



# VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

July 2024

## Protecting Older Adults From Government Imposter Scams

Have you or a loved one been contacted by someone claiming affiliation with a government agency? Older adults are targeted with misinformation daily. In 2022, older adults reported losing more than \$186 million to government imposter scams.

Criminals often see older adults as easy targets due to their perceived vulnerability and trusting natures. To combat this issue, VA is collaborating with other federal government agencies, through increased [awareness and proactive measures](#), on an initiative to help protect older adults by sharing information on how to identify and report scams.

Fraudsters can use a variety of tactics, including aggressive calling, texting, emails, websites, messages on social media and deceptive letters to pressure senior citizens into providing their personal information, such as social security numbers, bank account details, login credentials, medical records or credit card information. They can also aim to scam the elderly community by:

- Pretending to represent an official government agency or someone they trust.
- Mentioning there's a problem or offering a prize.

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**“I finally realized that people are prisoners of their phones... that’s why it’s called a “cell” phone.”**

**- Anonymous**

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## Continued...

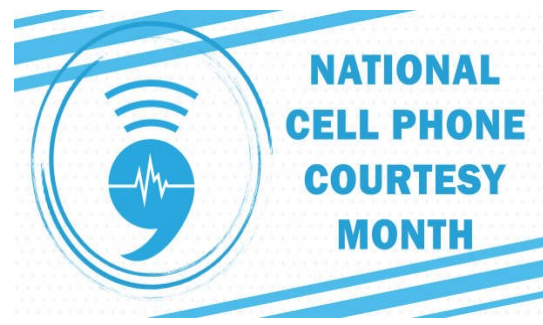
- Pressuring them to act immediately.
- Telling them to pay in a specific way (i.e. gift cards, PayPal, etc.) or provide personal information.

Common government imposter scams involve fraudsters pretending to be from Social Security Administration (SSA), Internal Revenue Service (IRS), Medicare, VA, utility companies or even charities. These scams are a growing threat and can result in significant financial loss, identity theft and emotional distress. To avoid being a victim of government imposter scams and other fraud schemes, it is important to follow these helpful tips:

- Hang up or ignore suspicious calls or messages. Government agencies will never demand immediate action or payment. If in doubt, contact the government agency directly using their official contact information.
- Do not click on links in unexpected emails, texts or social media messages. Government websites always use a .gov domain.
- Do not respond to, pay, or share personal or financial information with anyone via social media, email or the telephone.
- Avoid sharing personally identifiable information (eBenefits, VA.gov, or any other VA login credentials, Social Security Numbers, Claim Numbers, mother's maiden name, etc.) or verification codes with anyone.
- Be wary of requests to move money from bank, investment or retirement accounts.
- Download strong antivirus software, utilize multi-factor authentication, and frequently change and maintain strong passwords.
- [Report](#) instances of suspicious activity and fraud through Report Fraud.ftc.gov

VA is committed to educating Veterans, family members, survivors and caregivers about ongoing fraud threats, especially those targeting the elderly community.

To stay updated on the latest scams, visit [How to Avoid Imposter Scams](#). VA also provides comprehensive [fraud prevention resources](#). Veterans who suspect they have experienced fraud involving their VA Benefits can contact the VA Benefits Hotline at 1-800-827-1000. Veterans can also learn more about fraud prevention by visiting the [Protecting Veterans from Fraud webpage](#).



## National Cell Phone Courtesy Month

This National Cell Phone Courtesy Month, take a step back and try to distance yourself from your cell-phones. Sounds impossible, doesn't it? Well, that is exactly what this month is all about - to create awareness regarding the habits we have formed since this technological innovation took over our lives. It's possible to say that nowadays a man's best friend is the cellphone, and there are certain rules we must conform to if we want to create a more mindful society.

5 fun facts about cell phones:

1. Mobile radiation has been linked to infertility, headaches, insomnia, and tumors
2. The best-selling mobile phone was the Nokia 1100 which sold 250 million units.
3. Finland actually has a mobile phone-throwing championship.
4. The most expensive cell phone made by Apple costs \$15.3 million and has 26-carat black diamonds.
5. The addiction to cell phones is known as Nomophobia and over 200,000 million people suffer from it.

This month teaches cell phone usage etiquette, serves as a reminder of how things were before cell phones and encourages people to take a break from cell phones. Consider it a cell phone detox.

