorney's Office, says catching money mules often provides police with the best chance of breaking up an international crime ring targeting older Americans. But cases are often dropped by local police departments, which do not have the budget or staff to go after criminals based overseas or across state borders. "Organized criminals have shifted to elder fraud because it's easier to get away with it," Salazar says. "It's very hard to hold these people accountable, and they know it."

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— PART 4 —

THE TECH EXPERTS

Fraud today requires online sophistication. It's easier to get than you'd think BY BRETT JOHNSON

Just as any legitimate enterprise today requires tech expertise to keep computers and networks running, so do fraud enterprises. The difference, if you believe the movies, is that the person in charge of tech at a criminal operation would be a young, slightly crazy computer genius, able to type 200 words a minute and penetrate the Pentagon's most secure computers in seconds, simply for fun.

As a former cybercriminal and current FBI consultant, I can attest that a few people like that do exist. Take Jonathan, a bright young man I got to know who actually broke into Pentagon computers before he was old enough to vote. He got in trouble for shutting down NASA computers for three weeks. After that, he joined a crew that went hard into credit card theft. Three years into it, he was arrested. Later he died by suicide.

But most cybercriminals aren't tech geniuses like Jonathan was; they're good at basic skills and willing to learn. Kim, for example, was a middle-aged bookseller from Denver who must have read too many crime thrillers and "how-to" computer manuals. Relying solely on what he learned from books, he became a successful cybercriminal—until the law caught up with him. He spent four years in federal prison.

Thomas had retired from a career as a mortgage officer before he decided there was eas-

FRAUD PREVENTION CHECKLIST

7 THINGS TO DO RIGHT NOW THAT COULD PROTECT YOU FROM SCAMS

BY AMY NOFZIGER AND MARK FETTERHOFF

☐ **Clean your wallet.** Prune to the bare essentials, like your driver's license, a single debit and credit card, a bus pass or whatever else you need from day to day. You can always add items back in for shopping trips and such. Remember: Extra credit or debit cards, Medicare or Social Security cards, photos and such put your identity at risk if stolen.

☐ **Update the contacts in your phone.** Include anyone who calls frequently. Then, when that person or business calls, their identity will be displayed. Next, go into Settings on your phone and turn on "silence unknown callers" for iPhones or "block numbers" on Android phones. Doing so will block numbers that you've never been in contact with and don't have saved in your contact list.

☐ **Add phone login protections.** A Pew survey

showed that more than 1 in 4 smartphone users did not have a barrier to keep others from using their devices. Make sure you have a passcode, facial ID or finger scan enabled on your phone.

☐ **Review your credit report.** You can get a free credit report from the three agencies—TransUnion, Experian and Equifax—each year. Stagger the requests throughout the year. Visit AnnualCreditReport.com and order yours today if your credit card or bank doesn't already provide the info. Check your report, line by line, to ensure no one has opened credit in your name and that there are no errors.

☐ **Add two-factor authentication to your online accounts.** Increasingly, websites requiring a login (such as banks or credit card companies) offer this service—and in addition to your password, you must enter a code they send to

your phone to access your information. That means that even if scammers have gotten your account name and password, they still can't get in.

☐ **Refresh your Facebook security.** Click the downward arrow button in the upper right corner of your Facebook page for Settings & Privacy and complete the Privacy Checkup. This easy-to-use wizard will guide you through settings that will enable you to lock your profile so that only your friends can see it—and scammers will be locked out.

☐ **Add this number to your contacts.** If you've been targeted by scams, you are not alone. AARP has trained fraud specialists who provide support and guidance on what to do next and how to avoid scams in the future. The AARP Fraud Watch Network helpline, at 877-908-3360, is free.

ier money to be had from stealing over the web. He, too, ended up in prison. David was a career criminal—check-kiting was his bread and butter until he discovered it was easier to steal as a cybercrook. Albert was a kid from Miami with computer skills who became very rich before he was caught and given a 20-year prison sentence. Ray was a retired Army officer who didn't begin his cybercrime career until he was 64. Shawn was an aspiring actor who was a natural at identity theft.

These are just some of the people I know who got caught. Most high-tech scammers

don't. But what we can learn from them is that there is no single profile of a cybercriminal—other than they are motivated by what they believe will be easy money.

What you can also take away from their stories is that the tech tools of criminality are relatively easy to find, buy and use. Order some computers and headsets, get top-grade internet service, buy and install the right software, teach your workers to use it and other online tools, and your boiler room can be up and running quickly. Here are some of the unique tools they use.

► **The dark web** This underground part of the internet began as a project developed by the U.S. Navy to allow intelligence operatives to communicate with each other anonymously. Over time, the Navy made its Tor browser "open source," meaning anyone could use the dark web, including you and me—and for free. That has proven to be a jackpot for criminals. Because of its ability to keep users anonymous, tech specialists train scam

MEET THE GOOD GUYS

DEBORAH ROYSTER

Assistant director, Office for Older Americans, Consumer Financial Protection Bureau

Foreign crime rings often use financial service providers in the U.S. to commit fraud. Royster says one of the jobs of the bureau is to ensure that regulated payment processors are taking the necessary steps to protect customers. "The bureau is empowered to take action and will do so aggressively where it sees consumers are being harmed."



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artists how to use it to communicate, share information, buy stolen goods and services, and plot criminal activities.

► **Telegram** That's the name of a secure, encrypted, private messaging app owned by Pavel Durov, a Russian billionaire. Telegram is notoriously unfriendly to law enforcement, and so it has become the new favorite meeting place of online crooks and scammers.

► **PII—Personal identifiable information** Every form of financial cybercrime has an element of identity theft. It takes sophisticated technology to create a storefront for this info that law enforcement can't easily penetrate. Criminal websites such as Robocheck—which lists the Social Security numbers and dates of birth of millions of Americans—are well known to law enforcement, but they are hard to shut down. But cybercriminals also use many legal websites to obtain public information about you, including AnnualCreditReport.com, Delvepoint, TLO, Intelius and BeenVerified.

► **Your internet-browsing "fingerprints"** Sophisticated business websites collect dozens of unique attributes about the device you use when you visit. Those characteristics are individual enough to identify you out of potentially millions of other users. Today's criminal tech gurus often try to steal your browser fingerprint. Those fingerprints are then sold to other criminals on the black market for as little as \$3 each. That can allow crooks to convince online retailers like Amazon and Walmart that they are logging in with your smartphone.

► **Burner phones** Sometimes, scammers need to provide a phone number to a business to complete a scam (say, set up a new bank account in your name). While certain digital approaches can work, often a criminal simply uses a physical prepaid cellphone. The cost for one of these burner phones? Around \$40.

► **Spoofing tools** Websites such as PhoneGangsta and Spoofmycalls enable cybercriminals to spoof various phone numbers on a caller ID. They can appear to be the IRS, law enforcement, your financial institution—or even you. Cost: 10 cents per minute of a phone conversation.

► **SOCKS5 proxies** This technology allows



MEET THE GOOD GUYS

FELIX SALAZAR

Investigator, San Diego County district attorney's office

While tracking down a national fraud ring, Salazar filed more than 200 search warrants and learned that money wired from the bank accounts of older individuals was flowing to organized criminal gangs overseas. His work helped lead to a major federal racketeering case in which multiple suspects are facing prison time. *"I learned a lot from that case. I learned we have to partner with federal law enforcement to help solve this problem."*

criminals to hide their physical location online. They might be in Ghana, Nigeria or the U.K., but they can make it look like they're in Florida, California, New York or anywhere else they choose. The cost is about 30 cents for access to the proxy.

► **Fake driver's licenses and documents** Successful online crime often requires the crook to provide proof of identity or address. So, like in the movies, illegal businesses exist that can deliver on these needs. Counterfeit driver's licenses can sell for \$40. Fake documents proving address (billing statement) often sell for \$25.

► **Remote desktop protocols (RDPs)** A hacker gains access and control of a target's computer. He or she can then grant that access to other criminals to use to commit crime. RDPs

are used to provide a clean, untraceable connection for criminal use. The cost is typically \$5 for each session in which the hacker logs in remotely.

► **Cryptocurrency expertise** Bitcoin, Monero and Zcash are among the rising number of online currencies used by criminals to launder money, to pay for criminal goods and services, and as a form of payment for ransom. Using them effectively can require tech expertise.

There is no single profile of a cybercriminal except lust for easy money.

AARP CAN HELP KEEP YOU SAFE

► **Stay up on the latest scams** at AARP's online Fraud Resource Center. Find dozens of tip sheets on how to recognize and avoid common frauds, plus videos that break down how scams work. aarp.org/frc

► **Monitor scams in your neighborhood** (or report your own experience) with our scam-tracking map. aarp.org/scammap

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► **Hear stories about real scams** on our award-winning podcast, *The Perfect Scam*. aarp.org/theperfectscam

► **Our trained specialists can provide support** and guidance on what to do if you think you've been defrauded. The AARP Fraud Watch Network helpline, at 877-908-3360, is free and available to anyone.

► **Watch live and on-demand webinars** hosted by experts who share insights on how you can spot, avoid and report scams. Sign up now. aarp.org/fraudwebinar

FIGHT BACK!

► **Change the passwords on important accounts** (credit cards, banks, frequently used retailers, and so on) every three months. Make them "passphrases"—a random combination of words, plus numbers and symbols,

to make them impossible to guess.

► **Record your passwords** in a highly secure password manager system or write them in a book you hide in your home. Never keep passwords in a list on your computer.

► **Take alerts about potential data breaches** from online organizations seriously. If you get a message that one involving your information has occurred, immediately review your account and change the password.

► **Purge your social media accounts** of any personal info you wouldn't want a stranger or thief to have. Such information could range from your home or email addresses to photos of vacations and birthday celebrations.

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Cover Story

— PART 5 —

THE MEDICARE SCAMMERS

Sometimes, crooks simply use you to steal from the deepest pocket in America: the government **BY JOE EATON**

When criminals steal from you, the pain is raw, immediate and personal. But in arguably the costliest fraud in America, crooks use you merely as a tool for getting to a bigger target—your tax dollars that fund the federal government's health care programs.

In any given year, an estimated 5 to 10 percent of the entire budget for Medicare is lost to fraudulent billing—often seeking reimbursement for services never provided. These schemes succeed by manipulating Medicare members or stealing and misusing their private information.

COVID-19 has made the problem worse. Early in the pandemic, Medicare administrators loosened telehealth restrictions to allow patients to meet with their doctors by telephone or online rather than visit their medical offices. As Medicare patients flocked to telehealth, criminal organizations followed, ultimately bilking the program of billions of dollars in fraudulent claims, according to the U.S. Department of Justice.

A federal prosecution in Florida shows how a syndicate of doctors, lab owners and middlemen was able to steal from Medicare.

