



The Legacy Group September 2013 Newsletter



Watch Out! Here Come The Scammers!

As the debate rages over who benefits from the Affordable Care Act, one thing is becoming clear: The controversial program is a **dream come true for con artists**.

"Any time you roll out a big government program like this, confusion is inevitable," said Lois Greisman, an associate director in the Bureau of Consumer Protection at the Federal Trade Commission. "This confusion creates a tremendous opportunity for the fraudster."

"I believe the incidents are going to skyrocket as that date approaches," said Eva Velasquez, President and CEO of the non-profit Identity Theft Resource Center. "And even people who are smart and savvy could get taken, so we are very concerned about the potential for some serious financial harm."

Scam artists got an early jump on national health care reform. Since last year, they've been calling, faxing and emailing people across the country claiming to be with Medicare or 'Obamacare' or some part of the federal government.

These tips, provided by consumer groups and the government, will help you spot a fraud:

- **There is no card** associated with health care reform.
- There is **no new Medicare card** and you do not have to update any personal information.
- The Health Insurance Marketplace **doesn't open until October 1**, so you can't buy coverage under the Affordable Care Act until then.
- **Don't respond to a cold call** of any kind, especially one that asks for personal information or money.
- **Don't trust your Caller ID**; it can be spoofed to make it look like the call is coming from a



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Did You Know...

Almost half of the households with kids under 18 have a Mom as the primary earner? She needs LIFE INSURANCE to care for the family. Call Jim today to find an affordable option for your family.

Quotable Quotes...

"When I do good, I feel good; When I do bad, I feel bad."

Abraham Lincoln

government office.

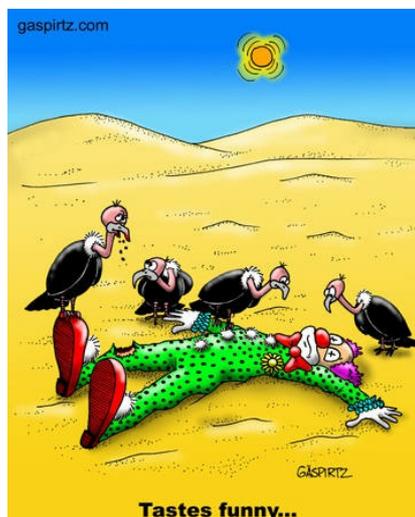
- **Don't let anyone rush you.** The rates in the exchange have been pre-approved and won't change during the initial enrollment period, Oct. 1 to March 31. Anyone promising a "special price" or "limited time offer" or who tells you "spots are limited" is lying to you.
- According to John Breyault, who runs Fraud.org , a project of National Consumers League, these scammers can be very intimidating, especially to seniors. **Don't be afraid to hang up!**

Source: <http://www.today.com/money/obamacare-coming-so-are-scammers-6C10913891>

Top 5 Ways To Age Gracefully

Does all this Healthcare talk make you crazy? The best way to not deal with it is to stay healthy and out of the hospital as much as you can. From the Cleveland Clinic, here are the top 5 ways to age gracefully:

1. **Move:** Nothing new about exercising to maintain a healthy weight, elevate mood, and improve your overall well-being and energy. I used to work out to fit into my skinny jeans. Now I know exercise helps me maintain my bone density, muscular strength and endurance, and still helps me fit in my jeans! You don't have to go to the gym to move. You can walk, take dancing lessons or ride your bike.
2. **Sleep:** We are a chronically under-rested culture! So many of my clients say they can "get by" on 5 or 6 hours of sleep. To thrive from the inside out, studies indicate most of us need closer to 8 or 9. Nothing makes me feel (and look) more graceful than a good night's sleep.
3. **Connect:** As we age, connection is more important than ever. Relationships with our kids, grandkids, friends, neighbors and community are critical to nurture and maintain. It gets us out of ourselves, helps us remember what is most important, and keeps us stimulated and involved.
4. **Eat Anti-inflammatory:** Countless studies show that chronic illnesses, especially auto-immune ones such as fibromyalgia, arthritis, and even depression, can be directly related to our diets. An anti-inflammatory diet is rich in fresh fruits and vegetables and low in sugar and processed foods. You can supplement what you can't get enough of in your everyday diet.



5. Embrace Your Grace: I love the Dove commercials that show real, middle-aged, authentic women, without perfect airbrushed bodies and skin. Their beauty and grace illuminates from the inside out. Nothing is graceful about trying too hard to look young or hip.

Source: https://speakingofwomenshealth.com/health_library/read/category/health_information/womens_fitness/top-9-ways-to-age-gracefully-from-the-inside-out?utm_medium=email&utm_campaign=swh+enews&utm_source=swh1308&utm_content=age+gracefully

The 2013 Plexus Supplier Diversity Summit - Check it out!

Building A Strong Diverse Team together. Join us for the 5th Annual Plexus Diversity Client!

You'll discover the power of business certification, hear success stories from business owners and supplier diversity leaders, and get strategies to advance your business or organization to the next level.

When: September 26, 2013 8AM- 2 PM

Where: CSU Student Center.

Visti www.thinkplexus.org to see all details.

The Legacy Group will be there - hope to see you!

The Legacy Group Referral Program Giving Back To Our Community

We Love Referrals!

If you know someone who may benefit from our Great Service and Fantastic Rates, simply **Print out this coupon, write your name and phone number below**, and when this coupon is presented to us at time of a new quote, we will either:

1. Donate **\$25** to help the animals at **Rescue Village** in your name - Or -
2. Donate **\$25** to help a soldier through **Wounded Warrior** in your name - Or -
3. You can have **\$25** to donate as your wish!

Giving Back To Our Community.

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