



CLUB NEWSLETTER

First Western Bank & Trust ★ **50 PLUS CLUB**
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March 26 Club Event
1 pm at Oak Park Theater

POPCORN AND A MOVIE

A private viewing of the movie "The Boys in the Boat" will be shown at the Oak Park Theater at 1500 4th Ave NW. The movie will start at **1:00 pm** but arrive early to get your popcorn and soda.

A story set in the 1930's, centered on the University of Washington rowing team, from their Depression-era beginnings to winning gold at the 1936 Berlin Olympics. The movie is rated PG-13 and should be over around 3:15 pm.

Please call 852-3711 to make your reservation by Tuesday, March 19, 2024. As always, the movie, pop and popcorn are free.

MOVIE IMAGES: METRO-GOLDWYN-MAYER



April 17 Club Event
1 pm at the Grand Hotel

SPRING! Time to get growing!

Phil Lowe, of Lowe's Garden Center, will be sharing his tips on spring gardening.

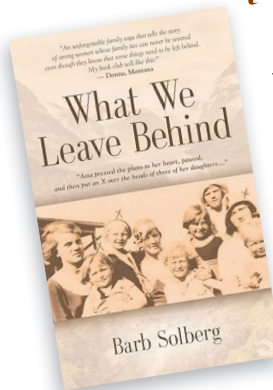
Lowe's Garden Center is a family-owned Garden Center that has been in operation since 1929. Greenhouse staff grow North Dakota hardy vegetables, annual flowers and perennials from seeds or cutting off of parent plants. Bring your gardening questions for Phil.

Please call 852-3711 and RSVP by Thursday, April 11, 2024.



May 22 Club Event • 1 pm at the Grand Hotel

Meet the Author



Author Barb Solberg, a native North Dakotan, will share information about her historical fiction novel "What We Leave Behind". It is an unforgettable story of a family whose good intentions get derailed by unforeseen circumstances and some things just left behind. It is a story based on Barb's family's experiences.

Barb has spent most of her professional career teaching, speaking and writing. She has published in magazines and newspapers as well as with Harcourt College Publishers. Retired now, she and her husband have two adult children and five grandchildren and live in North Dakota.

Please call 852-3711 by Wednesday, May 15, 2024 to reserve your spot.

**Please remember the meetings
and events are for 50 Plus Club members only!**

Newsletters come out at least four times a year to announce upcoming meetings and events. • Would you like to receive your newsletters electronically? Email your request to: stephanie.hoffart@firstwestern.bank, to be first to get them!

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5 of the Most Common Medicare Scams

① New Medicare Cards.

One common tactic scammers use is to offer you a new kind of card, one with a chip or a plastic card. **Medicare DOES NOT offer cards like that.** Scammers may also try to convince you that your card is outdated. Medicare cards don't expire!

② Offers of cheaper plans or

expanded drug coverage. Scammers may promise better drug coverage or

cheaper supplement plans. They may ask for payment or personal details to enroll you in a different plan, which may not always be the best plan for you.

③ Refunds or rebate offers.

There might be legitimate refunds and rebates out there, but your healthcare provider should inform you about any that you may qualify for.

④ Medicare plan cancellation.

This is one of the most common ways scammers try to get your personal information. Scammers may demand

immediate payment or personal information to avoid cancellation of your Medicare benefits. Medicare will inform you in writing if you are at risk of losing coverage.

⑤ Offers of free medical supplies

or tests. Your physician knows best what supplies or tests you may need so always check with them first before agreeing to offers of "free" medical supplies or services. Remember, these tests are not really free, the fraudsters want your Medicare number so they can bill Medicare for the tests or supplies.

Top 5 Medicare Scams We Will See in 2024

Medicare scams can happen to anyone. Did you know that Medicare scams are a type of identity theft, and the most common scam among seniors? Medicare fraud is when someone scams Medicare beneficiaries and cheats Medicare.

This can happen when someone steals your Medicare information or submits false claims to Medicare.

How does Medicare fraud work? Scammers often find information online from a people search site or it may happen following a data breach. The Medicare scammer will contact people with claims or offers of special treatment or services as part of a Medicare program. Knowing more about how Medicare scams happen and the kinds of scams we are seeing can help you stay protected.

(continues
on panel above) ↑

Reporting Medicare fraud:

If you think you have spotted fraud, report it right away. ND SMP will help seniors prevent, detect and report Medicare fraud. If you see anything suspicious, contact the ND SMP at ndsmp@minotstateu.edu or call 1-833-818-0029. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: McGowan, E. (Sept. 12, 23). LifeLock by Norton. 5 Medicare Scams to Avoid in 2024. Retrieved December 20, 2023, from <https://lifelock.norton.com/learn/fraud/medicare->



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