In November, Leonel Palatnik, the 42-year-old owner of diagnostic testing laboratories in Florida and Texas, was sentenced to 82 months in prison after pleading guilty to crimes that led to \$73 million in fraudulent

Medicare billing. Here's how the Miami-area man and his affiliates pulled it off.

A marketing company based in Fort Lauderdale used social media and sales calls to advertise expensive genetic tests it claimed could determine a patient's risk for cancer, heart problems and other health conditions, prosecutors say. The advertisements promised free DNA tests for Medicare members.

But Medicare does not pay for genetic tests like these unless they are ordered by a doctor under extremely limited conditions. To get around this barrier, Palatnik illegally bought Medicare member information from the crooked marketing company. He then turned to Michael Stein, a second Florida man charged by federal prosecutors. Palatnik paid Stein \$50,000 a month, disguised as an IT contract, for access to a stable of shady doctors and other telehealth providers Stein recruited, according to prosecutors.

In exchange for referrals of Medicare patients, the telehealth providers agreed to order the expensive genetic testing for program beneficiaries at Palatnik's labs.

Working in concert, each group then submitted fraudulent bills to Medicare. Palatnik billed for millions of dollars in DNA testing. The telehealth providers flooded the program with bills for medical consultations that were unnecessary or never provided. "They did this to the tune of millions and millions of

FIGHT BACK!

- ▶ Never give your Medicare number to anyone who calls on the telephone. Share it only with your health care providers or if you have placed a call to Medicare.
- ▶ If someone offers you free genetic testing in person or online, it's a scam. Medicare does not pay for these tests unless they are ordered by a medical professional.
- ▶ If someone calls and promises you COVID-19 tests, medical equipment or medical services in return for your Medicare number, hang up. It's fraudulent activity.
- ▶ Medicare will not reach out to you regarding enrollment. If someone calls and makes a pitch to help you enroll in the program, that's a scam.

dollars,” said Isaac Bledsoe, a special agent with the Department of Health and Human Services’ Office of Inspector General.

One nurse practitioner involved in the scam billed Medicare for more than \$820,000 in 2020, according to court documents. Many of those invoices were for totally fake “consultations,” investigators say.

That scam is one example among many. In another case, 14 medical providers and corporate executives were charged last May with defrauding Medicare of \$143 million through fraudulent billing for diagnostic testing and other services.

The emergence of pandemic-related fraud comes as no surprise to Malcolm Sparrow, a Harvard University professor and leading expert on Medicare fraud. In times of crisis, fraud control can be viewed as less important than ensuring access to care, he says. “I think consumers need very clear advice on what to look for” in potential Medicare scams, Sparrow says. ■

THE REPORTERS

Katherine Skiba has been the anti-fraud writer for aarp.org since 2018. Previously she was a correspondent in the Chicago Tribune’s Washington bureau covering Congress and the White House. She is the author of *Sister in the Band of Brothers*, about her experiences covering the Iraq War.

Joe Eaton is an investigative reporter who focuses on white-collar crime. His work has been published in *The Washington Post*, *National Geographic*, *The Atlantic* and other publications. He is an associate professor at the University of Montana School of Journalism.

Sari Harrar is a contributing writer to AARP The Magazine and writes frequently for the *Bulletin* and other national publications on fraud, health and consumer affairs. She is a National Magazine Awards finalist and received a CASE/Harvard Medical School Journalism Fellowship.

Brett Johnson was dubbed by the U.S. Secret Service the “Original Internet Godfather” for his role in developing *Shadow Crew*, a precursor to today’s dark web. Sentenced to federal prison for internet crimes, Johnson later became an FBI consultant. Today he is one of the world’s leading authorities on cybercrime, identity theft and cybersecurity.

Hanna Kozłowska is a journalist based in Brooklyn, New York. She was an investigative reporter for the business publication *Quartz*, where she helped expose illegal boiler room operations of a precious metals dealer. Her work has appeared in *The New York Times*, *Foreign Policy*, *The Guardian*, *The Texas Tribune*, *NBC News* and elsewhere.

Amy Nofziger has been with AARP for two decades. She is the director of fraud victim support and leads a team of specialists and hundreds of volunteers who help victims of fraud through the AARP Fraud Watch Network helpline. She is a certified fraud examiner.



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ALLERGIES THE NEXT WAVE

Our changing climate is affecting pollen counts, pollen sources, even the spread of plants. As a result, allergies are more frequent—and more severe. Here's how to protect yourself

BY JESSICA MIGALA

It's not just your imagination: Your allergies are getting worse.

Compared with 1990, pollen season today kicks off 20 days earlier and sticks around eight days longer, according to a 2021 study. And sneezin' season is more severe: Plants, grasses and trees spew 21 percent more pollen than they did 30 years ago.

A funny thing happens when you turn up the temperature or increase CO2 concentrations in the air: Plants produce more pollen, explains William Anderegg, associate professor of biology at the University of Utah and the lead author of that 2021 study. How bad it can get depends on where you live and the plant species that proliferate there. His study found that Texas and the Midwest were particularly bad pollen hot spots. "This is a crystal-clear example of how climate change is not in the future—it's here with every breath we take in the springtime," he says.

If we don't slow the cycle, and current trends continue, concentrations of ragweed and grass pollen will continue to significantly rise over the next 40 years, notes research analyst Hannah Jaffee of the Asthma and Allergy Foundation of America (AAFA).

This is just unfair: As people get older, allergy symptoms tend to decline as our immune systems become less reactive with age. But our changing climate is robbing us of this natural protection, says allergist Neeta Ogden, M.D., spokesperson for the AAFA and a member of

its Medical Scientific Council. Not only will we continue to suffer symptoms, or even see them get worse, but "with longer, more intense seasons, older adults can actually develop allergies for the first time in their lives," she says. Currently, about 17 percent of adults age 65-plus have been treated for hay fever, according to a 2019 report from the Centers for Disease Control and Prevention, though there's evidence it's underrecognized and undertreated in those over age 60.

Don't let allergy season catch you by surprise this year. Here are seven smart tips from experts for surviving the watery-eyes, stuffy-nose, congestion-filled months ahead.

1 START TREATING EARLY (LIKE NOW)

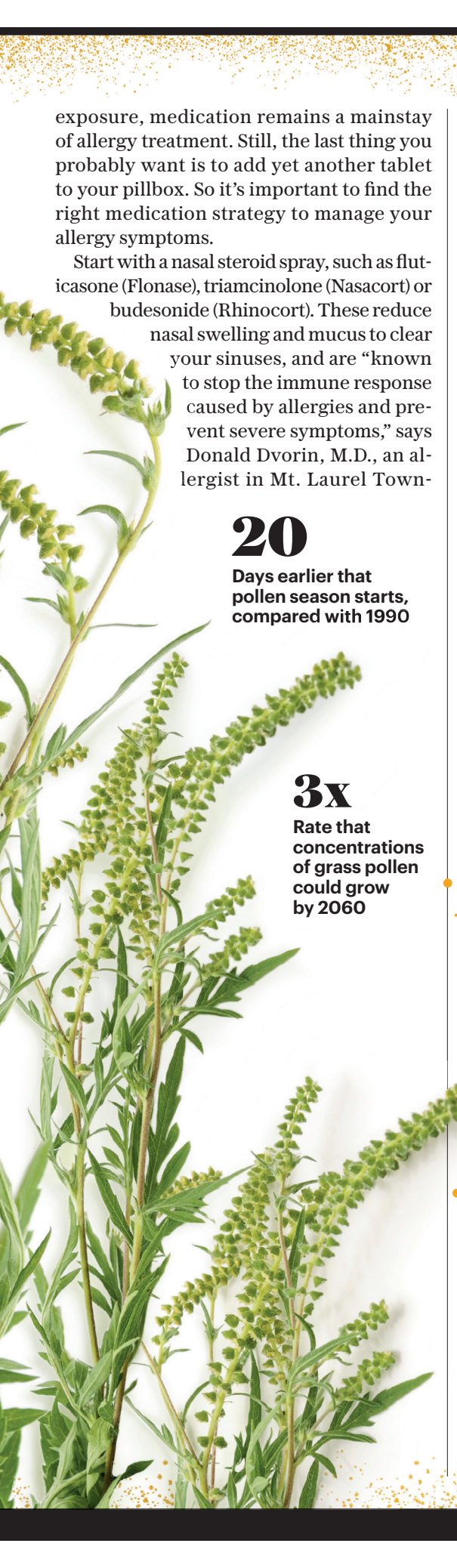
If you can, start your allergy medications several weeks before you traditionally experience symptoms, advises Purvi Parikh, M.D., medical director at Allergy and Asthma Associates in New York City. It's easier to prevent your immune system from getting overly aroused than it is to calm it once it's begun to react. To protect against spring's pollen, you should start treatment now, if you haven't already. For fall's ragweed surge, start in August. The exact dates may differ depending on what part of the country you live in, so confirm with your allergist.

2 MANAGE MEDICATIONS

While you can make changes to your day-to-day activities to decrease your pollen

2x
Rate that
ragweed pollen
concentrations
are expected to
grow by 2060





exposure, medication remains a mainstay of allergy treatment. Still, the last thing you probably want is to add yet another tablet to your pillbox. So it's important to find the right medication strategy to manage your allergy symptoms.

Start with a nasal steroid spray, such as fluticasone (Flonase), triamcinolone (Nasacort) or budesonide (Rhinocort). These reduce nasal swelling and mucus to clear your sinuses, and are "known to stop the immune response caused by allergies and prevent severe symptoms," says Donald Dvorin, M.D., an allergist in Mt. Laurel Town-

20

Days earlier that pollen season starts, compared with 1990

3x

Rate that concentrations of grass pollen could grow by 2060

ship, New Jersey. Ideally, they're started in advance of when symptoms normally start, as they can take a week to work. Use these daily and as directed (keeping your head upright, spraying toward the outer wall of your nostril). Shooting this up your nose may not be the most pleasant sensation, but consistency is key.

As for which one to choose, Dvorin says that some sensitive patients find Flonase irritating because it contains alcohol, so try Nasacort first.

One note (or point of confusion): These are different than oxymetazoline (Afrin), a nasal congestion spray. Nasal steroid sprays can be used long-term, whereas you should not use Afrin for more than three consecutive days, otherwise—rather paradoxically—congestion could get worse.

Still suffering? Steroid sprays may not be enough. Add in an antihistamine. Dvorin recommends trying over-the-counter antihistamines loratadine (Claritin) or fexofenadine (Allegra) first, both of which are nondrowsy. Cetirizine (Zyrtec) or levocetirizine (Xyzal) are sedating, so they should be taken only at night.

If you need something stronger, ask your doctor about prescription antihistamines, some of which, like hydroxyzine (Atarax), could help you sleep better at night if symptoms keep you up.

