



Readiness Reminder - April 2012

Monthly Emergency Preparedness information provided by:



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Tax Returns Help Prepare You for Emergencies

Did you know that your tax return could be an important part of preparing for emergencies? This year before April 17th- this year's tax deadline - make an **extra copy** of your returns to save with your emergency plan. You can even save the information on a portable USB drive to place in your "Go Kit." That way, if you ever need to evacuate your home quickly, your important documents will be close at hand.

Other documents to keep in your Go Kit include:

- Important **phone** numbers (family, insurance, banks, doctors, etc.)
- Inventory of home **possessions**
- **Insurance** policies
- Deeds and **property** records
- **Bank** account information
- Birth certificates or **identification** records
- **Medical** and prescription records

Cash or travelers checks are also a great addition for your Go Kit. If you get a tax refund this year, consider getting part of it in cash or traveler's checks to add to your Go Kit. Remember, in large disaster, ATMs and credit card processing may not be available. Think of it this way: your money was out of your hands all year. If you didn't miss it then, you won't miss it in your Go Kit!

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April Showers bring May....

...flooding, tornados and severe storms? According to [National Oceanic and Atmospheric Administration \(NOAA\) Climate Prediction Center](#), our current weather pattern is resulting in higher temperatures and lower precipitation than normal in the Southern Plains. While this pattern may dissipate by the end of April, long-term predictions are still uncertain. Even with

NOAA's impressive abilities, it is still difficult to reliably predict when Mother Nature's fury might strike. Will we be faced with a deluge of water or tinder-dry fields?

Now is the time to prepare yourself for unexpected weather disturbances. April 15 through 22, 2012 is **Severe Weather Awareness Week** so take the time to familiarize yourself with the weather hazards in your area. You can also connect with local resources to learn about their preparedness plans.

You can keep up with current information by connecting directly to local agencies such as county sheriff, county manager, city or emergency responders. A list of local county contacts is available from the Colorado Division of Emergency Management on the Local Info. Sources page at www.coemergency.com, and if your county offers it, you can also sign up for emergency alerts linked directly to your phone and e-mail.

If Internet is available to you, you may want to bookmark web pages of your local agencies and other emergency resources. Some ideas include fire departments, sheriff and police departments, Colorado Department of Transportation (www.cotrip.org) and NOAA's National Weather Service (www.weather.gov).

Keep up to date with local emergency alerts and remember that Mother Nature is powerful and unpredictable.

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Weatherproof Your Federal Benefit Payments

The U.S. Department of the Treasury, Financial Management Service has this message, **especially important for anyone currently getting paper federal benefit checks:**

The United States is the most severe weather-prone country on Earth according to the National Weather Service. Hurricanes, tornadoes, flooding and other natural disasters can strike without warning and force you to evacuate your home or cause disruptions in mail service.

Ensuring you get your money in the most reliable way is the reason why the U.S. Department of the Treasury is moving to all-electronic federal benefit payments. Anyone currently getting paper federal benefit checks is required to switch to electronic payments by **March 1, 2013**. People newly applying for federal benefits will get their payments electronically from day one.

If you are still receiving Social Security or other federal benefit payments by paper check, don't wait until the final deadline to make the switch. Mother Nature is unpredictable and a severe weather event could prevent you from getting your money on time. In recent years, severe weather has caused alternative delivery arrangements for millions of Social Security and

Supplemental Security Income (SSI) paper checks.

It's fast, free and easy to make the switch to one of the two Treasury-recommended electronic payment options for your federal benefit payments:

- **Have a bank or credit union account?** Sign up to receive your money by **direct deposit**. Your federal benefit payment will go straight into your checking or savings account on payment day each month and be accessible from virtually anywhere.
- **Prefer a prepaid debit card?** Switch to the **Direct Express**[®] Debit MasterCard[®] card. Money is posted to the card account on payment day each month. You can make purchases, pay bills and get cash anywhere Debit MasterCard[®] is accepted. There are no sign-up fees, overdraft fees or monthly fees. Some fees for optional services may apply. For information on card fees and features, visit www.GoDirect.org. No bank account or credit check required.

To switch to **direct deposit** or the **Direct Express**[®] card, contact your federal benefit agency office, visit the Treasury Department's **Go Direct**[®] campaign website at www.GoDirect.org, or call the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795. For direct deposit, you can also make the switch at your local financial institution.

A paper check is no match for a severe storm— so don't chance it. Switch to electronic payments today!

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Colorado Community Health Network
600 Grant Street, Suite 800
Denver, Colorado 80203
US

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