



### Identity Theft Recovery resources include:

- ▶ **Credit Report Review** - helps members obtain/review their credit report.
- ▶ **Fraud Alert/Credit Freeze** - assistance in placing a "Fraud Alert" or "Credit Freeze".
- ▶ **ID Theft Emergency Response Kit™** - includes a "Uniform ID Theft Affidavit" approved by the Fair Trade Commission (FTC).
- ▶ **Full Case Administration** - administer the steps to dispute and clear fraudulent debts and claims.
- ▶ **Case File Management** - creates a case file to document the entire recovery and resolution process to conclusion.
- ▶ **Document/Letter Preparation** - prepare all necessary state specific documents.

### ibhsolutions.com Access Code:

OHWBT



## Identity Theft Recovery Resources

The EAP can help you restore your identity and good credit after an incident.

### Access to 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.

### Free Financial Coaching

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 Consultation

Members are entitled to a free initial (60) minute consultation with an attorney on each new issue involving fraud and theft of their 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.)