3

BUT DON'T BUY MEDS WILLY-NILLY

Like any drug, allergy meds can interact with others you're taking or cause side effects, including drowsiness, prostate problems, brain fog and heart issues, in certain underlying conditions, Parikh says. So, while there are a lot of good options available over the counter, that doesn't mean they're automatically safe for you.

"All these meds are not necessarily benign. I would not wing it," Dvorin says. Chat with your doc first.

4

KEEP YOUR GUARD UP

You're still not in the clear even in late fall. "I take regular pollen counts, March through October. I find that pollen is still in the air even on Halloween," Dvorin says.

Ultimately, microparticles of pollen could stick around into winter and induce off-season symptoms, he adds. Ask your doctor about year-round treatment—it could stave off sickness, too. That's because if you have allergies, your airways are more reactive to viral illnesses, research suggests. Suppressing allergic

flare-ups may improve your overall immunity, potentially helping keeping your defenses up to fight off colds and flu.

5

MASK UP (EH, YOU'RE USED TO IT BY NOW)

You love to garden, but with all that pollen, gardening does not always love you back. But you don't need to stay locked in the house: The green-fingered among us can take a few preemptive steps to spend more time outside, sans sneezing, Dvorin says.

First, take your medication before going out—and also wear a mask. (Medical face masks designed to keep out allergens are best; you can find these everywhere now, as well as order them in bulk online.) Once you get back inside, change out of your shoes and outdoor clothing. If allergies are especially severe, you may want to shower and wash your hair, as tresses trap pollen.

6

CHECK THE COUNT

You look at the weather before heading out on your morning walk; why not do the same with pollen counts? Pollen.com provides an allergy forecast by zip code; WeatherBug (WeatherBug.com, also available as an app) and the Weather Channel (Weather.com) show counts and ratings for the day. If it's high, you may want to shift outdoor activities indoors, if possible. For example, do a mall walk instead of a neighborhood stroll. If those resources aren't available to you, consider timing outside activities to avoid peak pollen release, especially on windy and warm days. Those are 5 to 10 a.m. and then after 4 p.m. to dusk, Dvorin says.

7

ERADICATE INDOOR STUFF, TOO

Breathing in pollen *and* dust mites *and* dander *and* mold is a recipe for disaster. Nasal passages can only handle so much: The sheer load of allergens can make your symptoms worse, Parikh says. You'll want to take indoor precautions, too: That means zipping up box springs and mattresses with dust mite covers, vacuuming carpets frequently, keeping windows closed, and setting up a HEPA air purifier if you're allergic to your pet. Get roof leaks fixed promptly, Dvorin adds. "Mold and mildew are major hazards for indoor allergy sufferers." Set your indoor humidity to 40 percent to reduce the mold in your home. ■

Jessica Migala has written for Women's Health, Prevention and more than 30 other magazines.

WINDFALL WIZARD

Be prepared for those rare occasions when an outsize sum falls into your lap

BY ELLEN STARK

For most of your life, money comes in at a slow and somewhat steady pace. Maybe you get a paycheck every two weeks or a Social Security payment once a month. Now and then you might get a bump from a raise, bonus, gift or side hustle.

Sometimes, though, you have a genuine windfall, the type with three or more zeros at the end of it: an inheritance, an insurance settlement, a lump-sum pension payout or the proceeds from the sale of a long-held family home. Even a tax refund can seem like found money at times. At these moments, you're faced with the challenge of handling the sudden appearance of a large sum of money that could change your life—or be a lost opportunity. Follow this plan to make the most of the moment.

► **Slam on the brakes.** “The first thing to do is take a deep breath,” says New Orleans financial planner H. Jude Boudreaux. “We often rush to make a decision, and quick choices can lead to regret.” You need to give yourself time to process your emotions and plan carefully, especially when a windfall is the result of an unhappy event like the death of a family member or a settlement from a traumatic accident. While you're figuring out your next steps, you may want to park the money in a safe place that's separate from the rest of your savings, making it less tempting to fritter away. Up to \$250,000 of a single depositor's accounts in the same category at a bank or credit union is insured. Alternatively, U.S. Treasury bills are extremely low risk.

► **Ride out the emotional roller coaster.** With an inheritance, you might feel that you don't deserve the bequest or wish that the deceased person had enjoyed the money while alive; the resulting mixture of guilt and grief might cause you to burn through the money quickly or impulsively give it all away. Even if the source of the money isn't tragic—perhaps it's a home sale—your first reaction can be giddily irrational. We have a natural tendency to treat found money differently than income from a paycheck, leading to mindless splurges.

Megan McCoy, a marriage and family therapist who teaches financial therapy at Kansas State University, suggests talking to a friend or therapist to help articulate your emotions and how they might be affecting your financial plans. “Try to have a split in your brain,” she says. “Keep the financially smart things to do and the emotional processing distinct.”

► **Create a timeline.**

When you're sorting out what to do with a windfall, Boudreaux recommends breaking your plan into three parts: now, soon and later. During the “now” period, figure out what you really have to work with, including whether any of the windfall is subject to taxes. Inheritances, for example, can be taxed in six states. Life insurance proceeds, except for interest, generally aren't taxed, gains on a home might be, and lottery winnings are. Once you determine your net dollar amount, consider shoring up your financial health by paying off high-rate credit card balances and bulking up your emergency fund.

In the “soon” stage, it's time to develop a full financial plan for the money, including an investment strategy and management of

your other debt, such as the mortgage on your home. (Don't race to pay off that mortgage in the “now” phase, advises Columbus, Ohio, financial planner Jill Gianola. “Emotionally, it feels good,” she adds. “But from a purely financial point of view, you're better off not paying off your mortgage, and investing and letting money grow.”)

And the “later” part of the process? That’s deciding on big moves like buying a vacation home, making large gifts to charity or family, and updating your estate plan. “Give yourself time to ensure you’re happy with your decisions before you do anything,” McCoy says.

► **Prepare for pleas.** A windfall may bring friends or family members out of the woodwork, hat in hand, but planning for your own financial security should be your priority. If someone asks for financial help that you’d rather not give, McCoy suggests this defense: First say that you’ll think about it and promise to talk later, then practice your assertiveness skills to stay calm during the upcoming conversation. “If a person truly loves you,” she says, “they should be able to accept no for an answer.” If you’re rejecting a request, articulate your reasons; people like hearing the “because,” McCoy says. And don’t feel guilty about not helping out. “Whatever way you received the money, it is yours to decide what happens to it,” she says. If you decide you do want to help out, you may find that

it’s rewarding. Studies have found that spending money on other people makes us happier than spending money on ourselves.

► **Build on what you have.** If you already have a plan in place for retirement and other goals, don’t scrap it. Instead, see how this newfound money fits in. “If you felt you never could retire, an inheritance can make it possible,” Boudreaux says. “Or it might accelerate the timeline or let you move into an encore career.”

A cash infusion can also fund smart tweaks to your plan, such as letting you cover the taxes on converting a traditional IRA to a fully tax-free Roth IRA or put off claiming Social Security. “Delaying from age 67 to 70 means a 24 percent increase in benefits for the rest of your life,” Gianola says.

► **Go slow with the market.** If a windfall leaves you with a large amount of money to invest in the stock market, invest over time. “I am not a big fan of investing everything on day one,” says Winchester, Massachusetts, financial planner Catherine Valega. Emotionally, it’s hard to put a large sum at risk all at once. (As is the case any time you invest, diversification reduces your risk of major losses;

a broad-based mutual fund offers far more safety than shares in a handful of individual companies.) If you feel like an inheritance has made you custodian of a parent’s legacy, Gianola notes, “it may hurt more if you invest the money in risky assets and lose it.”

► **Be intentional in your spending.** If you want to reward yourself with some of your newfound money, give in to that impulse—within reason. “It’s dessert, not the main course,” Boudreaux says. “Perhaps carve out 10 percent to 20 percent of the money to spend on stuff.”

Deploying the money in a way that honors the source can also help you feel better about a windfall, especially one that carries the emotional residue of an inheritance from a family member. You might want to take your family on a vacation or donate money to a charity that was meaningful to the person who left you the money. “Creating a memory increases the long-term remembrance of that person,” Boudreaux says. “It’s impactful and can be important.” ■

Ellen Stark worked for 25 years as a writer and editor at Money magazine.

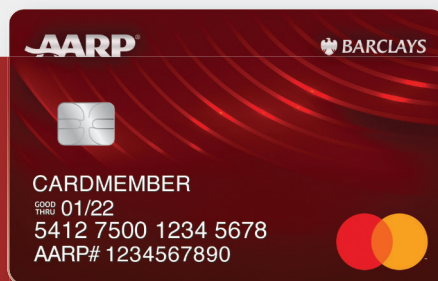


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Your Money

OUTLET DEALS INSIDE YOUR HOME

You don't have to go to a mall to get brand names for less

BY LISA LEE FREEMAN

If you love shopping at outlet malls for great deals, you'll really love online outlets. At these discount websites, you can save big on many of your favorite brands, minus the schlep and the crowds.

Like physical outlets, online versions sell open-box, past-season and overstock items, and sometimes exclusive labels. In addition to the stores you'll commonly see at malls—including Adidas, Chico's, Saks and Zales—you can find outlets online for many retailers less likely to have an outlet near you, such as Bloomingdale's, Best Buy and Wayfair. Even retailers that don't have stand-alone outlet sites often feature clearance sections with outlet-style discounts, such as Dick's Sporting Goods, Michael's and Bass Pro Shops.

