

Legal & Financial Product Enhancements

For 2005 we have added identity theft (ID) assistance as a core component of the legal/financial services for our clients that already have such services as part of their EAP. There is no cost to these clients for these value-added services.

Under this program fraud resolution services assist consumers at the inception of a fraud-related emergency. This program:

- provides members with a 30-minute, free consultation with a highly trained fraud resolution specialist and conducts eight emergency response activities
- assists members with restoring their identity and good credit
- provides members with a free “ID Theft Emergency Response Kit”
- administers the costly steps to dispute fraudulent debts as a result of ID theft
- continues to follow up with the member and monitor the fraud resolution progress

Another no-cost legal/financial enhancement is the addition of more than 30 new financial calculators on Achieve Solutions, bringing the total to 45. These include titles such as: “Should I Refinance My Home Mortgage,” “How Bad Is Your Debt Problem” and “Roth IRA Comparison Calculator.”