# Understanding VA Life Insurance Options

Veterans with service-connected disabilities may find it difficult to obtain affordable life insurance coverage in the private sector. VA offers life insurance that allows Veterans, service members and their families to plan through a variety of life insurance programs tailored to fit their financial needs - at any stage of life.

VA offers a guaranteed acceptance whole life insurance program called Veterans Affairs Life Insurance (VALife). If you're considering purchasing life insurance, it is important to understand the difference between whole life and term life insurance. The two most common types of life insurance coverage are term life and whole life. Each one can be tailored to the unique financial needs of the individual or family purchasing the policy. Term life covers a specific term or time frame to protect against specific financial responsibilities, whereas whole life provides lifelong coverage with a savings component.

## Protection

Term life provides protection for a set period, such as 10, 15, or 20 years. Whole life offers lifelong coverage as long as premiums are paid.

## Cash Value

Term life does not accumulate cash value. Due to an investment component, whole life builds cash value over the life of the policy.

## Premiums

At the younger ages, term life premiums are typically less expensive compared to whole life. Term life premiums are set for a fixed term but will increase if the policyholder decides to renew for another term. Whole life premiums are generally higher and fixed for the life of the policy.

## Benefits

Term life provides death benefits only. Whole life provides death benefits as well as the cash value that builds during the life of the policy.

VALife is a program that provides guaranteed acceptance whole life insurance coverage to Veterans aged 80 and under with any level of service-connected disability - even 0%. Guaranteed acceptance is a type of whole life coverage that does not require the applicant to answer health questions or get a medical exam for enrollment. Due to the absence of medical requirements with a guaranteed acceptance, there is typically a set waiting period for full coverage to take effect. For VALife, that period is two years. Rates are best the earlier you sign up. Once locked in, premiums will never increase.

By providing guaranteed acceptance, VALife meets the needs of service-connected Veterans who may not have previously qualified for life insurance with VA and offers the following benefits:

- All service-connected Veterans aged 80 and under with 0-100% disability ratings are eligible.
- Coverage in increments of \$10,000 up to a maximum of \$40,000 per Veteran.
- No health questions or medical exam for enrollment.
- Convenient online application and enrollment with instant approvals.
- Cash value that builds over the life of the policy after the first two years of enrollment.

Please note: Veterans who are enrolled in Service-Disabled Veterans Insurance (S-DVI) and apply for VALife must decide which policy to keep before their full VALife coverage takes effect, two years after enrollment, and the S-DVI ends. Once S-DVI terminates, it cannot be reversed. S-DVI closed for new enrollments on 12/31/2022.

Don't wait! Protect those who matter most. To learn more about VALife and whether it's the right choice for you and your family, please visit the [VALife webpage](#).

# Upcoming Event



SANCTIONED EVENT  
COMBAT VETERANS  
MOTORCYCLE ASSOCIATION®  
CHAPTER 45-3



## VETERAN SUICIDE



## AWARENESS RIDE

IN MEMORIAM

SGT AUSTIN MILLARD

7 SEPTEMBER 2024

MOTORCYCLES:

\$20 PER RIDER, \$10 PER PASSENGER

VEHICLES:

\$20 PER VEHICLE, \$10 PER PASSENGER

REGISTRATION FROM 10:00 AM - 11:45 AM

WRIGHTSTOWN URBAN KLISTER - AMERICAN LEGION POST 436  
924 MAIN ST, WRIGHTSTOWN, WI 54180

ROLL OUT TIME 12:00

MAIN CEREMONY: SCOTTYS PUB, W2091 COUNTY RD JJ, KAUKAUNA, WI 54130

RAFFLES, VETERAN RESOURCE TABLES, FOOD, PRESENTATION TO THE MILLARD FAMILY



IF YOU ARE HAVING THOUGHTS OF SUICIDE PLEASE CALL  
THE NATIONAL SUICIDE PREVENTION LIFELINE: 988

## CONTACT US

Winnebago County  
Veterans Service Office

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Stay informed about benefits; join our e-mail list.  
Send a request to:

[CVSO@winnebagocountywi.gov](mailto:CVSO@winnebagocountywi.gov)

Visit us on the web at:

[www.winnebagocountywi.gov/veterans](http://www.winnebagocountywi.gov/veterans)



[www.facebook.com/WinnebagoCVSO](https://www.facebook.com/WinnebagoCVSO)

For a list of more events,  
check out our [calendar](#) !