WEBSITES WITH BARGAINS

Amazon	amazon.com/outlet
Coach	coachoutlet.com
Kate Spade	surprise.katespade.com
Nordstrom	nordstromrack.com
REI	reioutlet.com

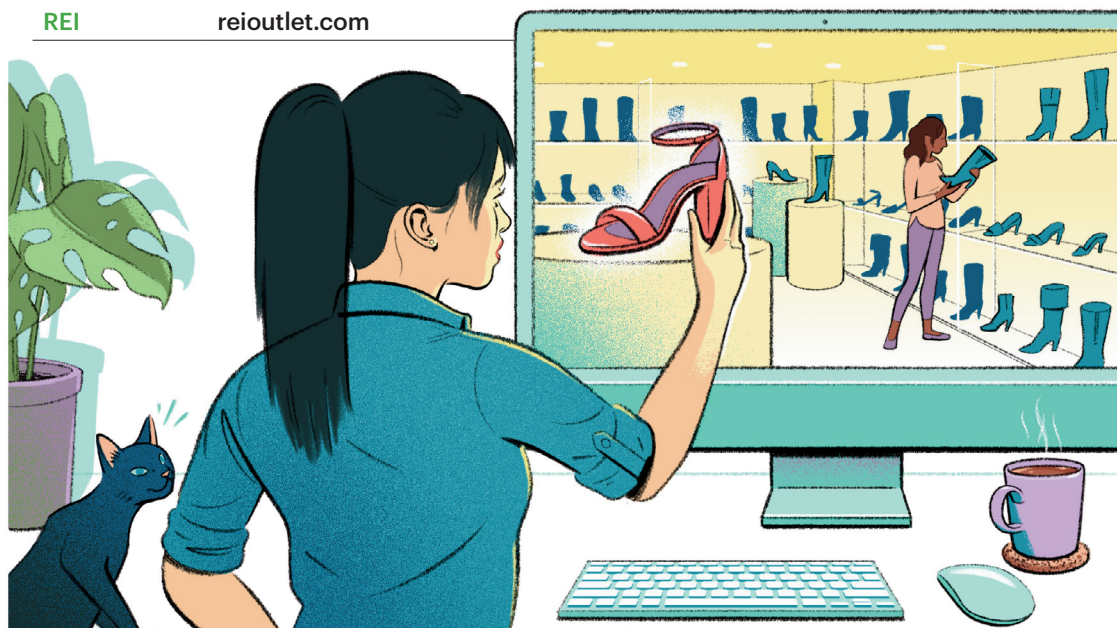
Here are six tips for shopping smart and saving big at online outlets.

► **Know where to look.** One convenient place to find dozens of outlets is at the online version of mall chain Premium Outlets (premiumoutlets.com). Alternatively, just do an online search for your favorite brand's name plus "outlet."

► **Double-check prices.** The word "outlet" doesn't guarantee you'll get the lowest price, so check for better deals with a general search. For example, I saw a Norelco hair trimmer at Best Buy's outlet for \$21, but then quickly turned up a price of \$18 at Kohls.com.

► **Be alert to differences.** Some outlet stores sell merchandise made specifically for the outlets. Tip-offs include the word "factory" and outlet-only labels. *Consumer Reports*, when I worked there, found that the materials and workmanship of outlet exclusives didn't always match those of retail-store products but were still a good value.

► **Check return policies.** At both the J. Crew Factory and the regular J. Crew websites, returns cost \$7.50. But not all discount sites share the same return policies as their retail siblings. For example, returns are free

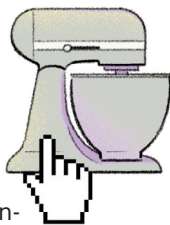


INTERNET DISCOUNTS

Some deals from earlier this year

Cooklee Stand Mixer, 6.5-quart size, with attachments, in pearl gray
\$190 at icooklee.com
\$119 at amazon.com/outlet
SAVINGS \$71 (37%)

PRO TIP: Being flexible on color can often save you money. Amazon sold the white and pink models of the same mixer for \$170.

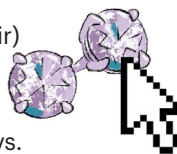


Kay Jewelers 1/5-carat diamond stud earrings

\$400 at kay.com (single pair)
\$300 at kayoutlet.com (three pairs)

SAVINGS: \$100 vs. a single full-price pair (25%); \$900 vs. 3 full-price pairs (75%)

PRO TIP: Lower prices can mean lower quality, but these stones were almost identical.



Kenneth Cole cap-toe oxford shoes for men

\$140 for Tully Cap Toe oxfords at kennethcole.com
\$44 for Half Time oxfords at 6pm.com

SAVINGS \$96 (69%)

PRO TIP: Like a full-price item? See if there's something like it on outlet sites. In this case, styles were similar.



at Zappos.com but not at its 6pm.com outlet. Also, while you can return online outlet merchandise to an outlet, you typically can't return it to the regular retail store.

► **Seek out discount codes.** Sites like RetailMeNot.com and CouponCabin.com can help you nab additional discounts. When I checked in January, several offers for Saks Off 5th turned up, as did a 25 percent discount on any Gap Factory purchase. Download the browser extensions of these sites and the deals will pop up automatically.

► **Stock up!** Sometimes, you can find discontinued styles that you love at online outlets. When you do, grab them! Shopping expert Trae Bodge says she fell in love with a pair of Banana Republic pants that she found at a thrift shop, and when she did a search online to get another pair, she found them at an online outlet. Score! ■

Lisa Lee Freeman, a consumer and shopping expert, was founder and editor in chief of ShopSmart magazine from Consumer Reports.

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BY LINDA STERN

RETIREMENTS AT RISK

Not all savings plans at work are grade A

The standard workplace retirement plan, if you work for a commercial enterprise, is a 401(k) plan. If you're a public school teacher or work for a nonprofit charitable organization, it's a 403(b). The names are similar, as are the plans. But they're not the same—in ways that, if you have a 403(b), can be costly.

The disturbing truth is that the retirement plans offered to more than 8 million public school employees and many more nonprofit workers typically fall short of their private-sector counterparts. They lack many of the basic protections that 401(k) plans have accumulated over the years. And they are stuffed with expensive investments that may be costing participants as much as \$10 billion a year in excess fees, according to benefits consultant Aon.

"The K-12 403(b) is broken," says Dan Otter, a former teacher who started 403bwise, an advocacy organization aimed at helping school employees deal with subpar plans.

To be clear: Many 403(b) plans are excellent tools for retirement savings. People who work for nongovernment and nonreligious nonprofits usually have 403(b) plans that are protected by a key pension law known as ERISA, the Employee Retirement Income Security Act, which governs 401(k) plans as well. Some of ERISA's protections: Operators have to be prudent about selecting investments and service providers for the plan. They also have to ensure that fees and expenses are reasonable and that investments are diversified.



Is your employer affiliated with a governmental body or a religious organization? Here's what you need to know about your 403(b).

Annuities and their fees

Annuities are insurance products designed to provide people with lifetime income, and they can be a valuable part of a retirement plan. But the types found in educators' 403(b)s often have high fees when compared with mutual funds, and high surrender charges that make it difficult to change your mind and get out after you've bought one.

How much difference do these fees make? Say you're a 50-year-old teacher putting \$250 a month into a 403(b) plan. Buy low-cost index funds, and 15 years later, assuming your investments had a 6 percent annual return, you would be able to draw \$327 a month in retirement benefits. If instead you'd chosen an annuity with similar investments—and a typical fee of 3 percent a year—Otter's organization reckons you'd be able to draw only \$259 a month.

Lacking ERISA's requirement that plan operators put workers first when choosing investment menus, most school system 403(b) plans have dozens of options but

fewer good, inexpensive choices than most 401(k) plans. As much as 3 of every 4 dollars invested in a 403(b) plan is in an annuity product, according to Aon.

Making them work

Step one if you have a 403(b) at work is to check out the quality of your plan. The good news is that many plans have added better choices in recent years. Search for your employer on the 403bwise website, which lists grades for plans. (At 403bwise.org, click on Advocacy, then on School District Plan Rating Project in the left-hand column.) If your plan isn't there, get its documents from your human resources department and dive in. Does the plan offer low-cost index funds and other low-cost funds? You're likely to do better if you stick to those for your investments.

If your plan lacks good low-fee choices, you have some tough decisions to make. You might pull back from your plan, and instead fund a traditional or Roth individual retirement account on your own. (As with a 401(k) plan, though, if your employer matches contributions, put enough into your 403(b) to get the full match; the benefit of that free money far outweighs any investment cost.) You might even find it is worth paying a surrender charge to pull your money out of a bad insurance product and move it to a better, lower-cost investment.

If you're retiring or already retired, you can directly roll over your 403(b) assets into an IRA at a low-cost mutual fund provider or brokerage firm, such as Fidelity, Schwab or Vanguard.

Finally, you can also learn from your peers. There's a private 403bwise Facebook group for school employees who are mad as hell and not going to take it anymore. Sign in there to strategize about your retirement savings. ■

Linda Stern, former Wall Street editor for Reuters, has been covering personal finance since the 1980s.



I'm on Social Security. If I take a part-time job, will I still have to pay into Social Security?

Yes. Nearly all workers (exceptions include some government employees) must pay into Social Security, even if they're already receiving benefits. One possible payoff: If your job results in a high-earning year on your work record, your monthly benefit may later be increased.

How do banks get away with paying no interest on savings accounts?

Good question! It's because interest rates remain low everywhere, despite current inflation rates, explains Itamar Drechsler, a finance professor at the University of Pennsylvania's Wharton School. The federal funds rate—a key interest rate that banks charge one another and which correlates with savings account interest rates—was around 0.08 percent as of February.

And banks are awash in cash from COVID-era savers, so they've lent it out at rates too low to allow for hefty markups. But the Federal Reserve has signaled it will allow that federal funds rate to rise. In that case, Drechsler says, banks will likely return to their normal practice of paying an average of 0.4 percentage points more to savers for every 1 percentage point increase in the federal funds rate.

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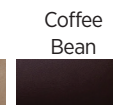
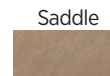
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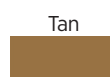
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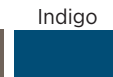
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TEST-DRIVE A NEW COMMUNITY

These people immersed themselves in the places where they eventually retired. It paid off

BY RACHEL WALKER

“Try before you buy” is good guidance not only when making a purchase like a car, couch or computer. It’s also smart when considering a new community to live in as a retiree or even as a teleworker. But that takes more than just a weekend visit or pleasure trip. Increasingly, experts are suggesting an extended immersion in a potential new community before making the decision to move. “When you’re living there full-time, it’s a different lifestyle than when you’re on vacation,” says Anne Marie Stonich, chief wealth strategist and wealth manager at Coldstream Wealth Management in Mercer Island, Washington.

The good news is that today people have unprecedented opportunities to relocate temporarily, as pandemic protocols have allowed many employees to work remotely. In addition, the easy availability of short-term home rentals through services like Airbnb and Vrbo can let you live like a local. All of this helps to provide a “real-life” perspective on a new place, Stonich says.

Dianna Chiow, a certified financial planner in Boulder, Colorado, advises clients to take their time when trying out new places, including holding on to their home and renting it out while they explore potential destinations. “Let your assets work for you before you make any drastic changes,” Chiow says. “We generally don’t make good decisions when we’re forced to make them quickly. The more you can try out a community, the more confidence you’ll have if you make that move permanent.”

Here are the stories of a few people who test-drove their new communities before committing.

THE MOVE:

Indiana → Arizona

THE ADVICE:

Sample several communities before choosing one.

When Anthony Casablanca retired in 2015 as president of Rotex, a global producer of industrial equipment, he and his wife, Linda, set out in their 45-foot RV to explore the U.S. With their Batesville, Indiana, home as an anchor, they first ventured west, settling for six weeks at Arizona’s Pueblo El Mirage, a resort for people 55 and older near Phoenix. They spent time watching Cincinnati Reds spring training baseball games and connected with the region’s climate, mountains and people. “We left, and I had tears in my eyes,” says Linda, 73. “I felt like I was from that place, like it was home.”

