

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

1-866-607-4535

WELLSPRINGEAP.ORG

USERNAME: BHT

Wellspring EAP partners with CLC's Fraud Resolution services, to 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 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.
- Provides ID theft victims with a free "ID Theft Emergency Response Kit™."
- 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.

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. A member will receive a free (60) minute telephonic Consultation with a trained and experienced Fraud Resolution Specialist™ (FRS). In the event of an ID theft occurrence, 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.

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. If your employer or any third party (health insurance, department store or consumer service, etc.) has had a security breach, and your information compromised, directions for actions you need to take will come from them. Your ID Theft benefit does not cover these incidents.