

EAP BENEFIT

ID Theft Services



If you have questions about
your ID Theft benefits

call to speak to an EAP representative or
log-in to your EAP website

1-800-553-7798

WELLSPRINGEAP.ORG

USERNAME:

Highly Trained Fraud Resolution Specialist™

CLC's highly trained Fraud Resolution Specialists™ are Certified under the Fair Credit Reporting Act (FCRA) or are licensed attorneys.

ID THEFT EMERGENCY RESPONSE PROTOCOL™ | How It Works

The Fraud Resolution Program is a confidential and easily accessible service that provides an administrative structure for dealing quickly and effectively with ID theft concerns. By simply contacting CLC customer service at 1-800-706-5749, a member will receive a free (60) minute telephonic Consultation with a trained and experienced Fraud Resolution Specialist™ (FRS) in CLC's call center. When an employee/member contacts CLC and informs the FRS of an ID theft event, the FRS will assist with the following (7) emergency response activities:

- Provide the member with a "Uniform ID Theft Affidavit", answer any questions with regard to completing the affidavit and counsel the member on submitting the affidavit to the proper authorities, Credit Reporting Agencies, creditors and collection companies.
- Furnish the member with separate fraudulent account forms or letters for itemizing each fraudulent occurrence and advising the member on where to submit those forms and letters.
- Direct the member on where to report the fraudulent activity and how to notify the local and Federal authorities, as well as the fraud departments of the member's creditors.
- Furnish the member with the contact information for the three major Credit-Reporting Agencies: TransUnion, Experian and Equifax.
- Advise the member on how to obtain a "free copy" of the member's credit report now (and every 4 months thereafter), and how to place a "Fraud Alert" and/or "Credit Freeze" on the member's credit file.
- Provide the member with an ID Theft Emergency Response Kit™.
- Educate the member on how identity theft occurs and inform the member of protective measures to take to avoid further ID theft occurrences and resulting damage to the member's credit history and credit score.

CLC's Fraud Resolution services assist employees/members at the inception of a fraud related emergency. In the event of an identity theft or a fraud related event, CLC's Fraud Resolutions Specialists™ provide both affordable and expedient assistance as follows:

- 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 employees/members how to communicate with creditors and collection agencies.
- Counsels and provides a document stating the "Preventative Steps" necessary to take in an effort to avoid future ID theft losses and damages to an employee's/member's 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 fixed or hourly rates, if legal representation is needed.

ADDITIONAL FULL RECOVERY SERVICES are available for actual "victims" of ID theft for (1) year on a voluntary, fixed fee (\$695.00) basis.

ID Theft Recovery Services For ID Theft Victims

If a member becomes a victim of ID theft, CLC provides a comprehensive identity recovery service to work with creditors, collection companies, collection law firms and Credit Reporting Agencies (TransUnion, Experian & Equifax). Under a Limited Power of Attorney granted by the member, CLC's Fraud Resolution Specialists™ will serve as the member's personal advocate in representing the member in disputing and clearing up fraudulent or incorrect claims and credit records.

The recovery process usually consumes significant amounts of personal time and effort in trying to figure out what to do and how to deal with creditors and collection firms. These interactions are generally confrontational in nature and are extremely uncomfortable for most victims. Many victims simply give up and pay debts that are not theirs in order to protect their credit scores. Unfortunately, the first loss is rarely the last and additional fraudulent claims will follow, until the correct steps are taken.

CLC's standard Fraud Recovery Service is provided on a fixed fee basis (\$695.00) for (1) year and does the following:
(Note: Pricing for extreme victim cases will be quoted and managed on a case-by-case basis at the discretion of CLC.)

- Provides 24/7 "Identity Monitoring" benefits to report suspicious activity involving a member's name, Social Security Number (SSN), address and DOB, or combinations thereof. The member is notified by email to contact CLC for high-risk activity involving this private information. (Member authorization is required.)
- Sends monthly risk scores (low, medium or high) by email to the member and provides personalized counseling assistance for any questions regarding the score and what preventative action needs to be taken.
- Unlimited Fraud Resolution and Recovery services to represent the member in dealing with creditors, collection firms and Credit Reporting Agencies in restoring the member's stolen identity. (Limited Power of Attorney is required.)
- Free (60) minutes of telephone consultation with a Financial Counselor to assist the member with strategies to rebuild damaged credit.
- Free (60) minutes of consultation with an attorney if legal services are needed. After the free initial consultation, the attorney can be retained at a 25% discount off of the attorney's standard fixed or hourly fees. (Member is responsible for all court costs.)

Details of ID Theft Recovery Benefits for Victims

Unlimited Fraud Resolution Assistance:

- **Fraud Resolution Specialists™:** Unlimited access to highly trained specialists who conduct (7) emergency response activities within (2) business days. The member receives credit account investigations and personal advocacy under a limited power of attorney.
- **Credit Report Review:** Helps members obtain a free copy of their credit report. Review report with member to investigate any suspicious activity and correct/dispute credit report errors.
- **Fraud Alerts/Security Freezes:** Assistance in placing "Fraud Alerts" or "Credit Freezes" on the member's credit report.
- **Identity Restoration:** Assist members with restoring their identity and good credit reputation.
- Free ID Theft Emergency Response Kit™ is provided, which includes a "Uniform ID Theft Affidavit" approved by the Fair Trade Commission (FTC).
- Full Case Administration: Administer the costly steps to dispute and clear up fraudulent debts and claims resulting from ID theft.
- **Case File Management:** Creates a case file to document actions taken during the entire recovery and resolution process to conclusion.
- **Document/Letter Preparation:** Prepare all necessary state specific documents and letters for a member's signature and mailing to creditors and authorities.
- **Free Financial Consultations:** Receive a free (60) minute telephone consultation with a Certified Credit Counselor. Financial Counselors are in-house financial professionals who can assist with credit counseling, credit restoration strategies, credit report analysis and tax planning, all of which may have been seriously impacted by an ID theft.
- **Free Legal Consultations:** Members are entitled to a free initial (60) minute consultation with an attorney on each new issue involving fraud and theft of their identity. After the free initial consultation for any matter concerning theft of the member's identity, the participating attorney may be retained at a preferred rate reduction of 25% off of the attorney's standard hourly or fixed fee rates. (Member is responsible for all court costs.)