



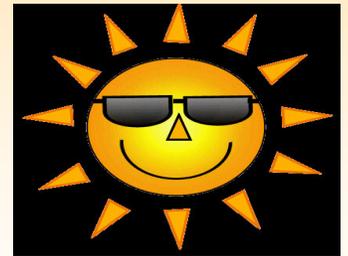
Maryland Retired School Personnel Association
CONSUMER CONNECTION

A Publication of the MRSPA Consumer Education
Committee

May-June, 2019

Summer is almost here! It's time to make sure that you have proper sun protection! What kind of sunglasses are the best protection?

Your sunglasses should block 99 to 100 percent of the sun's ultraviolet rays, which can raise the risk of cataracts and some cancers. Look for UV-protection info on a sticker or tag. Gray-tinted lenses are usually a good option and frames with larger lenses will protect more of the area around your eyes. Wraparounds may be even better if the "arms" don't block your side vision. Polarized lenses cut glare but can make it difficult to see your car's dashboard screens.



Which is the best sunscreen for you?

You'll want a sunscreen with broad-spectrum or multi-spectrum protection for both UVB and UVA. SPF 15 or higher for UVB protection. The SPF factor rates how effective the sunscreen is in preventing sunburn caused by UVB rays. If you'd normally burn in 10 minutes, SPF 15 multiples that by a factor of 15, meaning you could go 150 minutes before burning. For the vast majority of people, SPF 15 is fine but people who have fair skin, a family history of skin cancer, or conditions like lupus that increase sensitivity to sunlight should consider SPF 30 or higher.

Keep in mind that the higher the SPF, the smaller the increased benefit: contrary to what you might think, SPF 30 isn't twice as strong as SPF 15. While SPF 15 filters out 93% of UVB, SPF 30 filters out only 97%, only a slight improvement.

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UVA protection. There is no rating to tell you how good a sunscreen is at blocking UVA rays. When it comes to UVA protection, you need to pay attention to the ingredients.

Look for a sunscreen that contains at least one of the following: ecamsule, avobenzone, oxybenzone, titanium dioxide, sulisobenzene, or zinc oxide. Any one of these should do the trick.

As always, it is best to check with your physician if you have certain medical conditions, or take prescription medicine that can have adverse effects when exposed to sunlight before making a decision about how much time to spend in the sun, or which type of sunscreen is best for you.

Storm season is upon us. June 1st signals the beginning of the Atlantic Hurricane Season for the East Coast when tropical storms and the occasional hurricane can threaten Atlantic Coast areas and the Chesapeake Bay region.

Evacuation Kit—What to take

- Medications
- Non-perishable foods, especially if diet is restricted
- Several gallons of drinking liquids
- Bedding for a small space
- Any infant or child necessities (wipes, diapers, bottles, etc.)
- Flashlight and portable radio w/batteries
- Personal hygiene items
- Change of clothes
- Eyeglasses
- Quiet games, toys or reading material
- Important papers with valid ID
- Cash

Remember shelter space can be limited and your family may not be able to return to your home for days, or even weeks.

When flooding occurs, don't forget: Turn around—Don't drown! Don't take a chance!!



More good scam-prevention tips from the Maryland Attorney General's office:

Puppy Scams: Scammers advertise puppies for sale and claim to be out-of-state. You agree to buy a puppy and the "seller" agrees to ship the puppy to you. Once you send payment, the scammer will ask for money to cover unexpected expenses such as insurance for shipping. Scammers will also advertise free puppies to a good home, but require you to pay for vet fees, shipping and insurance. You send money and the scammer will ask for additional money to cover unexpected fees. In either case, you never receive a puppy.

Extortion Scam: Thieves are using email to threaten victims into paying a ransom to prevent certain information from being circulated online. Scammers claim that they have hacked into your webcams, smart TVs or other smart device connected to the internet and have embarrassing videos or photos of you or a family member. They threaten to release these videos or photos to your email contacts unless you pay them.

Never pay any money whether through wire transfer, online payment application, gift card, or Bitcoin, to any person or group that claims to have embarrassing videos, audio tapes, or photos of you or your family. Delete extortion emails and never click on any links in them.

Medicare Card Scam: Scammers pretend to be Medicare representatives, who ask to verify your information over the telephone. In another scam, a scammer offers a plastic Medicare card for a fee— even though the real Medicare cards are paper and there are no legitimate plastic cards. Medicare doesn't ask for personal information by telephone or charge a fee for Medicare cards.

Don't be fooled by scammers trying to get information from you!

Again, report scams, or find out if anything could be a scam by calling:

Maryland Attorney General's Consumer Hotline at 410-528-8662 or toll-free 1-888-743-0023.

