

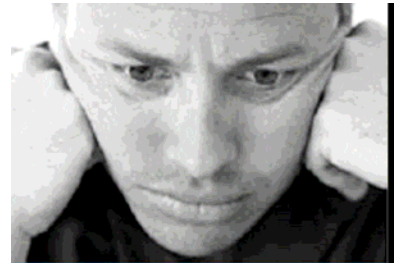


Identity Theft Resolution Services

Your Sentara EAP includes this service.
We hope you never need it – but if you do, we are here to help.

The need for ID Theft Protection and Response

- Identity Theft is one of the fastest growing crimes in the U.S. The most common form of identity theft is unauthorized use of name, social security number and other data to fraudulently obtain credit cards and access bank accounts.
- It is estimated that **one out of every 5 Americans** or a member of their family has been victimized by identity theft. Restoring your identity and credit can be an expensive and time-consuming process. On average a victim of identity theft fraud will spend 175 hours researching the crime, 23 months correcting their credit reports, and up to \$1000 in out of pocket expenses to restore their credit.
- Identity theft is a crime that is almost solely on the shoulders of the victim to resolve. Responding quickly once theft is suspected is critical in minimizing the impact, and this service details exactly how to go about it.



16% of identity theft victims surveyed by the FTC reported that more than \$5,000 was lost due to the misuse of their personal information.

Failure to respond quickly to identity theft can result in additional damage to a consumer's credit and significantly decrease the chances of full recovery.

The ID Theft Solution

The ID Theft Resolution Program can assist YOU at the inception of a fraud related emergency by offering a 30-minute free telephonic consultation with a Fraud Recovery Specialist, who will counsel you on the steps necessary to restore credit including:

- Objectively assess the situation and advise you on your options
- Create a verbal action plan
- Coach you on how to report and resolve the situation on your own
- Furnish contact information for the three major credit-reporting agencies
- Advise how to obtain a copy of a free credit report
- Provide an ID Theft Packet, including standard ID Theft recovery forms such as the ID Theft Affidavit
- Educate on how to prevent further ID Theft occurrences
- Send a book on ID Theft Prevention
- You are entitled to a 25% discount if you opt to self-purchase a resolution service where a credit fraud specialist does the paperwork and communication required to recover your credit identity.



SENTARA
Employee Assistance Program

To access this service call Sentara EAP at
1-800-363-6777 or 757-552-7500.

