

Identity theft services

We can't catch the crooks or make the crime go away, but Unum work-life balance employee assistance program can teach your employees to protect themselves against identity theft before it happens.

An accomplished thief can open a new credit card account with just two pieces of personal information — a social security number and a name.



Identity theft (ID theft) remains the #1 concern among consumers contacting the Federal Trade Commission.¹ An estimated 3.6 million households were affected by ID theft during just a six-month period in 2004.² Law enforcement officials from towns and cities across the country are reporting an increasing number of identity theft cases. One small city in Texas experienced a 700% increase from 2004 to 2005.³

Information and support for the prevention and resolution of identity fraud.

Prevention strategies are critical for your employees. Unum work-life balance employee assistance program — available to employees and their families as part of their group insurance coverage — can teach your employees to protect themselves against ID theft before it happens. Our work-life balance website provides a library of information on how your employees can protect their identities, financial accounts and credit ratings.

Our ID theft services also can help your employees keep cool while they turn the heat up on identity thieves. If your employee becomes the victim of ID theft, our experienced work-life balance consultants will guide him or her through the legal and financial maze to resolve the theft and reclaim his or her identity. Your employees have around-the-clock access to identity theft consulting services online and via the phone.

Your employees aren't the only ones hurt if their identities are stolen.

Identity fraud is a crime that doesn't end with the initial theft. New frauds begin — a victim's identity can be used illegally to open credit, telephone and Internet accounts. The damage to a victim's credit profile can impact his or her buying power and interest rates for years.

Your company likely will incur costs related to the lost time and productivity of an employee whose identity is stolen. A victim of ID theft can spend countless hours on the phone to credit card companies, the police, credit bureaus, businesses and banks to defend his or her credit record, protect his or her finances and close fraudulent accounts.

Guidance:

Give your employees the information to protect themselves against one of America's most prevalent crimes and the security of knowing they have experienced emotional support and financial guidance available if ever they become victims.



For an online demo of Unum's work-life balance employee assistance program, go to www.lifebalance.net. Type "lifebalance" for user ID and "demo" for password.

The Unum work-life balance employee assistance program makes the following identity theft tools and resources available to your employees:

- Online research and information on ID theft and financial fraud available around the clock.
- Immediate online access to e-books, more than a dozen life articles, Quick Tips, an online video and web links to other resources.
- Unlimited telephone access to master's-level consultants. Work-life balance consultants can give your employees unlimited advice, guidance and support through their continually staffed, toll-free number.
- Referrals to a local counselor. If your employee is experiencing stress-related issues that need more immediate resolution, our telephone consultants will arrange for an in-person session with a counselor.*
- Referrals to legal counsel. Our consultants may refer your employee to a 30-minute session with a local legal provider at no extra charge. If your employee contracts for further services from a legal provider in the work-life balance program network, he or she will receive a 25% discount on services.

The work-life balance employee assistance program featuring identity theft services is available to employees and their family members, 24 hours a day, 365 days a year, as part of their group insurance coverage offered through Unum. Learn more by contacting your Unum representative.

*In California and Nevada, employees may confer with a local consultant up to three times in a six-month period.

1 "Facts and Statistics - Find out more about the nation's fastest growing crime," Identity Theft Resource Center Facts and Statistics online, April 30, 2007, http://www.idtheftcenter.org/artman2/publish/m_facts/Facts_and_Statistics.shtml.

2 Identity Theft - 2004, April 2006, Bureau of Justice Statistics, Katrina Baum, Ph.D., at www.ojp.usdoj.gov/bjs/abstract/it04.htm.

3 "Growing Crime Beggars for Identity Protection," Jonathan Lopez, *The Lariat Online*, March 29, 2006, www.baylor.edu.

Work-life balance employee assistance program services are provided by Ceridian Corporation. These services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Insurance products underwritten and services offered by the subsidiaries of Unum Group.

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MK-1255 (5-08)