



Dear Participant,

During this pandemic, there are many examples of people coming together to help each other. This crisis is shining a bright light on front-line heroes—the medical workers and other essential workers caring for us, staffing our stores and delivering goods to those unable to leave their homes. Last Tuesday, National Superhero Day, gave Wespath an opportunity to recognize the heroes in our lives. Check out our social posts on our [Facebook](#) and [Twitter](#) pages to hear the stories of our local heroes as told by Wespath employees. We are committed to follow their example of caring for one another as we continue to serve you.

Unfortunately, there are also villains in our story—those who prey on others, using the pandemic to their advantage. Over the coming weeks, we will highlight ways criminals are taking advantage of our concerns and fears, and how we can fight against these threats. Today, we are focused on things you can do to prevent being taken advantage of by email scams and phishing attempts.

And of course, we continue to provide updated COVID-19 information, this week sharing more about recent COVID-related legislation intended to help individuals and businesses with the financial impacts of the pandemic. Take a look at the videos and the FAQs linked below to learn more. For the most current information about our COVID-19 legislation and Wespath's recovery efforts go to [Wespath's Coronavirus webpage](#), which has an updated look for an improved user experience, and our [Facebook](#) and [Twitter](#) pages.

Let us know if there are other ways we can support you as we all come together through these uncertain times. You can reach us at **1-800-851-2201** business days from 8:00 a.m. to 6:00 p.m., Central time.

## Stay Safe Online

The [Federal Trade Commission](#), the [U.S. Food & Drug Administration](#) and the [Centers for Disease Control \(CDC\)](#) have posted warnings about a number of scams designed to access personal information. This information can be used for identity theft, to gain access to bank and credit card accounts, or to release a virus that attempts to steal information from your computer. Details about some reported scams are provided here:

### COVID-19 Payment Scam

*How it Works*—Stimulus payments related to COVID-19 began to be sent in March. Individuals have reported being contacted by scammers claiming to be from the federal government and asking to verify personal information or bank account details in order to "release" these funds.

*Protect Yourself*—No one will contact you to verify your information. The [Treasury Department](#) expects most people to receive their payments via direct deposit based on information in prior year tax filings. If you have questions about your stimulus payment, visit the IRS [Get My Payment](#) tool. DO NOT respond to any emails on this topic.

## Donation Request Scam

*How it Works*—Individuals have reported receiving emails claiming to be from the CDC or World Health Organization (WHO) requesting donations.

*Protect Yourself*—Do your homework when it comes to donations. Never donate in cash, by gift card, or by wiring money. Don't click on links from sources you don't know. For information, visit sites like [coronavirus.gov](https://www.cdc.gov/coronavirus) and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) or go directly to the website of the organization you'd like to support.

## Fake Product Scams

*How it Works*—Individuals have reported receiving emails with websites offering access to unapproved products to prevent or treat COVID-19, such as test kits and vaccinations.

*Protect Yourself*—There are no products proven to treat or prevent COVID-19 at this time. Be wary of ads for test kits. Most advertised online have not been approved by the FDA, and may not be accurate. The FDA has approved [one home test kit](#), but it requires a doctor's order. If you believe you need a COVID-19 test, please contact your medical provider directly.

**Wespath will never send you an email asking that you share your user ID or password with us.** We recommend that you follow these best practices to protect your retirement savings:

- Use a unique user ID and strong, complex password
- Sign up to receive your statements electronically to a secure personal email account
- Periodically log in to your Benefits Access and email accounts to monitor them for suspicious activity

**If you think you've been a victim of a coronavirus scam, contact law enforcement or go to <https://www.fcc.gov/covid-scams>.**

## Wespath COVID-19 Updates

### Health Plan Provisions in COVID-19 Legislation

The federal government has passed two key pieces of legislation to help ease some of the health and economic consequences of the COVID-19 pandemic: the *Families First Coronavirus Response Act* (FFRCA) and the *Coronavirus Aid, Relief, and Economic Security Act* (CARES Act). [This Q&A](#) summarizes some of the health-related provisions of these pieces of legislation.

## For Your Education



**COVID-19 Legislation and You**  
Andy Hendren, Wespath's Chief Legal and Governance Officer, shares how the *Families First*



**CARES Act Distributions and Hardship Loans**  
Steve Clark, Wespath's Associate General Counsel, talks about



**'Focus on Savings'—May 20**  
Wespath will offer a 30-minute webinar on **Wednesday, May 20** at **11:00 a.m., Central time** to

*Coronavirus Response Act* and the *Coronavirus Aid, Relief and Economic Security Act* (the CARES Act) may help you, your local church, or your community.

special coronavirus-related distributions for individuals who are impacted by COVID-19, and hardship loans.

explain how saving in the United Methodist Personal Investment Plan (UMPIP) can help prepare you for your financial future. The webinar will provide tips on maximizing tax benefits, deciding on contribution options, managing your investments and more.

[Register today!](#)

a general agency of The United Methodist Church



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