



**Federal Occupational Health**

**a component of the US Public Health Service  
Department of Health and Human Services**



## **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

### **Identity Theft Services**

Identity theft involves the unauthorized use of someone's identity information, such as a credit card, social security number, or driver's license to steal money or commit fraud. Each year, millions of Americans are victims of identity theft. And with more people and companies putting information online, the number of identity theft cases continues to rise.

Responding to identity theft is expensive, time consuming and emotionally draining for employees. On average, identity theft victims spend over 175 hours and \$1,000 in out-of-pocket expenses to clear their names and re-establish good credit. The cost to employers is also significant due to victim stress, absenteeism and lost productivity.

For helpful tips on preventing identity theft please visit the following link from the Federal Trade Commission: [http://www.consumer.gov/idtheft/protect\\_againstidt.html#5](http://www.consumer.gov/idtheft/protect_againstidt.html#5)

For employees who have become victims of identity theft, the FOH EAP has expanded legal/financial services to include fast and effective assistance for victims of identity theft:

- **Victim Assistance**
- **Victim Action Kit**
- **Legal Assistance**

#### **Victim Assistance**

Unlimited toll-free access to identity theft specialists who provide support, answers, and step-by-step guidance to expedite recovery from identity theft and re-establish the victim's good name and credit rating. Specialists provide members with:

- Assistance in issuing Flash Credit File Alerts to report suspicious or fraudulent incidents to all three major credit bureaus and to request notification of new credit inquiries
- Help with notifying credit card companies to report missing or stolen cards, obtain replacement cards, and correct credit reports
- Assistance with filing a police report
- Guidance in developing a recovery plan which may include contacting:
  - Banks
  - Telephone Companies
  - Investment Brokers
  - Postal Inspection Service
  - Check Verification Companies
  - State Public Utility Commission
  - Social Security Administration
  - Motor Vehicle Department
  - U.S. Passport Agency

- U.S. Department of State

### **Victim Action Kit**

Identity theft victims will receive a Victim Action Kit via Express Mail that includes forms, credit bureau contacts and step-by-step action plans to help eliminate the hassles, headaches and frustration of not knowing where to turn or what to do. The Victim Action Kit includes:

- Critical information needed to handle identity theft cases quickly and effectively
- Standard Fraud Declaration Form
- Instructions for contacting each of the national credit reporting agencies
- Instructions for filing a complaint with the Identity Theft Data Clearinghouse
- A chart to establish and document the victim's recovery plan

### **Legal Assistance**

Nearly half the people who have been victims of identity theft need legal assistance to help resolve their cases. The FOH Legal Service program's network of attorneys can provide:

- Free telephonic legal advice from a law firm which specializes in identity theft
- Free initial face-to-face legal consultation with a local qualified attorney and a 25% discount from the firm's customary fees if additional in-person consultation is needed.

**To find out more about Identity Theft Services or to receive services contact the FOH EAP at 1-800-222-0364.**