



We are active and retired California Public Employees working together to maintain the quality of the lives of our members by protecting and improving retirement, medical and other benefits

Mission Statement

Retired Public Employees Association Of California

Chapter 46 North San Mateo County

In Touch!

May/June/July 2020

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July Meeting at Basque Cultural Restaurant

CANCELLED-we look forward to seeing you in october

The Prez Says.....by Anita Alvarez

This newsletter, *In Touch*, is being sent to you to do just that! We are continuing our work on your behalf. Please, stay safe and stay healthy. Make it your mission to try to get tested for Covid-19 ASAP. Finding who has the virus is key to curbing the spread.

The bad news first: We must cancel our luncheon meeting plans once again, due to the uncertainty of the COVID-19 regulations regarding group meetings and the uncertain regulations of opening-up restaurants. Therefore, our JULY 15, 2020 meeting is hereby cancelled.

The Basque Cultural Center has just begun accepting Take-out orders if you cannot wait! We hope to meet again at our October 14, 2020 meeting, which will be the last quarterly meeting for the 2020 year. I am looking forward to it.

The Governor has proposed budget plans to cut State employee's salary by 10% to help balance next year's budget effective July 1, 2020. The good news is that it will not apply to people already retired! Our salaries will stay "as is". We received our respective cost-of-living increases on May 1 2020 and that was welcomed.

If you participate in the Savings Plus 457 program, the CARES Act* was signed which suspended the RMD (Required Minimum Distribution) provisions for 2020. You can request to receive the payment, RMDs will resume in 2021.

Monthly or periodic payments were not discontinued, but there is a way to redeposit within a short period of time if you want to stop the payments. Access your personal information at savingsplusnow.com to learn how to make these changes.

*Coronavirus Aid, Relief and Economic Security Act (passed March 27, 2020)

Scam DuJour..... by Dan Porter

Following are 6 new COVID-19 pandemic scams:

A—Testing scams: Internet offers of testing kits or door-to-door proposal of in-home testing for the virus or to identify the Antibody. Either of these versions or any new variation, the person or website selling the test is short on details; specifically, how the test works, where it is sourced, and what laboratory processes it. If you want an antibody test, reach out to your healthcare provider to find out if the test will be covered by insurance and where to find a legitimate clinic.

B—Treatment scams: Simply stated - Ignore offers for a COVID-19 vaccine, cure, or treatment. Remember, if there is a medical breakthrough, you won't hear about it for the first time through an email, online ad, or unsolicited sales pitch. A US Food and Drug Administration announcement of this will flood news organizations.

C—Supply scams: Fake shops, websites, social media accounts, and email addresses claiming to sell medical supplies currently in high demand, like surgical masks, disinfectant products. As some "purchased" products actually may not be shipped, or may be defective/beyond use by date, or offered at above market rates. The first step in considering whether to purchase is to click the browser line to make sure that the name appearing there is an exact match with the company name appearing on the offer page. Running an advanced search with BBB (Better Business Bureau) this will identify whether the offering 'company' has developed a reputation.

D—Charity scams: If it is important for you to support a charity unfamiliar to you that states it is helping to relieve problems due to the coronavirus, make sure the charity is legitimate. As scammers are vague they make a number of vague and sentimental claims but give no specifics how your donation will be used. Don't be pressured until you have had time to check with [Give.org](https://www.give.org) or [charitynavigator.org](https://www.charitynavigator.org) to verify whether the organization is accredited and the trustworthiness of the soliciting charity. Be careful with method of payment either by check or credit card. If credit card is used, review your statements closely to make sure you're only charged the amount you agreed to donate – and that you're not signed up to make a recurring donation.

E—Phishing scams: Scammers posing as national and global health authorities, including the World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC), are sending phishing emails designed to trick recipients into downloading malware or providing personal identifying and financial information. Thus, with these types of emails, it is important to go to the "From" line, highlight the name, click the down arrow to check whether the info after "@" exactly matches the name of the purported organization the sender represents.

F—COVID contact tracing scams: You receive an unsolicited message via text, email, or a social media messenger. The message explains that you've come into contact with someone who has tested positive for COVID-19. The message instructs you to self-isolate and provides a link for more information. Alarmed, you are tempted to click and get more details. But don't fall for it! These links can contain malware that downloads to your device. Another version of this scam involves a robocall claiming to be part of "contact and tracing efforts." Again, the call informs you that you've been exposed to someone who tested positive for COVID-19. After electing to speak to a representative, the "contact tracer" asks you to verify personal information. This starts with questions about your full name and date of birth, but can quickly move to Personally Identifiable Information (PII) and/or financial accounts. The Real Tracers — are the one exception of a Government employee from a health department or another official team will be initiating a call as the agency has gotten your name from the infected person. **[Note - by phone not by text or social media.]** After the tracer identifies themselves they'll ask you to confirm your name, address, and date of birth. In most cases, they will already have this information on file. They will also ask about your current health, medical history, and recent travels. They will not ask for any government ID numbers or bank account details. A real contact tracer should not reveal the identity of the person who tested positive. If the caller provides a person's name, you should suspect it's a scam. At the end of the call, some agencies may ask if you would like to enroll in a text message program, which sends daily health and safety reminders until the 14-day quarantine ends — at no charge.