



SENIOR SAFETY

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EMERGENCY PREPAREDNESS

FOR OLDER ADULTS AND PEOPLE WITH DISABILITIES

CREATE A NETWORK OF SUPPORT

TO HELP YOU IN CASE
OF AN EMERGENCY.



Plan how you will
communicate
if you have a
communication
disability.



Plan for your
transportation
if you need help
evacuating.



Plan how you will
evacuate with any
assistive devices.

WHAT TO INCLUDE IN AN EMERGENCY PREPAREDNESS KIT

- ✓ Contact information for important people and care providers
- ✓ A list of medicines you need, dosage instructions, and any allergies
- ✓ Styles and serial numbers of all medical and assistive devices
- ✓ Need-to-know information for first responders and others who might need to help you



Food, water, and
essentials for
you and pets or
service animals



Medicines,
medical supplies,
batteries, and
chargers



Copies of
Medicaid, Medicare,
and other
insurance cards

PREPARE FOR A POWER OUTAGE IF YOU USE ELECTRIC MEDICAL DEVICES



talk to a health care
provider about what to do



identify an alternative
power source for devices



inform your emergency
contacts of the plan

CURRENT ISSUES

1. Phone Scams

2. Skimming

3. Phishing

4. Friends & Family

'Jury Duty' Phone Scam

- The caller calls from a local phone number claiming to be an officer. They then advise the victim that they have missed Jury Duty and have a warrant for their arrest. The victim is then given the choice between being arrested or paying the \$500 fee over the phone to avoid being arrested.

KU Customer's Phone Scam

- Kentucky Utilities Company is alerting customers of a recent telephone scam asking customers to pay their bills over the phone.
- The caller claims to be a utility employee and asks for immediate bill payment by credit card or pre-paid money card. If the targeted customer does not cooperate, the caller threatens to disconnect the person's electric service.

Other Gimmicks

- Scammers ask that victims purchase a Green Dot Money Pak card (moneypak.com). It is a “pre-paid” type card purchased at retail outlets. It operates just like cash. Scammers ask for the card number and the card can be depleted instantly through the Green Dot system – placed on another pre-paid card, transferred to a PayPal account for internet purchases, or make payments.

Security Breach

- “Your credit card has been compromised.”
 - Caller indicates there has been an unauthorized purchase. She asks for verification that you are in possession of your card.

Insurance Scare

- “Your insurance has been cancelled and you will need to reinstate today to continue coverage.”
- Caller is trying to obtain credit card information in order to make unauthorized charges on your account.

Grandparent Scam

- “Grandma/Grandpa, do you know who this is? I need help. I am traveling in Canada and was involved in a traffic violation and need money wired to pay the fine. Don’t tell mom and dad.”
- Actually, caller makes grandparent believe it is grandson/daughter and instructs the grandparent to wire money.

Direct Deposit

- “This is the IRS (Social Security) and we are having problems direct depositing your refund (social security) check.”
- Caller is trying to obtain personal information to make unauthorized withdrawals. (BEWARE of these calls after tax season and during open enrollment for Medicare prescription plans).

Sweepstakes – The Gimmick

- You have won the foreign sweepstakes – usually from Canada, Spain, Jamaica, Las Vegas, etc.
- The caller claims to be a US Customs agent, IRS agent or other “official”.
- You need to send money for “duty taxes”, fees, insurance or other reasons in order to claim your prize. Often you are provided a check to pay these fees.

The Gimmick cont'd

- You must deposit the check and wire the money to the promoter.
- When you do, the bank calls to tell you the check is no good, and you are responsible for repaying the bank!

YOU HAVE BEEN SCAMMED!

Charities: Beware

- Beware of sound alike charities.
- Ask questions.
- Realize that you can donate locally to a cause without going through the solicitor.
- Research the charity with the BBB or the Attorney General's Office.

Charities: Beware

- You DON'T have to pay for the stick-on mailing labels, the calendars, the cards, etc. sent to you for charities asking for a donation.
- Don't give to every charity that calls. Do your research before you give, and give wisely.
- KSP

Other Phone Calls:

Charitable Solicitations

- All charitable solicitors must register in the Attorney General's Office
- BY LAW, you must be told the name of the solicitor, for whom they work, and for which charity they are soliciting.
- IF YOU ASK, they must tell you what percentage of your dollar goes to the cause.

How to Protect Yourself from Phone Scams:

