



## Aetna Resources For Living<sup>SM</sup>

### Employee Assistance Program (EAP)

To access services:

**1-888-238-6232**

**[www.resourcesforliving.com](http://www.resourcesforliving.com)**

**Username: YESD**

**Password: eap**

### Yuma Elementary School District One

Aetna Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. That includes dependent children up to age 26, whether or not they live at home. Services are confidential and available 24 hours a day, 7 days a week.

## Counseling and Relationship Support

- You can call our dedicated staff, 24 hours a day; you can also talk to licensed behavioral health professionals for emotional support
- Up to 6 counseling sessions per issue per year with licensed network professionals at no cost to you; you don't have to worry about copays or deductibles
- Counseling sessions are available face to face, by phone or televideo
- Support, consultation and resources for a range of issues such as: helping you balance work and home life, family relationship issues, depression, conflict management, alcohol/substance abuse, stress management and more

## Web-based Resources

- A customized website which offers a full range of tools and resources on behavioral health and worklife balance topics. Most sections of the website are available in Spanish. Website links include:
  - Articles and self-assessments
  - Access to worklife service providers
  - Stress Resource Center
  - Live webinars and on-demand library
  - Mobile app
  - myStrength – a “health club” for your mind
- Discount Center with discounts on brand-name products and services, including computers and electronics, theme parks, movie tickets, local attractions, travel, gifts, apparel, flowers, jewelry, fitness centers and more



## Legal Services

- ½ hour free consultation with a participating attorney for each new legal topic (each plan year) related to:
  - General, family, criminal law
  - Elder law and estate planning
  - Divorce
  - Wills and other document preparation
  - Real estate transactions
  - Mediation services
- A discount of 25% off of the fees for services beyond the initial consultation (excluding flat legal fees, contingency fees and plan mediator services)
- Services must be related to the employee and eligible household members; employment law is excluded



## Financial Services

- ½ hour free telephonic consultation for each new financial topic (each plan year) related to:
  - Budgeting
  - Retirement or other financial planning
  - Mortgages and refinancing
  - Credit and debt issues
  - College funding
  - Tax and IRS questions and preparation
- A discount of 25% off tax preparation services
- Services must be for financial matters related to the employee and eligible household members



## Other Services

- Identity theft services – One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

**Aetna Resources For Living<sup>SM</sup> is the brand name used for products and services offered through the Aetna group of subsidiary companies (Aetna). The EAP is administered by Aetna Behavioral Health, LLC. In California for Knox-Keene plans, Aetna Health of California, Inc. and Health and Human Resources Center, Inc.**

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# Dealing with identity theft

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Since it first gained national attention in the 1990s, identity theft has grown at an alarming rate. A Federal Trade Commission report estimated that 8.3 million Americans were victims of identity theft in 2005.<sup>1</sup> This resulted in losses of 15.6 billion dollars. The numbers rose in 2008 to 10 million Americans affected. The numbers continue to climb. Individuals whose personal information is used to fraudulently obtain credit, spend hundreds of hours and thousands of their own dollars to clear their names.

Identity theft occurs when someone gets a piece of your personal information: bank and credit card account numbers; Social Security number (SSN); driver's license; birthdate; name, address and phone numbers; or income. The information is used without your knowledge to commit fraud or theft.

It's an alarming thought, and it may cost you plenty, in time, money and anxiety. You may spend months writing letters, making calls and collecting evidence to clear up the situation.

There are things you can do to safeguard your information so that you can avoid becoming a victim. And there are steps you can take to control the situation if you do become a victim.

### How does it occur?

Identity thieves can get your personal information several ways:

- Stealing wallets and purses that contain identification and cards
- Stealing mail
- Rummaging through your trash

- Helping themselves to personal information you share on the Internet or that they find in your home
- Using phony telemarketing schemes to trick you into giving out data over the phone
- Phishing, a practice by which a legitimate-looking e-mail or text is sent to you requesting that you validate sensitive information such as a password to an account. It may also ask for your bank account number or Social Security number. A legitimate institution will never ask you to provide this information in an e-mail or text.

### What do they do with this information?

Frequently, identity thieves use your stolen data to open a credit card account in your name. They also can cash a check, apply for a loan, buy a car, obtain wireless phone service, even commit a crime — all under your name.

### Deterring thieves: What can you do to protect yourself?

While there are no guarantees, you can take steps to safeguard your information and reduce risk.

