

## AARP “Road to Livability” Program Available Statewide

AARP has traveled on the “Road to Livability” for many years providing families with resources and tools to create a place where you can live in comfort and safety no matter what stage of life. AARP is helping families go deeper by looking at choices for changing needs. AARP is introducing a new resource for you to share with others in your community that takes a look at “what you have” vs. “what you will need” when it comes to your **HOME, CAR** or **COMMUNITY**.

There are two ways to learn about this new resource:

- 1) In person through a team of AARP Livability volunteers facilitating a conversation with a group/organization; or
- 2) Through subscribing to AARP’s award-winning Livable Communities e-newsletter.

***To request a speaker for 2015, please send an email to [ctaarp@aarp.org](mailto:ctaarp@aarp.org) or call toll free in CT 1-866-295-7279 to speak to Erica Michalowski.***

The newsletter provides readers with livability-related content from the *multi* award-winning AARP Livable Communities website [aarp.org/livable](http://aarp.org/livable), which features slideshows, how-tos, interviews, feature articles and easy-to-absorb report wrap-ups. This monthly option can be received if you subscribe to this newsletter you will not be opted-in to other emails, offers and requests from AARP (unless you have already signed up for them).

***You can check out previous issues and subscribe at: <http://www.aarp.org/livable-communities/livable-community-news-alerts/>.***

Once you subscribe you will receive an email requesting that you confirm your subscription. If you prefer, your name can be added by sending an email to [ctaarp@aarp.org](mailto:ctaarp@aarp.org) so the AARP CT team can confirm your request.

Send questions or comments to: AARP CT [ctaarp@aarp.org](mailto:ctaarp@aarp.org) or 1-866-295-7279 Attn: Erica Michalowski

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## Who to Contact For Help in CT

### Connecticut Attorney General

The Office of the Attorney General represents the State in enforcing laws designed to protect the public from deceptive or unfair practices in the marketplace. It also provides informal mediation of some consumer complaints. Consumers may call the Consumer Assistance Unit at **860-808-5420** or file a consumer complaint online at **[ct.gov/ag](http://ct.gov/ag)**.

### Connecticut Better Business Bureau

Contact if you are a victim of unfair, deceitful or unethical business practices. Provide complaint and dispute resolution support for consumers and businesses. Research businesses, professionals, brands and charities you can trust. You can also file a complaint at **[www.bbb.org/conecticut](http://www.bbb.org/conecticut)** or reach us by telephone at **860-740-4500**.

**Connecticut Department of Banking** Contact the Department of Banking for complaints involving financial institutions, mortgage lending and other consumer credit matters, rental security deposits, securities products and business opportunity fraud. You can check up on an investment adviser and investment products on the agency's website, which offers license verifications as well as tips on avoiding financial fraud and investment scams and managing your money wisely. Call: **1-800-831-7225** or visit **ct.gov/dob**.

**Connecticut Department of Consumer Protection**

For complaints regarding a scam, unfair business practice or misleading advertisement, contact the Department of Consumer Protection. You can find complaint forms on the DCP website at **ct.gov/dcp/complaint**. You can also email the agency at **dcp.frauds@ct.gov** or call the complaint center: (800) 842-2649. The agency website can be used to verify a license/registration and to learn more about how to stay safe in the marketplace. You can access the main agency website at **ct.gov/dcp**. Information on being a vigilant consumer is also available at **smartconsumer.ct.gov**.

### **Consumer Financial Protection Bureau**

If you have a complaint about fraudulent activity involving a bank account or service, credit reporting, debt collection, among other areas, contact the CFPB to file a complaint. File online at: **consumerfinance.gov/complaint**.

### **Connecticut Insurance Department**

Contact the CT Insurance Department to file a complaint about an insurance product or salesperson or questions on insurance issue. The Department handles insurance-related disputes including health, auto & homeowner claims. Email at **cid.ca@ct.gov** or call **860-297-3900 ct.gov/cid**

### **FINRA Investor Education Foundation**

The FINRA Investor Education Foundation provides critical information about how to avoid investment fraud, including allowing you to check to see if a broker or a particular investment advisor is registered. Access online at: **saveandinvest.org**.

