

VitaMin

Vital health information in a minute

HOW TO SPOT A SCAM

Scammers use a variety of tactics to try to steal your money or personal information. With high-tech tools at their disposal, they can easily mask who is the real sender of an email or phone call. They can even make it appear to come from an organization or person you know. Being alert and aware of scam tactics can help you protect yourself.

Hang up or hit “delete” if you come across these scams:¹

Advance fee fraud. With this scam, you're asked to pay fees in advance in order to claim huge sums of money. You might be told you have an unclaimed bank account or inheritance. They'll ask you to pay a lawyer or court fees to collect the money. But it's all just a ploy to convince you to send money.

Charity fraud. Someone claiming to be fundraising for charity attempts to pressure you into giving money on the spot. If they're unable to provide you with details about the organization or a way to check it out yourself, it's probably a scam.

Credit repair scams. A phone call or pop-up ad claims you can save thousands of dollars in interest if you act now. However, you may end up paying fees without getting results.

Scholarship scams. This scam preys on college students and their families who are searching for ways to pay for college. The scammer promises to help find scholarships for you if you pay a fee.

Sweepstakes scams. You might receive a robocall saying you've won a prize – even though you never entered the

contest. They'll try to trick you into sharing information or paying fees to collect a prize that doesn't really exist.

Tax scams. You receive emails or phone calls claiming to be from the IRS. They may threaten to arrest you or take away your driver's license if you don't pay them immediately.

Tech support scams. You receive an urgent message or call from someone claiming to be an employee of a well-known tech company. They say your computer has been attacked by a virus, and they can fix it for a fee. If you give them remote access to your computer, they can steal the personal information stored on your computer.

Work-at-home scams. You might see an ad or email message promising easy money with no experience required. With this scheme, you pay upfront for instructions or materials and you're stuck with merchandise that's impossible to sell.

What to do if you're a victim. If you think you've been a victim of a scam, contact your bank and credit card company right away. Contact the Federal Trade Commission at [IdentityTheft.gov](https://www.ftc.gov) to report identity theft. Also, notify the major credit reporting agencies (Equifax, Experian and TransUnion). They can put a temporary freeze on your credit to stop fraudulent activity.

Source:

1. National Consumers League. “Common Scams.” <https://www.fraud.org/scams> (accessed May 17, 2019).

Together, all the way.®



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Life Insurance Company of North America, Cigna Life Insurance Company of New York (New York, NY), Cigna Behavioral Health, Inc., Cigna Health Management, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

927491 11/20 © 2020 Cigna. Some content provided under license.