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# Identity Theft Program

## Defending employees against damages caused by identity theft

*Identity theft, America's fastest growing crime, victimizes more than 11 million consumers each year.<sup>1</sup> And it's a silent crime, often taking a year or more for victims to discover their identity has been stolen. As a result, victims can spend years attempting to restore their credit. With this in mind, CIGNA has developed extensive resolution services to help employers and employees deal with this difficult issue. Our program provides access to personal case managers who give step-by-step assistance and guidance to employees who have had their identity stolen.*

## Valuable help when it's needed most:

- Review of credit information to determine if an ID theft has occurred
- Assistance with credit and charge card replacement
- A CIGNA Identity Theft Resolution Kit is provided to the employee
- Assistance with replacing lost or stolen documents
- An ID theft affidavit is furnished for use with credit bureaus and creditors
- Access to free credit reports
- Help in reporting ID theft to credit-reporting agencies
- Education on how to identify and avoid ID theft
- Assistance with placing a fraud alert on credit reports
- \$1,000 cash advance to cover financial shortages if needed<sup>2</sup>
- Canceling lost or stolen credit cards
- Emergency message relay
- Help with emergency travel arrangements and translation services

## Identity theft can compromise employee and business productivity

In addition to its difficult financial effects, identity theft can have a negative effect on employee productivity and morale. The financial hardship, emotional turmoil, and the process of resolving credit issues rob employees—and organizations—of valuable time and productivity.

Our program covers all types of identity theft such as credit card fraud, or financial or medical identity theft.



Employees may spend, on average, 40 to 600 hours to resolve their identity theft issues.<sup>3</sup>

Based on conservative estimates, an employer with 1,000 employees making an average of \$40,000 per year would save \$600,000 annually if they could help employees avoid identity theft and its related costs.<sup>3</sup>



# Identity Theft Program in action

## **CIGNA's Identity Theft**

**Program** can help employers help their employees resolve identity theft issues, thereby better managing at-work productivity. Our personal case managers offer one-on-one advice and take care of administrative tasks necessary to rectify identity theft issues employees may experience. Our personal case managers also take the lead in making necessary phone calls for employees. In the end employees are not only relieved of the burden and personal stress caused by identity theft, but they also don't spend valuable work hours on the phone canceling lost or stolen credit cards.

Regardless of where or when employees come under the attack of identity theft, CIGNA's wide range of valuable services are available. Employees have access to immediate, one-on-one assistance—24 hours a day, 365 days a year—in every country in the world.<sup>4</sup> CIGNA's Identity Theft Program is included automatically with CIGNA's Group life, accident, and disability coverage. And employers and employees can access our online site for weekly tips and useful information to learn how to reduce the risk of identity theft before it occurs.

### **Here's an example of how we can help:**

While reviewing her monthly credit card statement, Louise made a troubling discovery—three charges from an unfamiliar Internet site were on her account. Fearing that someone was making unauthorized purchases on her credit card, Louise immediately called CIGNA's Identity Theft Program. Brian, the identity theft case manager, handled Louise's call. Louise's primary concern was getting the charges removed from her account and Brian knew they had to act fast to stop additional fraudulent activity.

Brian gave Louise an identity theft affidavit to alert the proper authorities, credit bureaus, and creditors. Brian also:

- Walked her through the process of filling out and sending the signed affidavit to Louise's bank as her sworn statement that there were unauthorized charges posted on her account;
- Called the credit card company on Louise's behalf, canceling her current card and requesting that a new card be issued to prevent future fraud on the compromised account;
- Assisted Louise with placing a fraud alert on her credit file with credit bureaus—giving Louise the ability to receive a free copy of her credit report verifying that all the information was accurate; and
- Arranged for Louise to have access to a \$1,000 cash advance to use while waiting for her new credit card.

A CIGNA Identity Theft Resolution Kit containing useful information on how to reduce the risk of being a future victim was also e-mailed to Louise's home.

**The bottom line** – Louise was quickly provided with the tools, information and resources to help her deal with fraudulent activity and avoid it in the future.

What can you do to help employees guard against identity theft?

Call your CIGNA sales representative today to learn more  
about our Identity Theft Program.

<sup>1</sup> Federal Trade Commission, 2009; <sup>2</sup> Provided with confirmation of reimbursement and if traveling more than 100 miles from home;

<sup>3</sup> Javelin Strategy and Research January, 2006; <sup>4</sup> Assistance with U.S. bank accounts only

This program does not include reimbursement of expenses for financial losses.

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