

October 2017



When a 'free' credit report is not really free

On the surface, it seems logical: You type the phrase "free credit report" in a search engine to access the website that offers free reports — which you're entitled to, by law. But here's the catch: Your search results might not drive you to the one legitimate website operated by the Federal Trade Commission.

Q: What's the danger in going to the wrong Website to get your free credit report?

A: These sites hook you with offers of so-called free credit reports while aggressively marketing other services. Go to any site other than annualcreditreport.com and you may wind up paying needlessly for services you don't want. Or, you could pay \$75 for a credit score that otherwise costs \$8 to \$12. In one example, a site advertised a "free credit report," but failed to disclose adequately that, if you signed up, you were automatically enrolled in a credit-monitoring program and charged \$79.95. Many disclosures are in the fine print and easy to overlook.

Q: What are some sites to avoid?

A: The one most heavily advertised is freecreditreport.com. Other variations include free-credit-reports.com, freecredit-reportsinstantly.com, freecreditreportsource.com, creditreport.com, credit-reporting.com, and nationalcreditreport.com.

Q: Which site allows access to free credit reports without

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Tips to help you get ready for Open Enrollment

Fall is annual benefit enrollment time for many employers, including Georgetown County. Making wise decisions about your employer-provided and voluntary benefits requires planning. By selecting benefits that provide the best care and coverage, you can optimize value and minimize impact to your budget.

Many people balk when asked to select benefits for themselves and their families because these decisions can be complicated, and it is often easier to elect the same coverage that you had during the previous plan year. However, last year's coverage may not suit you again, and there may be new plans that better meet your needs. Follow these tips to make the best benefit decisions for you and your family.

- Assess your health and the health of your family members before making any selections. For instance, plans with higher monthly premiums and lower co-payments and deductibles may be best for those who will use a lot of health care services over the course of the year. Yet, healthy individuals and families may save a great deal by selecting a plan with low premiums and a high deductible.

- Examine how you allocated benefits last year beyond just health care — retirement, dental, flexible spending accounts, etc. If you did not use some of them, consider omitting them this time around.

- Attend all company meetings designed to explain new benefit offerings. These venues are great for learning the ins and outs of new plans and changes to existing plans.

- Utilize plan selection and comparison tools. These resources can analyze your claims from the previous year and then determine which plan would be most appropriate in the coming year.

- Before selecting a plan, verify that your doctor and hospital of choice are part of the network of health

It's that time...
Benefits
OPEN
ENROLLMENT

Oct. 31, Nov. 1 & Nov. 2
8 a.m. to 6 p.m.
in Council Chambers



care providers that are covered.

- Participate in wellness and disease management programs to not only become healthier, but also to receive potential discounts on your health benefits.

- Utilize tax-free benefits such as health savings accounts (HSAs), flexible spending accounts (FSAs) and dependent care spending accounts. These savings vehicles can provide tremendous tax advantages, as contributions are made before tax income. Reimbursements from these accounts are also tax-free. They can be used to pay for prescriptions, deductibles and health-related costs that are not covered by your insurance (braces, eye glasses, etc.). HSAs are also a great way to save for future medical costs.

- Are you saving enough to be comfortable during retirement? If not, change your retirement plan withholdings.

- Your employee life insurance may not be sufficient to provide adequately for your family. Consider adding enough personally-owned life insurance to meet your goals. Your employee life insurance may be restricted so that you cannot keep it if you leave or retire. Adding a personally-owned policy will give you more control and may be more cost-effective in the long run.

Don't miss this year's Halloween Extravaganza!

If you haven't attended the Morale Committee's annual Halloween Extravaganza at Beck Recreation Center in years past, this is the year to start!

We have lots of spooky fun planned, including contests with cash prizes to be awarded to the



winners. In addition to a pumpkin carving contest and chili cook-off, our costume contest will have awards for best individual

costume and best group costume.

To participate in the costume contest, individuals and groups will

need to be at Beck between 11-11:30 a.m. Oct. 31 to have their photo taken. Anyone who cannot make it to Beck during that time due to restrictions of their job duties should contact Jackie Broach by Friday, Oct. 27, to arrange to have a photo taken at their location.

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Our (Super) Heroes



We had a really "super" Spirit Day on Sept. 29 with our Super Hero theme. Pictured at top is staff from the Detention Center. Above is staff from the Clerk of Court's Office. Don't forget the theme for Oct. 27 will be Orange and/or Black in honor of Halloween. Get your outfits ready now! View the full Spirit Day calendar on the Intranet and check out the Morale Committee YouTube page for Spirit Day videos.

Free Credit Reports

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trying to sell unnecessary services?

A: Go to annualcreditreport.com, which was established after the Fair and Accurate Credit Transactions Act of 2003 gave consumers the right to obtain — once a year — a free credit report from each of the big three credit reporting agencies: Equifax, Experian and TransUnion. Or, you can call toll-free 877-322-8228.

Q: Should I order the three annual free credit reports all at once?

A: You can order them all at the same time. A better strategy is to stagger your requests throughout the year. Order a free report from one agency, then wait four months and order a report from a different agency, then wait another four months and order the third report. After a year, start the process over again. That way, you're more likely to detect errors — or even fraudulent accounts set up in your name — than if you wait a whole year to look at all three of your reports.

Free Flu Vaccine Clinic

Nov. 8 from 7-10 a.m.

at the Georgetown County Sheriff's Office,
430 N. Fraser St., Georgetown

All full-time and part-time employees
are eligible. Call ext. 3074 for details.



Halloween Extravaganza

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Contact Jackie at jbroach@gtcounty.org or ext. 3164.

For information about the chili cook-off, pumpkin carving contest, or for general information about the Halloween Extravaganza, contact Karis Langston at ext. 3069 or klangston@gtcounty.org.

All contest participants will receive a free hotdog lunch with chips and drink. Others will be able to purchase a hotdog lunch for \$4 (\$1 for hotdog only). Attendees will also be invited to sample entries in the chili cook-off while they last.

**HALLOWEEN
EXTRAVAGANZA**
for county employees

**COSTUME
CONTEST** **PUMPKIN
CARVING
CONTEST** **CHILI
COOK-OFF**

OCT. 31 • 11:30 A.M. TO 1:30 P.M.
AT BECK RECREATION CENTER

Hot dog meal free for all contest participants or available for purchase.
Contact any Morale Committee Member for details, or call ext. 3069