



# Identity Theft and Fraud Resolution Services

ID theft can be stressful, costly and confusing to anyone who experiences it.

We can help. Our Employee Assistance Program (EAP) offers dedicated support — both online and by phone — that can help members avoid, identify and resolve incidences of ID theft and fraud. These include:

## Fraud counseling

Certified Fraud Resolution Specialists (FRS) are available to help members who suspect or know they are victims of ID theft/fraud. In addition to an up to 60-minute, free personalized consultation, the FRS will provide:

- An action plan for notifying creditors and third parties of the ID theft, including assistance with ID theft affidavits
- A comprehensive Emergency Response Kit™ to help members dispute fraudulent debt, and restore their identity, good credit and financial reputation
- Steps necessary to avoid future ID theft losses and damages to their credit score

## Financial counseling

ID theft or fraud may have unwanted financial consequences. Members will have access, by phone, to a specially trained financial counselor who can provide guidance for up to 30 days — all at no cost.

## Legal counseling

If legal support is needed, members are entitled to a free 30 minute consultation with an attorney and discounts on legal services through network attorneys. Referrals to mediation specialists can also be provided to assist members with resolving disputes.

## ID theft library



Helpful articles, FAQs and tips can be accessed online anytime on the EAP website. These cover a broad range of topics, such as fraud prevention, individual state ID theft laws, credit and check fraud — as well as links to government agencies that can also assist members.

**Contact your Guardian Broker or Group Sales Representative for more information.**

The Guardian Life Insurance  
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[guardianlife.com](http://guardianlife.com)

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