### **FTC Consumer Sentinel Hotline**

This is a toll free number you can call to file a complaint against a company if you feel you have been defrauded. Call toll-free: **877-701-9595**.

### **Fraud Watch Network**

The AARP Fraud Watch Network provides you with access to information about identity theft, investment fraud and the latest scams. Access online at: **aarp.org/fraudwatchnetwork**.

### **Internal Revenue Service (IRS)**

If you get a call from someone claiming to be from the IRS, follow these steps: If you know you owe taxes or might owe, call the IRS at **800.829.1040**. IRS workers can help. If you know you don't owe taxes, report the incident to the Treasury Inspector General for Tax Administration (TIGTA) at **800.366.4484** or at **www.tigta.gov**. Identify theft issues, contact the IRS Identity Protection Specialized Unit at **800-908-4490** to secure your tax account.

### **State Department on Aging - Senior Medicare Patrol**

CT's State Department on Aging administers the SMP program assisting Medicare beneficiaries with steps to recognize & report suspected fraud. If you suspect fraud on your Medicare Summary Notice (MSN) or Part D Explanation of Benefits, contact the local SMP program at **1-800 994-9422**.

## **U.S. Attorney's Office District of CT**

Prosecutes all criminal and civil cases brought by Federal government & defends the U.S. when it is a party of a civil case. Three units, Fraud Watch Network works directly with the **Financial Fraud & Public Corruption Unit** includes securities, commodities & investor fraud, public corruption, bank fraud & embezzlement, mortgage fraud, tax fraud, health care fraud, bankruptcy fraud & Foreign Corrupt Practices Act U.S. Attorney's Office 203-821-3700. DOJ/Elder Justice website [www.justice.gov/elderjustice/](http://www.justice.gov/elderjustice/) FBI (New Haven) - 203-503-5000

## **U.S. Postal Inspection Services**

This site, sponsored by the U.S. Postal Inspection Service, has information about protecting yourself from mail fraud and identifying when you've been targeted. [deliveringtrust.com](http://deliveringtrust.com). ***This document is a collaborative effort of the AARP Fraud Watch Network & the Coalition For Elder Justice In Connecticut.***

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# **How Secure is Your Financial Future?**

## ***An Opinion Leader Forum***

**Monday, June 15**

**5:45 - 8:15 p.m.**

***TheaterWorks***

***233 Pearl Street, Hartford***

5:45-6:45 p.m.: registration/reception with complimentary drinks & hors d'oeuvres

7:00-8:15 p.m.: panel, moderated by award winning media personality Diane Smith, Q&A

AARP is working to ensure you have the financial security you need to take charge of your future and live independently as you age. We'll examine the current retirement savings crisis in America and what is being done - both nationally and in Connecticut - to address it.

### **Panelists:**

**Kevin Lembo**, Connecticut State Comptroller

**Jamie Kalamarides**, Senior Vice President of Institutional Investment Solutions, Prudential Financial, Inc.

**Cheryl Matheis**, Senior Principal and Counsel, AARP

Registration is required for this free event.

Register on-line at <http://aarp.cvent.com/CTFinSecForum615> or by phone at 877-926-8300.

Free parking is available in the TheaterWorks lot behind the theater. No financial products will be promoted or sold.

The FINRA Investor Education Foundation provides critical information about how to avoid investment fraud, including allowing you to check to see if a broker or a particular investment advisor is registered. Access online at: [saveandinvest.org](http://saveandinvest.org).

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## **Ask Your Legislators to Support Family Caregivers by Co-Sponsoring, S.B. 290 (The CARE Act)**

**Support family caregivers when their loved ones transition home from a hospital stay.  
Help Pass S.B. 290!**

Each year, 711,000 Connecticut residents perform a great labor of love: caring for aging parents, spouses, brothers, sisters, aunts, uncles and friends so they can remain in their homes.

They help with many different tasks; and many also perform medical or nursing tasks like complex medication management, wound care, and injections. Yet, most receive little or no training for these duties.

