

# Protect yourself from financial fraud and identity theft



To open a new credit card account, a thief needs only

 **2 pieces of personal information:**

**Name + Social Security number**

Access work-life balance EAP at:

1-800-854-1446, English  
1-877-858-2147, Spanish  
1-800-999-3004, TTY/TDD

[www.lifebalance.net](http://www.lifebalance.net)  
(user ID and password: lifebalance)

## Unum's work-life balance EAP can help

Financial fraud and identity (ID) theft can have devastating consequences that impact your financial and personal safety. Through the work-life balance employee assistance program (EAP) included with your Unum group insurance, you and your family have around-the-clock access to resources that can help.

### **ID theft can have a disastrous impact on you — and your employer**

Identity fraud is a crime that doesn't end with the initial theft. The damage to your credit profile could hurt your financial and personal reputation for years. Your stolen identity could be used illegally to open credit, telephone and online accounts. You may not be able to get a mortgage or car loan. You could be sent to collection for bills you have not incurred. You could even be associated with a fraudulent criminal record.

If you're a victim of financial fraud and ID theft, you could spend countless hours on the phone to defend your credit records, protect your finances and close fraudulent accounts. You may need to make some calls during business hours or take time off from work to get your life back in order. As a result of personal time spent to reclaim your identity, your employer will likely incur costs related to lost time and productivity.

Work-life balance EAP consultants can recommend steps to help you protect yourself from financial fraud and the damage it causes.

### **Our work-life balance EAP website and experienced consultants can help you before it's too late**

Unum's work-life balance EAP service can teach you how to protect yourself against ID theft before it happens. Our work-life balance website provides a library of information on how to protect your identity, financial accounts and credit ratings.

If you become the victim of financial fraud or ID theft, our experienced **work-life balance consultants can help you manage your financial challenges and guide you through the legal and financial maze with around-the-clock access to identity theft consulting services online and by phone.**

## The Unum work-life balance employee assistance program includes these valuable tools and resources:

- **Online research and information** on ID theft and financial fraud, including unlimited access to e-books, more than a dozen articles, online podcasts, and web links to other resources.
- **Toll-free telephone access** to master's-level work-life balance consultants who can provide unlimited advice, guidance and support and help you deal with the emotional impact of the crime.
- **Referrals to a local counselor.** If you're experiencing stress-related issues that need more immediate resolution, our telephone consultants will arrange for an in-person session with a counselor.\*
- **Referrals to legal counsel.** Our consultants may refer you to a 30-minute session with a local legal provider at no extra charge. If you arrange for further services from a legal provider in the work-life balance program network, you'll receive a 25% discount on services.\*\*

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\* In California and Nevada, employees may confer with a local consultant up to three times in a six-month period.

\*\* Please speak with a work-life balance consultant to find out if you qualify for this discount.

Work-life balance employee assistance program services are provided by Ceridian Corporation. These services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria

are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Insurance products are underwritten by the subsidiaries of Unum Group.

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