

Benefits Corner

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By Jim Bonwell, CRA Benefits Chair

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ChevRec BenefitHub

For those who haven't heard, CRA Members and Chevron retirees have access to lots of discounts from BenefitHub. BenefitHub is the discount portal website for Chevron Recreation. On the website, you can find discounts and savings on many of your everyday purchases. You can save money on the shopping you're already doing. BenefitHub members save on average \$2,500 a year across dozens of categories like travel, tickets, electronics, auto & home insurance, and more. From everyday purchases to major splurges, make BenefitHub your first stop in adding money back to your wallet.

BenefitHub is also host to Chevron exclusive discounts programs available only to employees, contractors, and retirees, like AVIS, Southwest Airlines, and Verizon wireless. Savings are available up to 15% from hotel chains Hyatt, Marriott, and Hilton. Membership is free to Chevron retirees. All you need is a referral code to register.

Retirees simply email Jim Bonwell at jbonwell@pacbell.net to request a BenefitHub referral code. Your access will be authorized against our retiree database. Since many of the Chevron discounts are not available to the public, the referral code should not be shared or published online. The referral code has an expiration date and is changed on a regular basis.

Sources

- <https://chevrec.benefithub.com>

Elder Fraud Schemes

Elder fraud is the broad category of financial crimes that targets adults aged 60 and older and is a growing problem that affects millions of seniors each year. Scammers often target older adults because they may have retirement savings, own valuable assets, and are generally more trusting of phone calls, emails, or messages that appear legitimate. Common scams include fake lottery winnings, government impersonation schemes, romance scams, and fraudulent requests for money from someone pretending to be a family member in distress. These crimes can result in significant financial losses and emotional harm. Scams targeting individuals aged 60 and older caused over \$3.4 billion in losses in 2023—an increase of approximately 11% from the year prior. The average victim of elder fraud lost \$33,915 due to these crimes in 2023.

Seniors can protect themselves from fraud by being cautious when sharing personal or financial information. They should never provide Social Security numbers, bank account details, passwords, or credit card information to unknown callers or through unsolicited emails and text messages. If a request seems suspicious, it is important to verify the source independently by contacting the organization.

directly using an official phone number or website. Taking time to confirm information can prevent costly mistakes.

Another effective way to prevent elder fraud is to stay informed about current scams and maintain open communication with trusted family members or friends. Seniors should regularly review bank and credit card statements for unusual activity and report suspected fraud immediately. Participating in community education programs and learning about common scam tactics can also increase awareness. By remaining vigilant and seeking advice when uncertain, older adults can reduce their risk of becoming victims of fraud.

Sources

- [Elder Fraud, in Focus — FBI](#)
- [5 Ways to Prevent Elder Financial Exploitation](#)
- [IRS Criminal Investigation warns of rising elder fraud schemes](#)

Seniors with Pets

Having a pet can provide numerous benefits for seniors, particularly by improving emotional well-being and reducing feelings of loneliness. Many older adults live alone or have limited social interaction, and a pet can offer companionship, comfort, and a sense of purpose. Research has found that older adults who own pets are less likely to report feelings of loneliness, especially those who live alone. Caring for a pet can also help reduce stress and anxiety while providing unconditional affection and daily companionship that contributes to a higher quality of life.

Pets can also encourage seniors to stay physically and mentally active. Dogs, in particular, motivate their owners to walk regularly, increasing opportunities for exercise, fresh air, and social interaction with others. According to the Centers for Disease Control and Prevention (CDC), pet ownership is associated with increased physical activity, reduced loneliness, and improved cognitive function in older adults. Recent studies have also suggested that owning a dog or cat may help slow age-related cognitive decline by providing mental stimulation, routine, and emotional engagement. As a result, pets can play an important role in supporting healthy aging and overall well-being for seniors.

Pets can bring a lot of joy and companionship, but they also require daily care, time, and ongoing expenses. Before getting a pet, make sure you're comfortable with the long-term commitment and have a plan for their care if your needs or circumstances change.

Sources

- [Dog People Rejoice: Owning A Pup Is Good for Your Cardiovascular Health](#)
- [Do Dog Owners Live Longer? | American Heart Association](#)
- [Pet Ownership Patterns and Successful Aging Outcomes in Community Dwelling Older Adults](#)

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