MEDICARE HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY	JOHN DOE
MEDICARE CLAIM NUMBER	000-00-0000-A
SEX	MALE
IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	01-01-2007
MEDICAL (PART B)	01-01-2007
SIGN HERE	_____

Watch for more scam prevention tips in the next Consumer Connection!

Summer Travel Tips from AAA:

- ⇒ Hit the road earlier or later than the typical travel times to avoid heavy traffic.
- ⇒ Take your vehicle to a trusted repair shop to get needed maintenance before you leave.
- ⇒ Map out your route in advance using a tool such as AAA's TripTik Travel Planner.
- ⇒ Make sure you prepare for an emergency by putting a flashlight, extra batteries, warning devices such as flares or reflective triangles, jumper cables, a first-aid kit and extra water in your vehicle.
- ⇒ Pack books, games, music and a pillow for your passengers.
- ⇒ Plan to make frequent stops—about every 100 miles or two hours—to help whoever is driving stay alert.



Gasoline prices are on the rise!

Use a gas app to find the best price on gas when you travel. Two favorites are Gas Buddy and Gas Guru. Simply enter your current location to find the best price around!

Two screenshots of mobile applications. The left screenshot shows the GasBuddy.com app interface, featuring a search bar, a gas pump icon, and a list of gas stations in Chicago, IL, with prices ranging from 3.94 to 3.95. The right screenshot shows the Win Gas app interface, displaying a countdown timer for a \$100 free gas prize draw, with a current time of 06:33:11. Below the timer, it says "You Have 1 entry In Today's Draw" and "Get More Entries". A "RECENT WINNERS" section shows a winner named JT from Phoenix who won a \$100 Pre-Paid Gas Card on March 5th, 2014.

Things to save on in May and June -

May—

- ♦ **Office Furniture**—office furniture tends to start dropping prices after Tax Day and gets lower as you move toward June.
- ♦ **Mattresses**—May usually has good price drops—comparison shop before you buy!
- ♦ **Refrigerators**—New models are on their way which means last year's models are on sale.
- ♦ **Mother's Day** brings sales on perfumes and candy at many retailers.

June—

June is National Dairy Month so look for sales on all types of dairy products from milk to yogurt to ice cream!

Also on sale in June—

- **Dishware**—companies slash prices in June, right in time for wedding season! Look for savings of 25 to 50% off.
- **Gym Memberships and Equipment**—Summer isn't the best time for gyms and you can snag some great deals. If they don't outright offer a discount—haggle! You'd be surprised at the deal you might receive just by asking.
- **Tools**—When Father's Day rolls around, you can always find some great deals on tools and outdoor lawn equipment.



Get ready for the Farmer's Market! Looking for a good Farmer's Market in your area? Check out Visit Maryland's website to find the one near you, with hours and location.

<https://www.visitmaryland.org/article/maryland-farmers-markets>



Where and How to Dispose of Unused Medicines

Is your medicine cabinet full of expired drugs or medications you no longer use? Your medicine is for you. What's safe for you might be harmful for someone else. You can dispose of your expired, unwanted, or unused medicines through a drug take back program — or you can do it at home.

Flushing medicines: Because some medicines could be especially harmful to others, they have specific directions to immediately flush them down the sink or toilet when they are no longer needed.

How will you know? Check the label or the patient information leaflet with your medicine. Or consult [the U.S. Food and Drug Administration's list](#) of medicines recommended for disposal by flushing.

Disposing medicines in household trash: Almost all medicines can be thrown into your household trash. These include prescription and over-the-counter (OTC) drugs in pills, liquids, drops, patches, creams, and inhalers.

Follow these steps:

1. Remove the drugs from their original containers and mix them with something undesirable, such as used coffee grounds, dirt, or cat litter. This makes the medicine less appealing to children and pets and unrecognizable to someone who might intentionally go through the trash looking for drugs.
2. Put the mixture in something you can close (a re-sealable zipper storage bag, empty can, or other container) to prevent the drug from leaking or spilling out.
3. Throw the container in the garbage.
4. Scratch out all your personal information on the empty medicine packaging to protect your identity and privacy. Throw the packaging away.

If you have a question about your medicine, ask your health care provider or pharmacist.



The Benefit Corner

What's new in 2019? We will be featuring new deals in each newsletter.



This month's feature:

Medical Air Services Association (MASA) is an international association dedicated to providing life-saving emergency assistance from home or while traveling anywhere in the world. MASA provides coverage 24 hours a day, 365 days a year, to protect our members against catastrophic financial loss.

Check out the many benefits of a MASA membership on the MRSPA website.

Services available from home, or while traveling, the MASA service members move into action with a single toll-free phone call by the member, family members, physicians or medical personnel. The person placing the call need only supply the member's name and membership number, which can be found on the

MASA membership card.

Marketed by Association Member Benefits Advisors



For more benefits available with your membership at MRSPA, check out our website at www.mrspa.org, click on Member Benefits.