It later became home. For a few years, the Casablanca continued to roam America. In 2019, they sold the RV and bought a house in



Arizona's Pueblo El Mirage



Pueblo El Mirage. “We never would have found it without exploring,” says Anthony, 61. “And we wouldn’t have known it was home if we hadn’t spent a lot of time there and also tried out so many other places.”

THE MOVE:

Colorado → Italian Alps

THE ADVICE:

Use work travel and vacations to scout.

Tom Winter, 56, discovered Italy’s Piedmont area while taking photographs for a magazine assignment. He quickly learned that he could purchase a humble abode close to excellent skiing for shockingly little. “It was like Colorado 40 years ago, when you could buy a miner’s shack in Telluride for \$40,000 that would sell for \$2 million today,” he says.

In 2017, after five years of visiting the region, Winter paid \$24,700 for a 400-year-old medieval tower retrofitted as an apartment in a small village in the Italian Alps. Its proximity to Turin’s international airport was a big plus; the European Union’s tourist visa requirements allow visitors to stay for up to 90 days within every 180-day period, meaning easy flights to and from America.

Today, Winter, who is semiretired, and his wife, Aileen, spend weeks at a time in Italy.



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📍 Caribbean

THE MOVE:

Texas → The Caribbean

THE ADVICE:

Make full use of online resources.

Sometimes spending an extended time in a prospective retirement location just isn't feasible. In that case, the internet can provide a virtual test-drive. This is what Bridget Boyd,

52, learned while she and her husband, Davlyn, 53, were working hard so that they could retire early. The couple sought a drastic change from city life in Houston. Specifically, they were hoping to retire to the Caribbean, and their search for an affordable island with relatively low hurricane risk led them to the Dominican Republic.

Boyd gleaned much of her information about daily life in Punta Cana by reading comments in expat Facebook groups and online forums

where residents talk about the realities of island life. Her extensive homework helped establish a livable budget and confirmed her desire to live in a city, thus avoiding the power outages and plumbing issues that can impact rural areas in that country.

After nearly two years of research, Boyd was mentally prepared for her new home, which she describes as laid-back. "People are almost always late, and I had to get used to not rush-

ing and not being upset when people I was waiting for were late," Boyd says.

Now living in the Dominican Republic, Boyd has launched a YouTube channel, *Ebony Ladies in the D.R.*, where she offers insight and advice on how to retire to Punta Cana. In her videos, she discusses the practicalities of her new home, with topics such as how to find the best hardware store and how to get insurance as an expat.

THE MOVE:

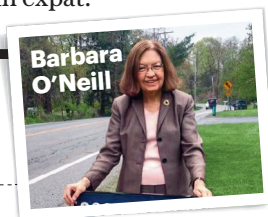
New Jersey → Florida

THE ADVICE:

Experience the pros and cons firsthand.

Barbara O'Neill spent nine months over the course of three years in what would become her new community. She was able to do this by taking sabbaticals from her position as a professor at Rutgers University and also by working remotely from Ocala, Florida.

She says this immersion allowed her to



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📍 Ocala, Florida

“practice being there and practice budgeting for Ocala.” When she bought a home in 2019, she knew what she was getting into. This was not the case for some of her neighbors, who didn’t have that experience and, after buying, came to realize that the neighborhood wasn’t for them. A number of people moved out after a short time because it didn’t suit them, O’Neill says. “You have to decide what makes you happy, and it’s easier to do that when you’ve spent significant time in the place.” ■

WHAT TO CONSIDER WHEN CONSIDERING RELOCATION

Former Rutgers University professor Barbara O’Neill, a financial planner who advises on retirement, offers this advice.

- 1 Sweat the important stuff.** Even if a place seems like paradise, don’t lose sight of important factors like housing costs, tax burden, health care availability, insurance costs and transportation costs.
- 2 Be prepared for the transition.** Moving is hard on many levels: unpacking, setting up accounts, learning the roads, picking doctors. Expect it to take many months before you feel a sense of routine.
- 3 Build a budget.** Compile the costs of living in your current home and community as a baseline, then use that to compare retirement costs in other places.
- 4 Be honest about what you want.** If family, friends or warm neighbors are your joys in life, a tropical beach can be a lonely place. That’s why it’s so key to test-drive a locale and learn the trade-offs.

Rachel Walker has written on travel for Outside and Sierra magazines, AARP and others for over 20 years.

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Q&A Mary C. Daly



Daly has worked for the Federal Reserve System, the nation's central bank, since 1996.

INFLATION, JOBS AND YOU: WHAT TO EXPECT NEXT

MARY C. DALY, 59, PRESIDENT OF THE FEDERAL RESERVE BANK OF SAN FRANCISCO, EXPLAINS WHAT IS BEING DONE TO RIGHT THE ECONOMY

When prices were rising last year, economists said inflation would go away on its own. But that turned out to be wrong. What changed?

Last year, COVID was affecting the inflation numbers and doing something we don't often see. Because of COVID, people had incomes that they hadn't spent traveling or doing other things, and they were using them to buy goods to make it easy to live at home. But that same COVID completely disrupted supply chains across the globe. So it made all of these goods harder to get. And when things are hard to get, because the supply is limited and demand is strong, then you get inflation.

So the question is, why has inflation lasted so long? And the answer is, because of COVID. All of us hoped and thought that it would subside quickly after we got the vaccine. But the vaccination take-up hasn't been as high as we need it to be, and the disease and the variants spread much more quickly. The miss was really that we

mis-forecast how quickly people would get the vaccinations and beat COVID back. And so now we're two years into this, and we're still trying to make sure that we're through it.

Russia invaded Ukraine on Feb. 24, and today, as we speak, it's March 1. What has the invasion changed?

Russia is an exporter of energy. People are worried that this will be another boost to energy prices, which are already high and continuing to rise. That hits consumer pocket-books directly.

What else do you see that's concerning?

One of the biggest effects on inflation right now is the global supply chain. Parts of Asia, in particular, don't have the vaccination rates and the vaccine effectiveness that our vaccinations have. As a consequence, they have to either shut a factory or send people home to quarantine. Once you shut a factory or port, that has a domino effect, because these are all goods going to make other goods, and you end up with too little supply and too much demand.

This is really important: that COVID subsides globally. If I don't see those numbers come down globally, then I will be much more worried about how we have to work on inflation here in the United States.

I'm also watching the Ukrainian-Russian situation to see if we can get a resolution to that. You watch on TV the conflict and tragic loss of lives—it creates a lot of uncertainty

in people. It creates consumer sentiment declines, business sentiment declines. We don't want that. We want peace back.

And then I'm also looking at how well our interest rate increases can bridle back some of this demand and help us get the labor market, and the demand and supply, back into balance. And the final thing I'm looking for is, do workers come back? We lost 4 million workers who worked before the pandemic and haven't come back yet. And we need those workers.

How does inflation affect older people differently than younger people?

Older Americans are more likely to be on a fixed income where they have a set amount of resources that they intend to spend down over the rest of their lives. Inflation can eat away at the fixed income you have.

Now, one of the offsets that we've always had in the United States is that Social Security gets a cost of living adjustment that tries to help older Americans who rely on Social Security as their main source of income—so that they don't fall behind when inflation hits. But even with those adjustments, people are paying more this month than they paid last month, and that's hard.

The Fed is raising short-term interest rates. What will be the immediate effect of that?

This should directly affect deposit rates for savings accounts in banks. Now, by how much and exactly when—it's not always clear. The other thing you'll start to see happening is that the economy will slow down a bit, and six months, eight months from now, we'll start to see the effects on the inflation rate. And if we don't see the effects on inflation starting to percolate through, then we would make more adjustments to the interest rate to ensure that it does happen.

What will be the day-to-day signs that this strategy is working—that the economy is slowing down and inflation is easing up?

Older Americans see that their children can't live in the neighborhood that they grew up in, because they're priced out. So when we see the economy slow down, we'll see the housing market get more in balance with the economy. And if that happens, people have more ability to choose a place to live that they want.

And another place where you're likely to see this is when the labor market recovers. Because you should also find that when you go to dinner, you're not waiting in a long line, and the prices

continued on page 42

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FOCUS ON BRAIN HEALTH

AARP's cognitive welfare team plans new efforts in 2022

Helping older Americans keep their brains as sharp and healthy as possible has long been a priority of AARP. That quest continues this year with a slew of new studies and initiatives from our Global Council on Brain Health (GCBH) and Staying Sharp program.

In November, GCBH released “Boosters for Joy,” a guide to help members regain the social engagement that they’ve been deprived of during the pandemic. “Boosters for Joy” connects readers to volunteer opportunities, mental health resources, engagement with the arts and more. Find this program at blog.aarp.org/global-council-on-brain-health/get-your-boosters-for-joy-this-winter-season.

And in March, GCBH released its “Behavior Change” report, which demonstrates how we can empower people to sustain healthier brains across their life spans. See the report at GlobalCouncilonBrainHealth.org.

GCBH’s 2020 report “Music on Our Minds” emphasized the importance of music to brain health, and the AARP Concerts program will

host virtual concerts and dance parties for members throughout 2022. The AARP Celebrates You! event in March featured a virtual concert and dance party as part of the three-day celebration.

On an ongoing basis, AARP’s Staying Sharp program offers everything from short videos on keeping your brain active and games to help concentration to the latest research on how dementia affects our daily lives.

In 2022, the council is emphasizing the importance of new habits for better long-term brain health.

