Identity Theft and Fraud Resolution Services

ID theft can be stressful, costly and confusing to anyone who experiences it. Unfortunately it is not uncommon. In fact in 2017, there were 16.7 million victims of identity fraud, a record high that followed a previous record the year before.¹

We can help. Our WorkLifeMatters² employee assistance program 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 WorkLifeMatters 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.

Enhance your benefits program

Employers are automatically eligible for WorkLifeMatters when they offer three or more qualifying lines of Guardian coverage³ — making it the ideal complement to your overall employee protection program.

²/³ of identity thief victims reported a direct financial loss¹

People in households with an annual income of $75,000 or more had the highest prevalence of identity theft, compared to those in all other income brackets¹

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

¹ 2018 Identity Fraud: Fraud Enters a New Era of Complexity from Javelin Strategy & Research.
² WorkLifeMatters Program services are provided by Integrated Behavioral Health, Inc., and its contractors. Guardian does not provide any part of WorkLifeMatters program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and IBH reserve the right to discontinue the program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, IBH, or your employer. WorkLifeMatters Program is not an insurance benefit and may not be available in all states. ³ Qualifying groups with up to 500 lives. Groups with more than 500 lives will be determined on a case by case basis. Guardian® and the Guardian G® logo are registered service marks of The Guardian Life Insurance Company of America®

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