

Health Care Scams

You see an ad on TV, telling you about a new law that requires you to get a new health insurance card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they're from the government, and need your Medicare number to issue you a new card.

Before you do anything, take a minute to think before you answer any questions. Stop and check it out with someone that you trust. If you have a questions about Medicare call 1-800-MEDICARE.

Grandkid Scams

You get a call: "Grandma, I need money for bail or money for a medical bill." Or some other kind of trouble. The child says it's urgent and tells you not to tell anyone.

But is it really your grandchild? A scammer is really good at pretending to be someone they are not. They gather information from social networking sites or hacking email accounts. And they will pressure you to send money before you have time to think.

Stop and check it out. Call another family member or get the grandkid's phone number yourself and call them yourself.

IRS Imposter Scams

Someone calls and says they are from the IRS. They say you owe back taxes and you have to pay it right away or face dire consequences. They tell you to put the money on a prepaid debit card and give them the numbers right away. They might even know your social security number and the caller ID could read Washington DC. Is it really the IRS?

No. The real IRS won't ask you to pay with a prepaid debit card or wire transfer. They also won't ask for a credit card over the phone. And when they contact you about unpaid taxes they do it by mail, not the phone. And caller ID can be fake.

If this happens to you – stop. Don't wire money, pay with a credit card or prepaid debit card. If you send that money it will be gone! If you have a tax question, go to irs.gov or call them at 1-800-829-1040.

Tech Support Scams

Someone calls and says they are a computer technician from a well-known company such as Microsoft or your internet service provider. They say there is a virus or other malware on your computer and you need to give them remote access to your computer or purchase new software to fix it.

These scammers want to sell you useless services, steal your credit card number or get access to your computer to install malware which allows them to see everything on your computer. If this happens to you – hang up. Never give control of your computer or credit card information to someone who calls you out of the blue.

Identity Theft

Someone gets your personal information and runs up bills in your name. They may use your social security or Medicare number, your credit cards or your medical insurance – along with your good name.

How do you know that this is happening to you? You could get bills for things that you didn't buy or services you didn't get. Your bank account shows withdrawals you did not make. You might not get bills you expect or find accounts that you never knew about.

Protect your information. Shred documents, have strong passwords and only give out your social security number when you have to. Read your monthly banks statements and check your credit. Once a year, get your credit report for FREE from AnnualCreditReport.com or 1-877-322-8228. The law entitles you to one free report each year from each credit reporting company.

If you spot a scam, please report it to the Federal Trade Commission at 1-877-FTC-HELP or go online to: www.ftc.gov/complaint.

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can harm someone else.

Special thanks to the SeniorLAW Center for providing this information. For more information on them call 610-910-0210 or visit them at www.seniorlawcenter.org

PECO Joins National Effort to Help Fight Scammers

“Utilities United Against Scams Day” helps raise awareness and provides customers with essential information to fight back!

PHILADELPHIA, Nov. 15, 2017 (GLOBE NEWSWIRE) -- PECO has joined forces, for the second year in a row, with electric and natural gas utility companies across the United States and Canada to help provide essential information that can help utility customers avoid being scammed. PECO and its sister Exelon utilities, Atlantic City Electric, BGE, ComEd, Delmarva and Pepco are committed to educating customers and putting a stop to scamming.

The collaborating energy companies have joined together again this year and designated Nov. 15 as “Utilities United Against Scams Day.” This day will be supported by a week-long campaign with content, online and on social media channels, focused on exposing the tricks scammers use to steal money from customers, and how customers can protect themselves. The effort, which includes utility member organizations such as Edison Electric Institute and American Gas Association, encourages utilities to share these messages to help guard against scam activity.

“The personal and financial safety of our customers and their information is our top priority,” said Mike Innocenzo, PECO senior vice president and chief operating officer. “We want to provide our customers with important tools and information that can help protect them from scamming attempts and we won’t stop until every customer can feel safe about who is on the other end of the line, or on the other side of the door.”

When being scammed, a customer typically receives an unsolicited phone call from an individual who falsely claims to be a utility representative. The scammer warns that the customer’s service will be shut off if the customer fails to make a payment – usually within a short timeframe through a prepaid debit card.

Scammers have even replicated the upfront Interactive Voice Response system of some utilities, so when customers call the number provided by the scammer, it sounds like a legitimate business. Some of these scammers also use caller ID spoofing to replicate a utilities phone number.

Red flags for scam activity

- The scammer often becomes aggressive and tells a customer his or her account is past due and service will be shut off if a large payment isn’t made – usually within less than an hour.
- The scammer instructs the customer to purchase a prepaid debit or credit card – widely available at most retail stores – then call him or her back to supposedly make a payment.
- The scammer asks the customer for the prepaid card’s receipt number and PIN number, which grants instant access to the funds loaded to the card.

How to protect yourself

- Utility representatives will never ask or require a customer with a past due balance to purchase a prepaid debit card to avoid disconnection.
- Customers can make payments online, by phone, automatic bank withdraw, mail or in person.
- Customers with a past due balance will receive multiple shut off notifications – never a single notification one hour before disconnection.

Don't Get Scammed: Customers can avoid being scammed by taking a few precautions:

- **Never provide social security numbers or personal information** to anyone initiating contact with you claiming to be a utility representative or requesting you to send money to another person or entity other than your local utility providers.
- **Always ask to see a company photo ID** before allowing any utility worker into your home or business.
- **When in doubt, check it out.** Be skeptical of individuals wearing clothing with old or defaced company logos. If you have any doubts, ask to see a company photo ID.
- **Never make payment for services to anyone coming to the door.**

Any PECO customer who believes he or she has been a target of a scam is urged to contact their local police, and call PECO immediately at 1-800-494-4000 to report the situation.

PECO, founded in 1881, is Pennsylvania's largest electric and natural gas utility. Headquartered in Philadelphia, PECO delivers energy to more than 1.6 million electric customers and more than 516,000 natural gas customers in southeastern, Pennsylvania. The company's 2,500 employees are dedicated to the safe and reliable delivery of electricity and natural gas as well as enhanced energy management conservation, environmental stewardship and community assistance. PECO was named 2017 Best Mid-size Employer in Philadelphia by Forbes Magazine. The company also has an estimated annual economic impact of \$4.3 billion in Pennsylvania, supporting more than 8,700 local jobs and producing \$732 million in labor income. PECO is a subsidiary of Exelon Corporation (NYSE: EXC), the nation's only Fortune 100 utility and leading competitive energy provider. For more information visit PECO.com, and connect with the company on [Facebook](#) and [Twitter](#).