

The *Lookout*

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Each month: one scam to watch for, one number worth knowing, one honest answer. We don't sell anything in these pages. No products, no services, no fine print. Just what we'd want our own parents to know.

THIS MONTH'S SCAM



The Medicare Call That Isn't

Open Enrollment runs October 15 to December 7. Scammers know it.



It's the one time of year a call about Medicare sounds normal. **What it sounds like:**

- 📞 *"Your card is being replaced. I just need your number."*
- 📞 *"You qualify for new benefits, but the window closes today."*
- 📞 *"I'm calling from Medicare about your account."*

THE ONE RULE THAT SETTLES IT

Medicare will not call you out of the blue.

Not to sell a plan, verify your number, or replace your card. If a caller says they're Medicare and asks for your number, it isn't Medicare. Real Medicare news comes by mail: your plan sends an Annual Notice of Change by September 30, on paper, never by phone.

If you get one of these calls

1

Hang up

You don't owe a scammer a polite goodbye.

2

Look it up yourself

1-800-MEDICARE
(1-800-633-4227)

3

Tell a neighbor

They're getting the same call this week.

— BY THE NUMBERS

\$7.7 billion

Reported lost to online scams by Americans age 60 and older in 2025, up 59% in a single year.

Source: FBI IC3, 2025 Annual Report

201,266

people reported it

\$38,500

average loss

The FBI believes most cases are never reported at all.

— *These aren't careless people. They're people who got a convincing phone call on a bad day.*

...

— ASK, DON'T GUESS

“A window popped up saying my computer is infected and to call the number on the screen. Is that real?”

No. And it's the second most costly scam for people over 60: \$1.04 billion lost last year. Real virus warnings don't hand you a phone number, play an alarm, or lock your screen.

What to do

- ✓ Don't call the number. Don't click anything in the window.
- ✓ Hold the power button until the computer shuts off.
- ✓ Count to ten and turn it back on. The window will be gone.

Hang up. Look up. *Call back.*

Three words that stop almost anything. No honest caller will ever object.



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