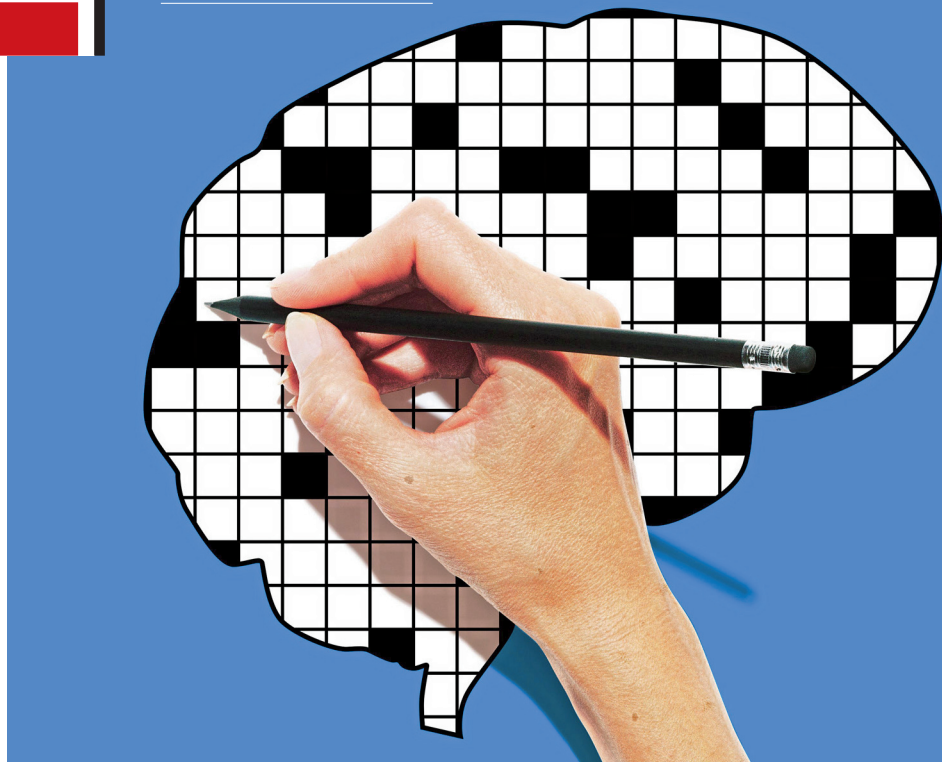
“At the center of what we are doing is dispelling the false assumption that cognitive decline is inevitable; that when you get old, your mind will fail you,” says Sarah Lenz Lock, AARP senior vice president for policy and executive director of the Global Council on

Brain Health. “That isn’t normal aging. People just believe that because they have been indoctrinated to believe it.”

You can visit AARP’s Staying Sharp website, stayingsharp.aarp.org, to learn about the six pillars of brain health and how to apply them

to your daily life. In addition to its regular offerings of games, articles, videos and meditation practices, the site also offers a brain health assessment developed by scientists that offers a baseline score that is available for just 9,000 AARP Rewards points or \$14.

The Global Council on Brain Health website offers other comprehensive guides on topics like the challenges of dementia and Alzheimer’s disease for women and the impact of delirium on dementia patients, as well as a bimonthly newsletter documenting the most recent research on brain health. ■



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Is your home overflowing with a lifetime of memories and possessions? AARP’s *Keep the Memories, Lose the Stuff*, by Matt Paxton, a featured cleaner on *Hoarders* and star of PBS’ *Legacy List*, reveals his tips for lightening your load the easy way. Learn more at aarp.org/keepthememories.



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BY JO ANN JENKINS, CEO

COVID AND THE WORKPLACE

AARP is helping workers adjust to a new reality

The COVID-19 pandemic has had a profound impact on the American workforce, especially those 50 and older. Since the beginning of the pandemic in March 2020, workers have left their jobs in record numbers in what is being called the Great Resignation.

In November alone, 4.5 million Americans quit their jobs—the highest monthly total since the Bureau of Labor Statistics began tracking those figures in 2000.

In January, AARP surveyed Americans 50 and older to find out why this is happening. Respondents cited lots of different reasons.

Many who retired recently said they had no plans to reconsider. About 7 percent of respondents said they had taken a different job, while 6 percent are now working independently—as Uber or food delivery drivers and so on.

This retirement wave has taken a toll on the American economy, but job losses also affected the ability of individuals and families to meet their day-to-day financial needs. In the weeks since AARP's January survey, news reports have suggested that the stress of higher housing, gas and food prices is causing even those who had no plans to return to work to rethink.

The good news is that these workers are in demand. More employers are stepping up their hiring. And older workers have an edge. A separate AARP research report issued in November found that three-fourths of employers want skills more than academic degrees. And employers are emphasizing values like professionalism, work ethic, leadership and problem-solving—characteristics older workers have developed over a lifetime.

Employers are also understanding that having workers of different ages increases productivity, lowers absenteeism and enhances employee engagement—which benefit both employer and employee.

All this means there is an opportunity for early retirees to return to the workforce in 2022. And more experienced workers have the chance to seek jobs with better pay, opportunities for growth and increased flexibility.

But stubborn issues remain. A 2020 AARP survey found that nearly 80 percent of older workers reported experiencing age discrimination in their workplaces.

AARP is working with both employers and older job seekers to meet the demand for more older workers. For example, we have a job board and the AARP Employer Pledge Program that businesses can sign on to as a resource for hiring Americans 50 and over. So far, nearly 2,000 companies, such as Walgreens, Apple and Microsoft, have signed the pledge, expressing their desire to hire these experienced, seasoned people.

We also provide a wide range of services, resources and webinars for older workers to help with skills building, job hunting, writing a résumé and cover letter, using online job search resources and combating ageism. These resources can be found at aarp.org/work.

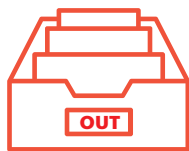
Thanks to a grant from Google, we've launched another promising initiative. AARP Foundation, in collaboration with Older Adults

Technology Services (OATS), aims to help 25,000 lower-income older adults—particularly women and people of color—improve their technology skills. Through the Digital Skills Ready@50+ initiative, they will get the training they need to find jobs.

The demand for older workers is an optimistic sign that we are putting this pandemic behind us. Workers 50-plus are a key to helping America return to normal. ■

TOP REASONS WHY AMERICANS AGE 50+ LEFT OR CONSIDERED LEAVING THE WORKFORCE

- ▶ Retired earlier than planned because of the pandemic
- ▶ Cited health problems
- ▶ Cited low pay or feeling undervalued
- ▶ Had concerns about COVID-19



(SOURCE: AARP SURVEY, JANUARY 2022)

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A proposed Settlement has been reached in a class action lawsuit against Allergan, Inc. over prices of the dry-eye disease drug Restasis®. The Court approved the lawsuit as a class action on behalf of a "class," or group of people and entities, that could include you. Allergan, the Defendant, denies any wrongdoing. No one is claiming that Restasis® is unsafe.

Am I included?

This is a class action lawsuit. The Class includes consumers and third-party payors (entities such as employers or insurers with self-funded prescription drug plans). Specifically, the class includes:

1. **Consumers:** all persons who, from May 1, 2015 through July 31, 2021, purchased Restasis® in a pharmacy for their own use, or received Restasis® by mail-order prescription for their own use, in any of the following states: Arizona, Arkansas*, California, Colorado, the District of Columbia, Florida, Hawaii, Illinois, Iowa, Kansas, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, New York, North Carolina, North Dakota, Oregon, Rhode Island, South Dakota, Tennessee, Utah, Vermont, West Virginia, and Wisconsin.

2. **Third-party payors:** all entities that, from May 1, 2015 through July 31, 2021, paid for and/or provided reimbursement for some or all of the purchase price for Restasis® for use by their members, employees, insureds, participants, or beneficiaries, where such persons purchased the drug in a pharmacy or received Restasis® by mail-order prescription, in the following states: Arizona, Arkansas*, California, Colorado, the District of Columbia, Florida, Hawaii, Illinois, Iowa, Kansas, Michigan, Minnesota, Mississippi, Nebraska, Nevada, New Hampshire, New Mexico, New York, North Carolina, North Dakota, Oregon, Rhode Island, South Dakota, Tennessee, Utah, West Virginia, and Wisconsin.

* Arkansas purchases, payments, and reimbursements for Restasis® must have occurred from May 1, 2015 through July 31, 2017.

What does the Settlement provide?

Allergan will pay a total of \$29,999,999.99 into a Settlement Fund to settle all claims in the lawsuit brought on behalf of the Class.

Class Counsel will ask the Court to award attorneys' fees in an amount not to exceed one-third of the Settlement Fund, plus interest, litigation expenses (up to \$5,250,000), and service awards to the Class Representatives (up to \$20,000 each, \$200,000 altogether). After these deductions, the remainder of the Settlement Fund will be distributed *pro rata* to Class Members who file valid Claim Forms. The amount of money each Class Member receives will depend on how much Restasis® each Class Member purchased or paid for from May 1, 2015 through July 31, 2021, compared to the amounts purchased or paid for by all other Class Members who file valid and timely Claim Forms.

How do I get a payment?

You must submit a Claim Form online, or mail it postmarked, by August 11, 2022 to be eligible for a payment. The Claim Form, and instructions on how to submit it, are available at www.RestasisLitigation.com, or by calling 1-877-868-6810.

What are my other options?

If you are a Class Member, you may comment on or object to the proposed Settlement. You may also ask to be excluded from the Class (meaning you cannot receive money from the Settlement but you can sue Allergan separately at your own expense). You must object to the Settlement by June 7, 2022, or request to be excluded from the Class by May 3, 2022. Details of how to comment, object, or ask to be excluded can be found at www.RestasisLitigation.com.

The Court will hold a virtual hearing at 2:00 p.m. on July 12, 2022, to consider whether the Settlement and all of its terms are fair, reasonable, adequate, and in the best interests of the Class. These deadlines may be amended by Court Order. Check the website below for updates.

For more information: 1-877-868-6810 or visit www.RestasisLitigation.com

Q&A Mary C. Daly

continued from page 37

aren't rising because they tell you that they have COVID-related staffing disruptions.

It won't be some big thing where you say, "OK, there I see it." It'll be a lot of little adjustments throughout the economy.

About those 4 million Americans who left the labor force: Many of them are older workers who decided to retire. Do you expect them to come back?

Older Americans in a bad job market leave the labor market. But when the economy starts to grow again, and they really get opportunities, they return. Because older Americans want to contribute.

There are two key issues that are going to determine how quickly people come back. One is COVID. And the other is employer flexibility. If U.S. employers say, "We only take people who work 40 hours a week for 52 weeks a year," older Americans are going to say, "I'm sorry, I can't do that. I've got other obligations. I've got other things I want to do."

Do you think employers will be that flexible?

You know what's a big incentive for businesses? Having no one to work for them.

They're much more flexible when they run out

Inflation's mixed bag

Prices don't rise uniformly. Some foods, for example, cost far more than they used to; others are cheaper.



	Ground beef (1 pound)	Romaine lettuce (1 pound)	Eggs (1 dozen)	Frozen orange juice (1 pint)
2012	\$3.62	\$1.63	\$1.80	\$2.77
TODAY	\$5.20	\$3.18	\$2.01	\$2.75

of workers. I've seen time and time again the things that employers said they would never be able to do because it would injure their productivity or whatever—they find a way to do it.

Older Americans remember the painful double-digit inflation of the 1970s. What advice can you give people about how to defend against inflation this time around?

What all of us are doing is we're making substitutions. We're purchasing different things. You've seen a lot of temperatures in homes drop. We're finding ways to economize that don't disrupt our lives so completely that we feel miserable.



Medicare Made Easy

BY DENA BUNIS

It's time for my annual physical. Will this be free under Medicare?

Not exactly. Medicare makes a distinction between what it calls a "wellness visit" and the kind of exam most of us think of as a "physical."