That's why AARP is asking lawmakers to pass, S.B. 290, the CARE Act. S.B. 290 would help ensure family caregivers have the training and information they need to keep their loved ones safe when returning home from the hospital. Please Call:

# 1-844-220-5524

***Urge your legislators to support and co-sponsor  
S.B. 290, the CARE Act.***

## **How S.B. 290 (The CARE Act) Helps:**

The Caregiver Advise, Record, Enable (CARE) Act is a basic first step to engage family caregivers in the hospital setting so they may safely provide care for their loved ones at home – care that can help prevent costly hospital readmissions. The bill:

- ♥ Allows a patient to designate a caregiver when admitted into a hospital.
- ♥ Requires the hospital to notify the family caregiver before the patient is discharged or transferred.
- ♥ Requires the hospital to provide an explanation and instruction of the medical tasks – like medication management, injections, wound care, and transfers – that the family caregiver will be expected to perform at home.

**For more information, visit [www.aarp.org/SupportCaregivers](http://www.aarp.org/SupportCaregivers)**

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**AARP Connecticut offers educational workshops for any age.  
Ask about real possibilities for your community.**

### **Work & Save: How Secure is Your Financial Future**

An opportunity to learn about the growing retirement crisis across the country and what steps Connecticut is taking to address it. This interactive presentation runs approximately 30-45 minutes and requires a screen and access to electricity.

### **AARP Road to Livability**

An interactive presentation that examines “What You Have” vs. “What You Need” when it comes to your HOME, CAR and COMMUNITY. Geared toward the whole family, participants will gain an understanding of the tools and resources available to create a home where you can live in comfort and safety, no matter what your stage of life. Session runs 60 minutes and requires a screen and access to electricity.

### **The Life Reimagined Checkup Session**

Designed for a group of 5 to 500 that are ready to explore their Real Possibilities. Reimagining your life can mean new passions to pursue, work that's rewarding, great people to connect with and a healthier and more fulfilling lifestyle. This session is optimal at 90 minutes, but can be

modified to run 60 minutes, and offers a personalized, authentic and thought-provoking approach to help you navigate the next phase of your life.

### **AARP Fraud Watch Network: The Con Artist Playbook**

Take a look at the psychology behind ID Theft, Fraud & Scams. Through actual footage of scammers, insights and advice, you'll walk away armed with the tools you need to keep yourself and your family safe. This session can be modified to run between 20 and 60 minutes and requires a screen and access to electricity.

### **Living Longer, Living Smarter Sessions**

Geared toward the Boomer-aged woman, but open to all ages and genders, this conversational session offers a look at how to prepare for your future as you age. Four topic sessions are offered: Your Health (caring for yourself & healthcare access), Your Wishes (legal documents & getting organized), Your Finances (cost of care as you age) & Your Home & Community (checklists & resources to fit your changing needs to your home & community). Session runs 30-45 minutes and requires a screen and access to electricity.

### **AARP 50+ Job Seeker: Tips & Tools**

A look at the many job seeker resources available through AARP and organizations right here in Connecticut and a review of the essentials any 50+ job seeker must consider. This session is often best if incorporated into a broader program, but can also be done as a stand-alone session. This 20-30 minute session requires a screen, internet access/wifi and access to electricity.

### **AARP Driver Safety**

Promote driver safety, mobility and independence through your organization, while creating goodwill and giving back to your community by hosting the AARP Smart Driver™ course, or "We Need to Talk" seminar. Trained instructors/facilitators provide course materials and promotional materials. Hosts provide a free and easily accessible room, AV needs (DVD, electricity, screen) and help with public promotion. Smart Driver courses run 4 hours, there is a small fee to attend and CT residents over age 60 are entitled to auto insurance discounts upon course completion/filings. "We Need to Talk" seminars run 60 minutes. Go to [www.aarp.org/driversafety](http://www.aarp.org/driversafety) or call the Smart Driver Google Line at (800) 227-7669.

**For more information or to request consideration for a session for your group/organization, please contact Erica Michalowski: [emichalowski@aarp.org](mailto:emichalowski@aarp.org) or (860) 548-3163.**