



FOH

Federal Occupational Health
a component of the US Public Health Service



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Identity Theft Services

The news today is full of threats to your credit, finances, and, as a result, your emotional well-being. Computers with personal identifying information are unfortunately being lost, stolen, or hacked and literally tens of millions of us are at risk because of that. Frankly we are all at some level of risk if we use credit cards or checks. It's important for you to remember that your Employee Assistance Program, provided by Federal Occupational Health in partnership with our Legal Services provider, offers an Identity Theft service program.

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. The latest research indicates that identity theft is one of the fastest growing crimes in the nation.*

Responding to identity theft is expensive, time consuming and emotionally draining for employees. On average, identity theft victims spend over \$1,400 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.

To provide fast and effective assistance for victims of identity theft, the program offers the following services:

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

Victim Assistance

Unlimited toll-free access to Identity Theft Case Managers 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. Guidance includes:

- How to report suspicious or fraudulent incidents to all three major credit bureaus and requesting credit reports
- How to notify credit card companies to report missing or stolen cards, obtain replacement cards, and correct credit reports
- How to develop 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 that includes forms, credit bureau contacts and step-by-step action plans to help lessen 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

Some 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:

- No cost access to a Telephone Network Attorney who can assist with any legal-related problems the theft of your identity may have caused.
- Free initial face-to-face legal consultation with a Local Attorney and reduced fees of at least 25% off in office legal representation related to the identity theft matter

Contact your Legal Service Program; We're Here to Help

If you feel you've been a victim of identity theft, please call **1-800-222-0364 (1-888-262-7848 TTY or 1-314-264-7701 collect for overseas callers.)** It's the same number you can use for free, professional, and confidential counseling or consultation to deal with the emotional frustration and reaction people have to identity theft. You can also find valuable information about the legal services and many other topics you may find interesting (stress management, child and elder care, self-assessments for depression and anxiety, medication interaction, etc.) at the EAP website – www.foh4you.com. Try it, you'll like it.

**United States Postal Inspectors, Website, March 23, 2005.*

***Identity Theft Resource Center, Facts and Statistics Website, February 17, 2005.*