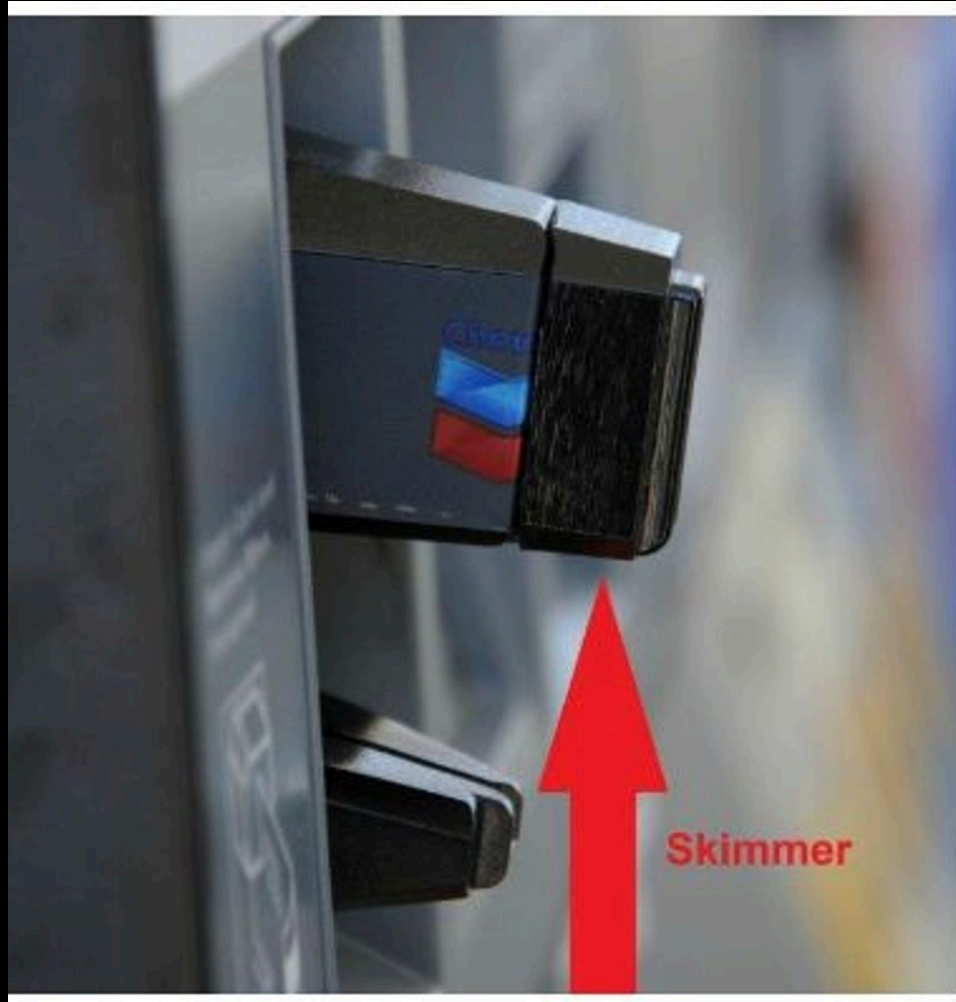
- Never give personal information to unsolicited callers.
- Never engage in conversation with callers, you may believe what they say.
- Never order anything to increase your chances of winning.
- Never send money – you will be placed on a sucker list and your name will be sold to other scammers. – and it IS ILLEGAL.

How to Protect Yourself from Phone Scams:

- Never respond to sweepstakes notices/phone calls ESPECIALLY if you are asked to send money.
- If asked to send money, the sweepstakes is ILLEGAL.
- ALL foreign lotteries and sweepstakes are ILLEGAL.

Skimming







Internet & E-Mail Phishing

- Appear Legitimate
- Ask for money or personal information



Internet & E-Mail Scams

- Do NOT open e-mails from unknown senders
- Do NOT open links from unknown senders
- Do NOT give personal information after clicking on a link

Family Members

- Always asking for money
- Supports Drug Habit
- Gives reasons for funds
 - Buy Car
 - Buy Farm Equipment
 - Home Repairs
 - Has you write checks to same people time and time again.

Protect from ID Theft

Free credit reports

Stagger your credit report requests. For example, request a report from Experian. Four months later, request one from Equifax. After four more months, request it from TransUnion.

Freezing your credit

You must freeze your credit with each of the three major agencies. In most cases, you will pay \$10 to freeze your credit. The amount depends upon your state of residence, and some states limit freezes to seven years.

Monitor your Credit

10 TIPS-OFFS TO A RIP-OFF

1. High Pressure Sales or Frequent Calls.
2. Immediate Decision.
3. Request a Credit Card or Bank Account number or that you send money.

10 TIPS-OFFS TO A RIP-OFF

- 4. Offer to send someone to your home or overnight mail service.
- 5. Something free.
- 6. Unresponsive to questions or too quick to answer.
- 7. An investment without risk.

10 TIPS-OFFS TO A RIP-OFF

8. Will not provide references or written information.
9. Not registered with the Attorney General if required.
10. Sounds too good to be true

Behaviors Common to Victims:

- Secretive or referencing “something big” is going to happen soon.
- Unexplained missing money or charges to accounts uncharacteristic of senior.
- Excessive junk mail, collection of worthless trinkets ordered, items unable to be used by senior.
- New friendships by phone or other persons unknown to senior.

More Behaviors Common to Victims

- Irritability when asked about items purchased or money spent.
- Isolation from family and friends.
- Borrowing money from neighbors or friends which is uncharacteristic of senior.
- Senior suddenly can't afford normal purchases.
- Wire service receipts in the home.
- Secretive phone conversations.

Extreme Victim Examples

- Some families have reported:
 - Loans taken against senior's home.
 - Annuities cashed and money spent.
 - Savings depleted and sent to scammer.
 - Pawn shops being used to obtain quick cash.
 - Victim left homeless.
- Scammer sends a taxi to the senior's home while on the cell phone with the driver in an extreme measure to reach the victim whose number has been changed by family.

Helpful Contacts

- Office of the Attorney General: 888-432-9257
- Federal Trade Commission: 877-382-4357 (report phone numbers of callers).
- Postal Inspection Service: 877-876-2455 opt. 4
- Western Union Fraud: 800-448-1492 to report bogus transactions.
- Internet Crime Complaint Center: www.ic3.gov (to report internet crimes).
- Report scams to local law enforcement.

EMERGENCY NOT CE

In case of emergency contact information for Kentucky drivers

Registering emergency contact information allows law enforcement to reach a loved one in the event you are involved in a traffic crash or other critical emergency when every second counts. This service is available for cardholders with a valid Kentucky driver's license, permit or ID and will be used only by law enforcement officials. To begin, simply enter your driver's license information in the fields below. Once validated, you will be asked to enter your emergency contact's name, relation to you, and phone number. Contact information is stored securely and can be modified at any time.

QUESTIONS?

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