

Identity Theft

Hardly a day goes by without an article or news story detailing another breach of personal information or identity theft. Despite a person's best effort to safeguard their information, they could become a victim of this rapidly growing crime.

The Problem

- Since February 2005, security breaches have exposed more than 100 million data records of U.S. citizens, including Social Security numbers, credit card account numbers and driver's license numbers ⁽¹⁾.
- The average total resolution time hit an all time high of 40 hours ⁽²⁾ (it can reach many multiples of that number).
- According to the Federal Trade Commission, identity theft is the number one consumer complaint.
- Insurance is not the answer!! In fact, Consumer Reports listed identity theft insurance as one of the Top 10 insurance plans NOT TO BUY.
- 51% of all identity thefts occur in the workplace ⁽³⁾. Consequently, employers are finding themselves exposed to increased liability.



“Identity theft was, again, a major source of discussion. There was no shortage of hand-wringing over the consequences of consumer data ending up in the hands of fraudsters, and the fear was highlighted by the FTC report of rampant consumer complaints about identity theft.”
USA Today, February 9, 2007

(1) Privacy Rights Clearinghouse

(2) Javelin/Better Business Bureau

(3) Michigan State University Study

ID Theft Assist

Identity Theft RESTORATION Program

ID Theft Assist* is a **low-cost** “real time” restoration plan that provides victims of identity theft with a one call, one solution package. Depending on the level of service selected, credit monitoring can also be included.

The Solution

Individuals and covered family members, who are covered by ID Theft Assist and have found themselves to be victim of identity theft, have access to these and other services based upon the plan level selected:

- Obtain all pertinent credit information and history in “real time” while on the initial call to rapid response team to determine if a fraud or theft has been committed.
- Provide the victim with a uniform ID Theft Affidavit
- Notify all three major credit reporting agencies, obtain a free credit report and place an alert on the victim’s records with each agency
- Assist with credit and charge card replacements
- Provide an ID Theft Resolution kit
- Cancel checks, ATM cards or other banking instruments
- File a criminal report
- Provide emotional support for the victim



The bottom line is ONE CALL, ONE SOLUTION!!!

(Please Note: Any identity theft or incident discovered by the Covered Member prior to service effective date is ineligible for service.)

“Concerned about security breaches that expose employee’s personal data and the many ways identity thieves steal personal information, more major U.S. employers are interested in making identity theft coverage available to their employees, consultants and insurers say.”

Business Insurance, February 19, 2007

*ID Theft Assist is a service developed by Worldwide Benefit Services through relationships with three major operational partners: Worldwide Assistance, TransUnion and Affinity Care.



Levels Of Service

	Platinum \$3/month*	Gold \$2/month*	Bronze \$1/month*
Obtain Real-Time Credit Report	•		
E-Mail Alert Credit Monitoring	•	•	
Needs Assessment and Telephonic Assistance until Case is closed	•	•	•
ID Theft Affidavit Submission	•	Pre-filled forms Included w/ "Action Kit"	Pre-filled forms Included w/ "Action Kit"
Report Fraud To Creditor	•		
File Criminal Report	•		
Forward Criminal Report To Creditors	•		
Credit & Charge Card Replacement	•	•	•
Cancel Checks/ATM Cards/Other Banking Tools	•	Sample Letter	Sample Letter
Report Fraud To Social Security Administration	•		
Assistance w/ Identification Replacement	•		
Postal Inspector Notification	•		
Creditor Fraud Department Notification	•	Sample Letter	Sample Letter
Place Fraud Alerts w/ Credit Reporting Agencies	•	•	•
Assist w/ Obtaining Credit Report	•	•	•
Provide ID Theft Response Kit	•	•	•
Language Translation (25+ spoken)	•		
Cash Advances	•		
Access to 200+ Worldwide Agents	•		
Free Initial Legal Consultation	•		
Legal Needs Discount	•		
Unlimited Phone Emotional Support	•		
In-Person Emotional Trauma Support	•		

*Fees paid on an annual basis; prices subject to change.

All versions are offered in all 50 states, the District of Columbia, and all US possessions.



Easy Steps

1. After reviewing the available plans, select the best one for your organization. Here's a mini-worksheet to help you figure your costs:

Figuring your ID Theft Assist cost:

- Enter number of employees
- Enter Monthly Cost of selected plan
- Multiply for total Monthly Cost
- Multiply by 12 for Total Annual Cost

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2. Sign ID Theft Assist Program Service Agreement (that we will provide to you once you've selected your plan).
3. We will send you an ID Theft Assist welcome email (which will contain a link, username and password), please log into the ID Theft Assist system to input your list of Covered Members
4. Once you've uploaded your list, click the "Finalize" button to submit your ID Theft Assist plan
5. Open and print the invoice that the system produces for you and remit payment* to The TSJ Group.
6. We will send you a "Payment Received" email at which point you will log in to the ID Theft Assist system to print or email the customized Welcome Kits that we have produced for all of your Covered Members.

*Effective Date of Program is impacted by the date payment is received:

- If the first payment of the annual fee is received by the 15th of month, the effective date is first of the following month (e.g. if payment is received November 12th, the effective date is December 1st)
- If the first payment of the annual fee is received after the 15th of the month, the effective date is the first of the subsequent month (e.g. if payment is received November 19th, the effective date is January 1st.)

(Please Note: Any identity theft or incident discovered by the Covered Member prior to service effective date is ineligible for service.)