A wellness visit, which is free, is usually a keep-your-clothes-on discussion about your symptoms, ailments, diet, fitness, mental health and such. Likely you'll only get checked for basic vital signs: your weight, blood pressure, and maybe a listen to your heart and lungs. The outcome should be customized advice to stay healthy. In contrast, a routine physical is a more thorough diagnostic examination, entailing a full-body inspection, blood work and other tests. It would not be covered under Medicare Part B, although some elements might, like the diagnostic tests. If you have original Medicare you'll get billed for 20 percent of the charges Medicare allows for such services after you've satisfied the annual deductible. If you have a Medigap policy,

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it might pick up that 20 percent. If you have a Medicare Advantage plan, how much you'll pay will depend upon your plan.

I am recovering from an illness and would rather get care at home than in a nursing facility. Will Medicare cover home health care?

Medicare does cover some home health care if you qualify. You'll need your doctor to certify that you are homebound, need skilled nursing care and/or physical, speech or occupational therapy. You'll also have to use a Medicare-approved home health agency. If approved, Medicare will pay for such care for no more than 21 days, unless extenuating circumstances enable approval for longer care. Note that Medicare won't cover certain at-home services at all, including 24-hour-a-day assistance or meal deliveries. Medicare also won't pay for basic services like shopping, cleaning or laundry, or to have someone help you bathe, dress or use the bathroom, if that's the only care you need. If you're with a Medicare Advantage plan, ask how it covers home care; it varies by plan.

Dena Bunis is a senior editor and writer for aarp.org and a veteran health policy journalist. Send her your questions about Medicare to medicare@arp.org. Due to the volume of inquiries, we can't answer every question.

But I think this is the most important thing I can say: This is not the 1970s. This is a hard period when you've got a limited income and you're trying to figure out how to manage inflation, but it's not going to persist forever. The Federal Reserve is on it. I don't actually expect inflation to get all the way back down to 2 percent by the end of this year, but it will start to moderate. And if it doesn't start to moderate as we want come summertime, we will continue to raise the interest rate until we get it under control.

For our readers who have retirement investments, is there any reason for them to rethink what their portfolio should look like?

I've learned a very important lesson in life: Don't give investment advice.

But it's never a good idea to make abrupt changes on your investment strategies for a periodic run-up in inflation or something else. I tell this to my family members, my friends, myself: The best thing to do in periods of turbulence is stay steady in the boat. What is your long-run goal for your investments? And how can you meet that, given the current environment we find ourselves in? ■

—Interview by Senior Editor George Mannes

WITTY & WISE APRIL FOOLS QUIZ ANSWERS



FLIP TO READ

1. True. The doctor has been barred from practicing medicine.
2. False
3. False
4. True. The dog was trapped on mud flats in England and was in danger of drowning as the tide rose.
5. True. This can happen during severe weather events when fish are swept up into waterpouts.
6. True. The small vehicle was developed by Israeli scientists and gave the fish control of its movements based on how it swam in the attached tank.
7. True. Other words and phrases added to the dictionary include super-spreader and TBH, shorthand for "to be honest."
8. False
9. True. The Brazilian woman had married herself but then fell in love with another, so a divorce was required.
10. True. The camels were barred from competing in the King Abdulaziz Camel Festival in Saudi Arabia.
BONUS. False

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Name (Limit of 10 letters per name.)

Granddaughter 01-17836-001

1. _____
2. _____
3. _____
4. _____

Daughter 01-18131-001

1. _____
2. _____
3. _____
4. _____



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DISTRICT OF COLUMBIA

A star volunteer District native Sheena Tuckson has dedicated her life to promoting literacy and organizing adult tutors in her community to teach children how to read.

Because of that service, AARP District of Columbia is honoring Tuckson with the 2021 Andrus Award for Community Service. The award, named after AARP founder Ethel Percy Andrus, is given to people 50 and older whose exemplary volunteer work inspires others to serve.

Tuckson has recently accepted the role of regional coordinator for Experience Corps, an AARP affiliate, which will help her greatly expand her reach to children in the district by pairing 70 volunteers with at least 250 young readers.

Tuckson will be honored at a virtual ceremony on Thursday, April 21.

Learn more at aarp.org/dc.

NEW JERSEY

Presentations on demand Need a speaker for your next event?

Last year, AARP New Jersey Speakers Bureau volunteers provided more than 80 virtual presentations on topics of interest to older adults, such as retirement planning, Medicare and brain health. AARP speakers present to community organizations, businesses, houses of worship and AARP chapters.

Other popular presentations include Downsizing and Decluttering and Fraud Watch Network Basics, which is aimed at helping consumers avoid becoming like one of the more than 98,000 New Jerseyans who reported being victims of fraud in 2021, according to the Federal Trade Commission.

The presentations are being done virtually to keep people safe during the pandemic. Visit aarp.org/njspeakersbureau to request a speaker.

MARYLAND

Elder pride AARP supports the LGBTQ community, advocating equality in housing, long-term care, retirement and other areas. AARP Maryland encourages residents to show pride and support on Monday, May 16, National Honor Our LGBT Elders Day.

The LGBTQ community and allies can help celebrate with events such as an LGBTQ movie night with a post-screening discussion, or encouraging college students to “adopt” an LGBTQ grandparent. Find your LGBT Elders Day celebration tool kit at lgbtelthersday.org.

In an AARP survey of LGBTQ adults age 45 and older, released in 2021, 84 percent of respondents were at least somewhat concerned about being discriminated against because of their sexual orientation and 93 percent of transgender and nonbinary adults were concerned about bias because of their gender identity.

DELAWARE

Experience valued AARP Delaware is looking for volunteers to help achieve positive social change through public policy advocacy, digital media and community service—all while making friends and having fun.

Opportunities include visiting or writing state legislators, promoting AARP on social media, serving as a social media influencer and identifying opportunities for issue-based speaking engagements, sponsorships and participation in local events.

You can also serve as a virtual volunteer, helping others safely from home. Training is provided.

Interested in becoming an AARP Delaware volunteer? Send an email to deaarp@aarp.org.

WEST VIRGINIA

Get out the vote West Virginia holds its primary election Tuesday, May 10, and AARP West Virginia urges eligible residents to be heard at the ballot box.

The voter registration deadline is Tuesday, April 19, for party primaries for the U.S. House and both chambers of the state legislature. Absentee voting by mail is generally limited to those who are ill, traveling, disabled or studying outside their home counties.

Early in-person voting—Wednesday, April 27, to Saturday, May 7—is an option for registered voters. Check your county clerk’s office for locations. Polls on Election Day are open 6:30 a.m. to 7:30 p.m. Voter ID is required.

AARP is a nonpartisan organization and does not endorse candidates.

For the latest election information, visit the West Virginia site, GoVoteWV.com. For more AARP coverage, visit aarp.org/wvvotes.

—Susan Milligan

DATABANK USA

AMERICA’S BRIDGES

Just before President Joe Biden arrived in Pittsburgh Jan. 28 to promote a \$27 billion investment in U.S. bridges, one in that city collapsed. Nationally, 223,972 bridges need major repair or replacement.

NUMBER OF STRUCTURALLY DEFICIENT BRIDGES

LOWEST
DELAWARE
17

HIGHEST
IOWA
4,504

SHARE OF STRUCTURALLY DEFICIENT BRIDGES IN THE U.S.

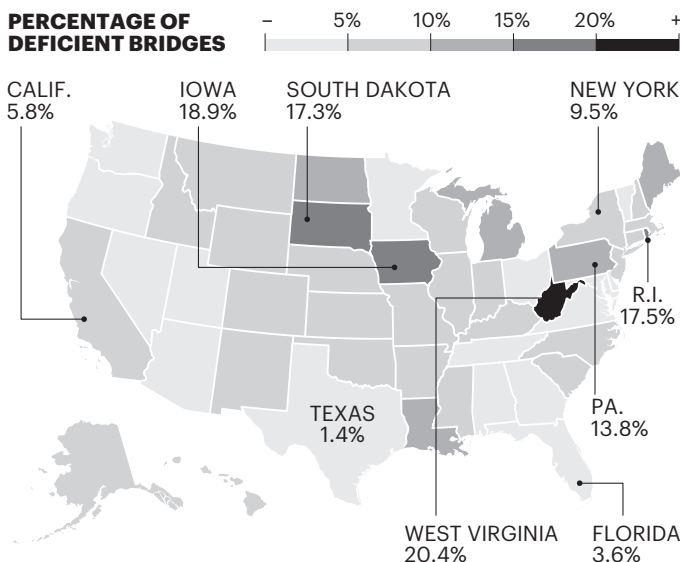


TOTAL NUMBER OF BRIDGES

LOWEST
RHODE ISLAND
779

HIGHEST
TEXAS
55,175

PERCENTAGE OF DEFICIENT BRIDGES



SOURCE: AMERICAN ROAD & TRANSPORTATION BUILDERS ASSOCIATION ANALYSIS OF FEDERAL DATA



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\$508	LOWER THAN PROGRESSIVE
\$505	LOWER THAN STATE FARM

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¹In Texas, the Auto Program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

²Average savings amounts based on information by customers who switched to The Hartford from other carriers between 1/1/20 and 12/31/20. Your savings may vary. ³Terms and conditions may apply. **Accident Forgiveness and Disappearing Deductible is not available to CA policyholders.** ⁴Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bottle not included.

*Based on customer experience reviews shared online at www.thehartford.com/aarp as of January 2022.

