



Whether it is the unauthorized or attempted use of your credit cards or bank accounts or the misuse of your personal information, identity theft can lead to serious financial and legal problems.

The Identity Theft Resolution service provides education on how to prevent identity theft and guidance to help to restore your credit if you have an issue.

You and your household members receive one free 60-minute telephone consultation with a Fraud Resolution Specialist™ (FRS) per issue, per year. The FRS will answer your questions and give you the direction and tools you need to start resolving the fraud issues. You also have the option to purchase resolution services on a self-pay basis and have the company work under power of attorney until all issues are resolved.

Your program is here to help

The FRS will provide you with an ID Theft Emergency Response Kit and assist with:

- ✓ Completing and submitting a Uniform ID Theft Affidavit to the proper authorities, Credit Reporting Agencies and creditors
- ✓ Providing fraudulent account forms or letters to itemize each fraudulent occurrence
- ☑ Obtaining a free copy of your credit report

- ☑ Reporting fraudulent activity and notifying local and Federal authorities and creditor fraud departments
- ☑ Placing a fraud alert and/or credit freeze (if allowed by State law) on your credit file

Think you've been a victim of ID theft?

If you or any of your household members suspect that you have experienced identity theft, call your eMbrace program at 1-800-424-4039 (TTY 711) or visit Member. Magellan Healthcare.com to get started.