

SENIOR NUGGET – SEPTEMBER 2017

Featuring: New Medicare Card, Unclaimed Fund, Immunizations

New Medicare cards will be coming to those 65 and over. The card will no longer show social security numbers. New cards debut in 2018. Use the new card upon receipt. During transition 2018-19, you will be able to use either the old card or the new. Provide your physician's office with new card number, when received. Lost or stolen cards call Medicare at 800-633-4227. If you suspect identity theft, contact the Federal Trade Commission online or via phone www.identitytheft.gov or 877-438-4338

UNCLAIMED MONEY - How to find it: Forgotten or lost money is quite common. Reports state \$42 billion is sitting unclaimed in state treasuries and other agencies just waiting to be found. This happens because of change of address, name change, or owner dies and estate was unaware of the money or heirs could not be located. Begin search via deceased via www.treasuryhunt.gov. or call 844-284-2676.

Roster of other sites to investigate:

- Pension Benefit Guaranty Corporation – 1-800-400-7242
- National Association of Insurance Commissioners for insurance policies www.locator-naic.org
- PenChecks Inc. and Millennium Trust for lost retirement benefits, 401(k)
- Funds from old employers www.unclaimedretirementbenefits.com and www.mtrustcompany.com/unclaimed-retirement-funds
- Federal Deposit Insurance Corporation – unclaimed bank accounts at firms that were shut down between 1989 and June 28, 1993 go to www.fdic.gov
- U.S. Treasury to find saving bonds 1-844-284-2676
- IRS for refund checks that may have been returned from bank or postal system. Federal tax refund checks www.irs.gov/refunds or 1-800-829-1954
- Social Security: To find benefits, including \$255 death benefit, call 1-800-772-1213. Death benefit goes to remaining spouse only, not children

Always provide agencies with new name, if recently married, divorced. Keep your LAST WILL AND TESTAMENT updated, include roster of all banks, with account numbers, insurance policies, with policy numbers

SENIOR NUGGET – SEPTEMBER 2017

IMMUNIZATIONS, WHAT AND WHEN

- Pneumococcal (pneumonia) – For adults 65 or older
- Shingles (zoster) – For adults 60 or older
- Flu vaccine (influenza) – All adults: one dose each year
- Tdap (tetanus, diphtheria and pertussis) – ONCE for all adults
- Td (tetanus, diphtheria) – All adults, every 10 years, if Tdap previously given
- MMR (measles, mumps, rubella) – All adults born since 1955 who have not previously had it
- HPV (human papillomavirus) – Women age 26 or younger and men age 21 or younger, who have not previously received it as an adolescent
- Varicella (chicken pox) – All adults born since 1980, those that did not receive the vaccine, or did not have the virus previously

Always consult your primary physicians before obtaining any type of shots from any type of store. Some vaccines have restrictions, based on patient's medical history. Some vaccines require a physician's Rx to avoid a high price tag, or may not be covered by Medicare.

Best wishes to all having a September birthday

Senior Nuggets, past and present may be viewed on Atholton's website.