- Be careful about giving personal information to others. Always know how it will be used and if it will be shared.
- Know your billing cycles. A missing credit card or bank statement could signal trouble.
- Guard mail from theft. Deposit outgoing mail at the post office or in collection boxes. Have a locked mailbox or get your mail soon after it is delivered.

- Keep items with personal information in a safe place.
- Shred documents listing personal information before throwing them away. For example, charge receipts, insurance forms, physician statements, bank checks and credit offers.
- Give out your Social Security number only when absolutely necessary. Always keep your card in a safe place.
- Order a copy of your credit report from each of three major credit reporting agencies every year:
  - TransUnion: **1-800-680-7289**;  
**www.transunion.com**;
  - Equifax: **1-800-525-6285**; **www.equifax.com**;
  - Experian: **1-888-EXPERIAN (397-3742)**;  
**www.experian.com**
- You are entitled to a free report each year and a no-cost report if identity theft is an issue.

### After the fact: What action can you take?

You can still be a victim despite being careful. Take immediate action if you think your personal information has been misused.

You may need to take different steps depending on how your information has been used. In most cases, the following actions are appropriate:

1. Call the Federal Trade Commission's Identity Theft Hotline toll-free at **1-877-IDTHEFT (1-877-438-4338)** or online at **www.ftc.gov/idtheft**. The FTC puts your information into a secure consumer fraud database and may, in appropriate instances, share it with other law enforcement agencies and private entities. This may include companies about which you have made a complaint.
2. Contact the fraud departments of Equifax, Experian and TransUnion to report that you're an ID theft victim. You can also obtain free copies of your credit report due to the fraud.
3. Contact creditors for any accounts that have been tampered with or opened in your name. These creditors can include: credit card companies, phone companies, utilities, banks and other lenders. You should ask to speak with the fraud or security office at each creditor.
4. File a report with your local police or the police department in the community where the identity theft took place.

### Other steps may include:

- Cancel credit, ATM, bank and phone cards. Notify your bank of the problem; some may require you to sign notarized affidavits stating you have been a victim of fraud.
- Alert the post office if you think a change of address form was filed in your name.
- Contact utility and phone companies to close fraudulent accounts.
- Alert your insurance carriers, including medical insurance.
- Complete an identity theft affidavit and make copies of it. You can use them to alert companies about the situation. This form can be downloaded at **www.consumer.gov/idtheft**.
- Maintain control of the situation. Don't pay bills for which you're not responsible. Follow up with credit bureaus, banks, the police and credit card companies.
- Make sure to keep records of all phone calls and copies of all correspondence.

### Additional tips about sharing information

- To opt out of unsolicited credit and insurance offers, as well as prescreened credit offers, call **1-888-5OPTOUT (1-888-567-8688)**.
- Have your name removed from many national direct mail lists by writing to:  
Direct Marketing Association  
PO Box 9008  
Farmingdale, NY 11735-9014

Confidential services are available  
24 hours a day, 7 days a week

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## Identity theft and fraud resolution program

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With the ever-expanding use of the internet, identity theft continues to rise as well. The Identity Theft and Fraud Resolution program is there to help should your identity be compromised. This valuable program will help you through the complex process of restoring your identity and credit history.



#### When identity thieves strike

You can access your identity theft and fraud benefits immediately and receive a free 60-minute telephone consultation with a trained Fraud Resolution Specialist<sup>SM</sup>. The specialist guides you through the process to re-establish your identity and credit rating. The specialist can also coach you on how to dispute fraudulent debts that result from identity theft.

#### Once the specialists are familiar with the facts of your case, they will:

- Help you complete and submit identity theft affidavits to credit agencies, creditors and other authorities.
- Provide account forms or letters to itemize each fraudulent occurrence and advise you on where to submit each document.
- Direct you to local and federal authorities and the fraud departments of creditors to report fraudulent activity.
- Provide you with the contact information for the three major credit-reporting agencies: TransUnion®, Experian® and Equifax®.

- Help you obtain a free copy of your credit report.
- Send you a free Identity Theft Emergency Response Kit<sup>SM</sup>.
- Explain how identity theft happens and steps that can be taken to help prevent it in the future.

#### You don't have to face this ordeal alone

It only takes one phone call to get help with resolving identity theft emergencies. Our specialists can also help you prevent identity theft before it happens.

Confidential assistance available  
24 hours a day 7 days a week

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