012131



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WELLNESS

- AARP® Health Savings Account offered by Optum Bank®
- AARP® Hearing Care Program provided by HearUSA
- AARP Hearing Center
- AARP Online Fitness powered by LIFT session **NEW**
- AARP® Prescription Discounts provided by OptumRx®
- AARP® Staying Sharp®
- AARP® Vision Discounts provided by EyeMed
- BMI Calculator
- HearUSA Hearing Shop
- The National Hearing Test
- Walgreens
- WW (formerly Weight Watchers)

INSURANCE

- AARP® Dental Insurance Plan administered by Delta Dental Insurance Company
 - AARP Long-Term Care Options from New York Life
 - AARP® MyVision Care provided through EyeMed
- ### MEDICARE ELIGIBLE
- AARP® Medicare Advantage from UnitedHealthcare
 - AARP® Medicare Rx Plans from UnitedHealthcare
 - AARP® Medicare Supplement from UnitedHealthcare
 - Oak Street Health Primary Care



COMMUNITY

EVENTS

- AARP Virtual Community Center
- Online Learning through AARP Programs

VOLUNTEERING

- AARP Driver Safety

- AARP Foundation
- AARP Foundation Experience Corps
- AARP Foundation Finances 50+SM
- AARP State Offices
- Create the Good



HOME & REAL ESTATE

- AARP Foundation Local Assistance Directory
- AARP® Real Estate Benefits from Realogy
- American Home Shield Warranty Plans **NEW**
- Housing & Mobility Resources
- Porch Home Services
- WayForth Home Transition Management



GAS & AUTO SERVICES

- AARP Auto Buying Program
- AARP Driver Safety: AARP Smart Driver™ Course, CarFit™, Smart DriverTEK™, We Need to Talk
- Allstate Roadside
- Exxon™ Mobil™
- Valvoline Instant Oil Change



TRAVEL

TRAVEL PLANNING

- AARP Travel Center Powered by Expedia
- AARP Travel Site
- Medjet Travel Protection
- Park Ride Fly USA

CAR RENTALS

- Avis
- Budget
- Budget Truck Rental
- Payless® Car Rental
- Zipcar Car Sharing

AIR, RAIL & TOURS

- British Airways
- Collette

- Collette Spotlights
- Explorations by Collette
- Grand European Travel
- Vacations By Rail

HOTELS & RESORTS

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- Choice Hotels
- Extra Holidays
- Hilton
- IHG Hotels & Resorts **NEW**
- Motel 6 and Studio 6
- Radisson® Hotels
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- Wyndham Hotels & Resorts



ENTERTAINMENT

- Ancestry
- Free Online Games
- Movies for Grownups
- Regal
- TV for Grownups



TECHNOLOGY & WIRELESS

- AARP Perks™ Browser Extension
- AT&T
- CC ConnectPad by Consumer Cellular
- Consumer Cellular
- GrandPad, Powered by Consumer Cellular
- Norton™ 360 Protection
- Norton Ultimate Help Desk
- The UPS Store® Online Printing Services
- SimpliSafe®



ADVOCACY

- Government Advocacy
- Legal Advocacy



FAMILY CAREGIVING

- AARP Family Caregiving
- CareLinx In-Home Care
- Lifeline Medical Alert Packages
- Lively Mobile Medical Alert Plans
- Long-Term Care Calculator
- Prepare to Care Guides



RESTAURANTS

- Bonefish Grill
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- Carrabba's Italian Grill
- Chart House®
- Corner Bakery Cafe
- Denny's
- Joe's Crab Shack®
- Landry's Seafood®
- McCormick & Schmick's®
- Moe's Southwest Grill **NEW**
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- Rainforest Cafe®
- Saltgrass Steak House®
- The Oceanaire® Seafood Room

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- AARP® Annuity Marketplace powered by Blueprint Income
- AARP® Digital Banking from Marcus by Goldman Sachs®
- AARP® Essential Rewards Mastercard® from Barclays
- AARP® Travel Rewards Mastercard® from Barclays
- High-Yield Savings from Marcus by Goldman Sachs®
- Personal Loans from Marcus by Goldman Sachs®

FINANCIAL PLANNING

- AARP Interview an Advisor™ Tool
- AARP Money Map™

- Money Tools
- Savi Student Loan Repayment Tool
- Trust & Will Estate Planning

FRAUD PREVENTION

- AARP Fraud Watch Network: Fraud Resource Center, Helpline, Scam-Tracking Map, Watchdog Alerts
- AARP® Identity Theft Protection by NortonLifeLock™

RETIREMENT

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- Retirement Calculator
- Retirement Resources
- Social Security Benefits Calculator

WORK & JOBS

- AARP Job Board
- AARP Resume Advisor™
- AARP Skills Builder for Work™ **NEW**
- Entrepreneurship Resources

INSURANCE

VEHICLE INSURANCE

- AARP® Auto Insurance Program from The Hartford
- AARP® Motorcycle Insurance Program from Foremost®
- ATV, Golf Cart & Snowmobile Insurance from The Hartford
- Boat & Personal Watercraft Insurance from The Hartford
- Collectible Vehicle Insurance from The Hartford
- Recreational Vehicle Insurance from The Hartford

LIFE INSURANCE

- AARP Life Insurance Program from New York Life

PET INSURANCE

- Fetch by The Dodo

PROPERTY INSURANCE

- AARP® Homeowners Insurance Program from The Hartford
- AARP® Mobile Home Insurance Program from Foremost®
- Renters Insurance from The Hartford

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- Cheryl's® Cookies

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- Personalization Mall
- Shari's Berries
- Simply Chocolate
- Stock Yards
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MAGAZINES & RESOURCES

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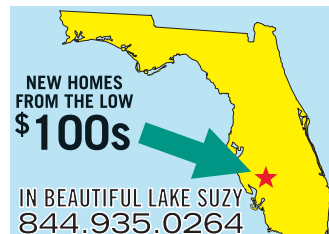
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Witty & Wise



Spring Cleaning **Do's** and **Don'ts**

Fact or Fiction? Take Our April Fools' Quiz

(Hint: 7 of these news stories are true!)

Answers on Page 43



1. A surgeon in England branded patients' livers with his initials.

TRUE FALSE



2. A competitive sun-tanner's baby was born with tan lines.

TRUE FALSE



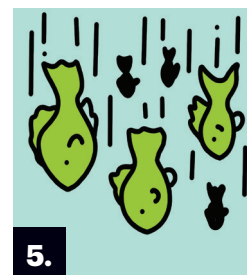
3. A man shot a hole in one on the same hole four days in a row.

TRUE FALSE



4. Drones carrying sausages were used to save a stranded dog.

TRUE FALSE



5. Small fish rained from the sky in Texarkana, Texas.

TRUE FALSE



6. In an unrelated story, a goldfish learned to drive a vehicle.

TRUE FALSE



7. Merriam-Webster added "dad bod" to the dictionary.

TRUE FALSE



8. A now-rich woman says she took stock tips from her cat.

TRUE FALSE



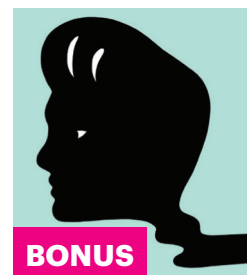
9. In an unrelated story, a woman filed for divorce from herself.

TRUE FALSE



10. Camels were injected with Botox at a beauty contest.

TRUE FALSE



BONUS An airplane at Graceland leaked oil in the shape of Elvis.

TRUE FALSE

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smart3

Our simplest smartphone ever.



The Jitterbug[®] Smart3 is our simplest smartphone ever with a simple menu, large screen and exclusive health and safety services.

EASY The Jitterbug Smart3 is designed to be easy to use from the moment you turn it on. Everything from texting, emailing, getting directions and browsing the Internet is organized in a single list on one screen with large, legible letters. A built-in camera lets you capture photos. A front-facing speaker makes the sound clearer. There's even a long-lasting battery, so you won't have to worry about running out of power.

Plans with
data as low as
\$17⁴⁸
month*

SMART Turn your Jitterbug Smart3 into a personal safety device with our Urgent Response Service. In an uncertain or unsafe situation, simply press the Urgent Response button and a highly-trained Agent will confirm your location, evaluate your situation and get you the help you need, 24/7.

AFFORDABLE Other companies make you pay high monthly fees for expensive phones, while Lively provides quality phones at a surprisingly affordable price. Lively has a variety of plans with data starting as low as \$17⁴⁸ per month. Compared to other cell phone companies, you could save up to \$350 per year.

The Jitterbug Smart3 is powered by the nation's most reliable wireless network. Friendly customer service representatives will help figure out which phone plan is best for you, and with no long-term contracts or cancellation fees, you can switch plans at any time. You can even keep your current landline or cell phone number.

Powered by the nation's most
reliable wireless network.



**NO LONG-TERM
CONTRACTS**

No cancellation fees

\$19⁹⁹ month* Unlimited
Talk & Text

Data plans as low as \$2⁴⁹/mo.*

To order or learn more, call
1.800.709.1200

No long-term
contracts

Keep your current
phone number

100% U.S.-based live customer
service and technical support

No hidden
monthly fees

Affordable,
flexible plans

lively[™]

Available in-store
or online at:

**BEST
BUY**

**RITE
AID**

Walgreens

lively.com/smart

*Monthly fees do not include government taxes or assessment surcharges and are subject to change. A data plan is required for the Jitterbug Smart3. Plans and services may require purchase of a Lively device and a one-time setup fee of \$35. Up to \$350 savings calculation based on market leaders' lowest available monthly published fees for a single line of service. Date of last calculation January 2022. Urgent Response or 9-1-1 calls can be made only when cellular service is available. Urgent Response service tracks an approximate location of the device when the device is turned on and connected to the network. Lively does not guarantee an exact location. Urgent Response is only available with the purchase of a Health & Safety Package. Consistently rated the most reliable network and best overall network performance in the country by IHS Markit's RootScore Reports. LIVELY and JITTERBUG are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

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AND

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AND

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MINIMUM PURCHASE OF 4. INTEREST ACCRUES FROM THE DATE OF PURCHASE BUT IS WAIVED IF PAID IN FULL WITHIN 12 MONTHS.

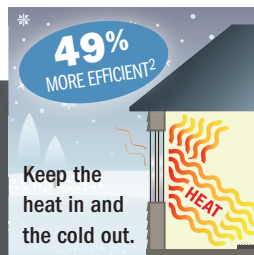
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¹**DETAILS OF OFFER:** Offer expires 6/30/2022. Not valid with other offers or prior purchases. Buy one (1) window or patio door, get one (1) window or entry/patio door 40% off, and 12 months \$0 money down, \$0 monthly payments, 0% interest when you purchase four (4) or more windows or patio doors between 4/5/2022 and 6/30/2022. 40% off windows and patio doors are less than or equal to lowest cost window or patio door in the order. Additional \$50 off each window or patio door, no minimum purchase required, taken after initial discount(s), when you purchase by 6/30/2022. Subject to credit approval. Interest is billed during the promotional period, but all interest is waived if the purchase amount is paid before the expiration of the promotional period. Financing for GreenSky[®] consumer loan programs is provided by federally insured, federal and state chartered financial institutions without regard to age, race, color, religion, national origin, gender, or familial status. Savings comparison based on purchase of a single unit at list price. Available at participating locations and offer applies throughout the service area. See your local Renewal by Andersen location for details. All license numbers are available upon request. Some Renewal by Andersen locations are independently owned and operated. ²Values are based on comparison of Renewal by Andersen[®] double-hung window U-Factor to the U-Factor for clear dual-pane glass non-metal frame default values from the 2006, 2009, 2012, 2015, and 2018 International Energy Conservation Code "Glazed Fenestration" Default Tables. ³Review aggregator survey of 5-star reviews among leading full service window replacement companies. December 2020 Reputation.com. "Renewal by Andersen" and all other marks where denoted are trademarks of Andersen Corporation. © 2022 Andersen Corporation. All rights reserved. RBA12842

*Using U.S. and imported parts.