THE GOLDEN BOOK

Digital Companion

Free excerpts from The Golden Book — helpful reading on staying safe, understanding Medicare, and getting organized.

A free resource from

Golden Pathways Services
A 501(c)(3) nonprofit serving the Shoals area of Alabama

Welcome

The Golden Book was created for everyone — but with seniors in mind. It gives every family peace of mind by keeping the most important information organized, accessible, and in one safe place.

You don't know you need it until you need it.

We live so much of our lives on phones and computers now — but power can go out. The internet can go down. Devices get lost, stolen, or hacked. A cyberattack can lock you out of accounts you thought were always just a tap away.

That's exactly why The Golden Book exists on paper. A pen-and-paper record can't be hacked, doesn't need a password, and doesn't die when the battery does. When you truly need your information — in an emergency, a storm, or just a moment when technology fails you — it's already there, safe and ready in your hands.

This Digital Companion shares a few of the most helpful sections from the full workbook, so you can start using them right away. The complete Golden Book also includes fillable pages for emergency contacts, medical information, bill tracking, caregiver notes, and secure password storage — the kind of pages that work best on paper, kept somewhere safe and easy to grab in a hurry.

Scam & Fraud Protection

Older adults are frequently targeted by scammers because they may be less familiar with newer technology, or more likely to answer an unfamiliar call. Knowing the warning signs is the best protection.

Common Warning Signs

- Someone calls claiming to be a grandchild in trouble, urgently asking for money or gift cards.
- A caller claims to be from the IRS, Social Security, or Medicare and threatens arrest or benefit loss.
- You're told you've won a prize, but must pay a fee or taxes first to claim it.
- Someone asks you to pay using gift cards, wire transfers, or cryptocurrency — legitimate agencies never do this.
- A caller creates pressure to act immediately, before you have time to think it over or call a family member.
- Someone you don't know asks for remote access to your computer or phone to "fix a problem."

If You Suspect a Scam

1. Hang up or close the message. You are never rude for protecting yourself.
2. Do not give out personal information — Social Security number, bank details, or passwords.
3. Call a trusted family member or friend before sending any money.
4. Verify independently — look up the real phone number yourself rather than calling one given to you.
5. Report it to the FTC at reportfraud.ftc.gov or by calling 1-877-382-4357.

Remember: legitimate government agencies and businesses will never demand immediate payment over the phone, and it is always okay to hang up and verify before acting.

Medicare & Medicaid, in Plain Language

Medicare can feel confusing because it's split into several "Parts." Here's a simple breakdown of what each one actually covers.

Part	Often Called	What It Covers
Part A	Hospital Insurance	Inpatient hospital stays, skilled nursing facility care, hospice, some home health care
Part B	Medical Insurance	Doctor visits, outpatient care, preventive services, medical equipment
Part C	Medicare Advantage	An alternative way to get Parts A and B (and often D) through a private insurance plan
Part D	Prescription Drug Coverage	Helps cover the cost of prescription medications

What About Medicaid?

Medicaid is a separate, needs-based program run jointly by federal and state governments. Unlike Medicare, which is based on age or disability, Medicaid eligibility is based on income and household size. Some people qualify for both Medicare and Medicaid at the same time, which can significantly reduce out-of-pocket costs.

Key Contacts

- Medicare: 1-800-MEDICARE (1-800-633-4227)
- Alabama Medicaid Agency: 1-800-362-1504
- Alabama SHIP (free Medicare counseling): 1-800-243-5463

Golden Pathways Resources

Golden Pathways Services is here to help seniors and caregivers in the Shoals area of Alabama navigate everyday challenges with confidence.

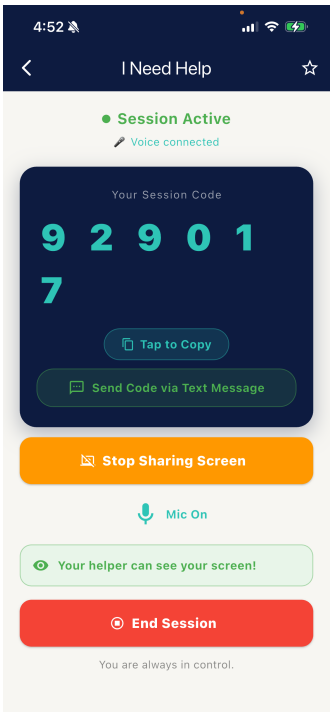
Golden Pathways Services	256-850-2033
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Need live, one-on-one tech help?

HelpShare — also by Golden Pathways Services — lets you share your screen with a trusted helper in real time, so they can guide you through anything on your phone, step by step.

Just tap "I Need Help" to get a simple 6-digit code, share it with your helper, and they can see your screen live while talking you through it.

Search "HelpShare" on the App Store or Google Play to download it free.



Want the Complete Golden Book?

The full paperback workbook includes fillable pages for:

- Emergency Contacts
- Medical Information
- Monthly Bills Tracker
- Caregiver Notes
- Important Documents Checklist
- Passwords & Account Safety

Available now on Amazon

amazon.com/dp/B0GWRTYPBX

Golden Pathways Services is an IRS-recognized 501(c)(3) nonprofit based in Florence, Alabama. A portion of proceeds supports free senior services in the Shoals area.