



Access Identity Theft Recovery Resources

The EAP can help you restore your identity and good credit after an incident. Simply call the EAP, 800.395.1616, and request a referral to a Fraud Resolution Specialist™.

- ▶ Free 60 Minute Consultation
- ▶ Uniform ID Theft Affidavit
- ▶ Fraudulent Account Forms and Letters
- ▶ Assistance with Reporting Fraudulent Activity
- ▶ Assistance with Notifying Local and Federal Authorities
- ▶ Assistance with Contacting Credit-Reporting Agencies and Obtaining a Free Credit Report
- ▶ Assistance with Placing a Fraud Alert and/or Credit Freeze
- ▶ ID Theft Emergency Response Kit™

Access Online Work-Life Balance

- ▶ Login to ibhsolutions.com:
Username: **Stockton**
Password: **City411**



Identity Theft Recovery Resources

The EAP's Fraud Resolution Program is a confidential and easily accessible service that provides an administrative structure for dealing quickly and effectively with ID theft concerns.

Standard Recovery Services

- ▶ Members receive a free consultation of up to 60 minutes with a highly trained Fraud Resolution Specialist™ (FRS) who helps with 7 emergency response activities.
- ▶ Assists members with restoring their identity and good credit.
- ▶ Provides ID theft victims with a free ID Theft Emergency Response Kit™.
- ▶ Assists with the costly steps to dispute fraudulent debts and advises on how to communicate with creditors and collection agencies.
- ▶ Counsels and provides a document stating the "Preventative Steps" necessary to take to avoid future ID theft losses and damages to your credit score.
- ▶ Makes a legal referral to an attorney for a free initial consultation who can be retained at 25% off of the attorney's standard rates.

Additional Full Recovery Services

Additional full recovery services are available for victims of ID theft for one year on a voluntary, fixed fee basis.

- ▶ Provides a comprehensive identity recovery service to work with creditors, collection companies, collection law firms and Credit Reporting Agencies.
- ▶ FRS will serve as the member's personal advocate in representing the member in disputing and clearing up fraudulent or incorrect claims and credit records.