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**QUICK  
BLIPS**

from  
**TRTA's  
I&PS Committee**

**September  
2016**

KEEPING ALL OUR EDUCATORS AND STAFF SAFE AND SECURE

NATIONAL PREPAREDNESS MONTH

## Cell Phones & Rental Cars

By Lisa Weintraub Schefferle, Attorney, with the Federal Trade Commission, Division of the Consumer and Business Education

When you plug your cellphone into the rental car's infotainment system, it may store all your personal information and keep locations you entered into the GPS or visited while traveling in the car. It may store phone numbers, calls, messages, contacts, and texts.



Unless you delete the data before you return the car, rental agents and future renters can access your data.

Go to the infotainment's system's setting menu to find a list of devices that have paired with the system. Locate your device and follow the prompts to delete them.

### FTA Action: Court Orders Ban on Mortgage Relief Scammers

Scammers are promising loan modifications, but they may collect up to \$4,000 in advance or sometimes monthly fees of \$300.

The companies operate "law firms" via lawyers in various states who do little or no actual legal work for the defendants' clients. (Frank Dorman: Office of Public Affairs)

Are you prepared for the next emergency? You'll need 3 days of essentials for all members of your household. The essentials include water, food kits including dehydrated food, matches, batteries, whistle, compass, fire-proof safe, first aid kit, an emergency radio, and a designated safe room. Consider the likelihood of a flood, fire, tornado, hurricane, earthquake, or blizzard. This September, prepare for your family's safety.

### Wear Denim: Fight Cancer

Six Tips for Cancer Survivors to Stay Healthier

1. Achieve and maintain a healthy weight.
2. Be physically active: exercise.
3. Eat healthy: fruits; vegetables; whole grains; poultry; fish; **avoid** refined grains, red meat and processed meats, desserts, high fat dairy products and fried foods; taking vitamins, herbs, & other nutritional supplements **do not** help cancer patients and may even shorten their lives.
4. Get the recommended cancer screenings.
5. Get a survivorship care plan with a thorough record of your treatments and follow ups.
6. Take care of your emotional health. Spend time with your family and friends, and focus on your spiritual side.



### FRAMEWORK FOR THE FTC'S NIST CYBERSECURITY Andrea Arias, Aug. 31, 2016

The FTC recognizes that there is no such thing as perfect security. It is always a continuing process of detecting risks and adjusting one's security and defenses. In evaluating

companies, such as Target's security compromises, the FTC considers whether the company made a reasonable process to secure data, the sensitivity of the information, the size, the complexity, the cost of the tools to address

vulnerabilities, and other securities. The FTC brought cases against CVS Caremark Corporation, alleging that the companies failed to implement policies & procedures to safeguard consumers' information.

# XCEL Energy Warns of Fraudulent Calls

by Alex Mann, Sept. 1, 2016

Wes Reeves of XCEL Energy is warning customers of fraudulent callers trying to coerce personal and financial information from individuals to be used in identity theft crimes.

"The caller tells customers that their power is about to be disconnected if a payment is not made over the phone to cover a past due balance."

Reeves offers red flags such as "if the callback number is not a published Xcel Energy customer support phone number or the caller demands payments be made in prepaid debit cards or refuses to provide options for payment.

Innocuous information like birthdays, addresses, maiden names or family members' names can lead to financial chaos.

## AUTHENTIC CASH-BACK SITES

Courtney Jespersen: Personal Finance NerdWallet, printed in *USA Today*

Authentic cash-back sites include Ebates.com, BeFrugal.com and ShopAtHome.com. Sign up for free membership and use the websites as your personal shopping portal.

(Aug. 28, 2016 rpt. in *Amarillo Globe-News B 10*)

AP: *The TEXAS TRIBUNE* rpt. in *Amarillo Globe-News*. Sept. 2. 2016

Two environmental groups projected that the state will lead the nation within a decade in sicknesses related to ozone pollutants caused by oil and gas drilling.



## IRS IMPOSTER SCAMS

Call **1-800-829-1040** to double check if the caller is truly from the IRS. For more information, go to <IRSimposterscamsinfographic>.

Andrew Johnson of the Consumer & Business Education FTC, says the IRS will first contact you by mail. They will not demand that you pay right away. They will not tell you to use a specific form of payment.

Always double check rather than give away personal information or debit card information.

Ways and Means Chair **Kevin Brady** (R-TX) and Rep. **Richard Neal** (D-MA) want to know how the WEP has impacted you. Respond at [WEP.feedback@mail.house.gov](mailto:WEP.feedback@mail.house.gov). Please see Brady's blog at <http://waysandmeans.house.gov/wep-unfair>.



## Texas Retirement System's Board of Trustees Met to Stem Multimillion \$ Shortfall (from FAQs: TRS Care Changes)

Retirees will not face an increase in medical premiums. Benefits and premiums for the TRS-Care Medicare Advantage Plans will not change either. Rather, there will be increases in pharmacy co-pays, in medical deductibles, and maximum out-of-pocket limits. Changes were made to keep TRS-Care afloat through 2017.

The \$768 million that the Legislator provided to the fund was not enough to keep it afloat. This painful drastic multi-million dollar measure is necessary to maintain benefits

via TRS-Care. The Pension fund and the TRS-Care fund are two separate funds. Legislators cannot use the Pension fund to fund the TRS-Care fund.

Humana will become the new insurer beginning January 1, 2017. There will be new co-pays for maintenance drugs UNLESS the amount dispensed is greater than 31 days or the retail pharmacy participates in TRS-CARE's Retail-Plus network. Using mail-order will help TRS-Care save money.

No changes will occur in Express Scripts Medicare Part D plan participants. You can find out if your pharmacy is in the Retail-Plus network by calling 1-877-680-4881.

Humana will be hosting a number of seminars across the state. The times for those seminars are located in **Tim Lee's Inside Line**, dated August 31. He provides

telephone numbers, dates, and places. Places are limited so you need to call and make an appointment at 1-800-850-1992.

State Representative **Four Price** stated that Texas funds education "for 5 million students in 1041 school districts. . . .The two things protected in the budget include CPS and foster care. We see the protection of the most vulnerable kids in Texas.

We spent \$859 million protecting our borders. Illegal immigrants are federal issues. We have to protect the security of Texans who live on the border and the rest of us from the drug trafficking trade, sex trafficking trade, and other things going on across the border that cross our state. Unfortunately, we suffer from a high rate of synthetic drug use, production, and the crime that accompanies those substances.

(Alex Mann. *Borger News-Herald*. 8.29.16.