

Recovery and Restoration

Identity Fraud

Millions of Americans fall victim to identity fraud and identity theft every year. Our most sensitive personal identifiable information (PII) as well as our personal health information (PHI) have been lost through countless data breaches affecting credit bureaus, hospitals, insurance companies and schools. Most experts agree, it's a matter of when and not if identity fraud will happen.

Reversing the damage can be overwhelmingly complicated, time-consuming and emotionally exhausting. Our full service, fully managed identity theft recovery and restoration service delivers results when a victim needs it the most by providing "white glove" service that completes all aspects of the identity restoration process for the victim.

Services

When identity fraud or theft occurs to a covered Plan Member our US Based Recovery Specialist will be assigned to provide the following services as needed:

- Initial evaluation within one business day.
- Notify the three major credit bureaus, and the Plan Member's affected creditors, financial institutions, and utility providers if there has been an identity theft event.
- Collect information regarding misuse of the Plan Member's accounts.
- Create and maintain a case file to document the identity fraud.
- Access and review the Plan Member's credit files with the Plan Member to determine the accuracy of the file and potential areas of fraud.
- Research and investigate potential damage to Plan Member's identity utilizing a limited power of attorney with creditors, governmental agencies, financial institutions and others to diligently strive to restore the Plan Member's identity to pre-event status.
- Identify, isolate and expunge incorrect or nefarious information on the plan member on their behalf or as counsel, where appropriate.
- Provide assistance with obtaining and reviewing the Plan Member's Social Security Personal Earnings and Benefits Statement.

