

Access

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Reduce your risk of identity theft; protect your personal information



Identity theft is when someone uses another person's personal identifying information, such as their name, identifying numbers, or credit card numbers, without permission, to commit fraud or other crimes. This is a growing problem and the statistics on identity theft are alarming. We are all potential targets. Stolen personal information can be used to apply for credit, file taxes and obtain refunds, purchase goods or services, or even obtain medical services.

According to the Federal Trade Commission (FTC) incidents of identity theft and related fraud rose nationwide in 2021:

- Fraud complaints increased 19% for the year, to more than 5.8 million reports of fraud.
- Financial losses from fraud rose 77% from the previous year, to more than \$6.1 billion.
- The number of consumer-identity theft complaints rose 3.3%, to just over 1.43 million complaints.
- Losses from identity theft cost Americans \$5.8 billion. \$2.8 billion of these losses were from imposter scams and \$392 million were from fraudulent online shopping using stolen credit card information.

Tips to prevent identity theft

To help prevent becoming a victim of identity theft, follow these safeguards:

- **Secure your Social Security number (SSN).** Don't carry your Social Security card with you. Only give out your SSN when absolutely necessary.
- **Don't share any personal information** (birthdate, health insurance ID number or bank account numbers), simply because someone asks for it through email or a phone call. It's likely a scam.
- **Always review your credit card and bank account statements.** Watch for any unauthorized transactions.
- Shred receipts, credit card offers, account statements and any documents containing personal information. This helps prevent "dumpster divers" from stealing your information.
- **Install virus-detection software on your home computer.** Don't skip software and operating system updates. They often include security-related fixes.
- If a company or organization you do business with announces a database breach, **change your password immediately.**
- **Review your credit reports annually.** You can order free credit reports at AnnualCreditReport.com. Check for any new accounts that you haven't authorized.
- **Contact credit reporting agencies to freeze your credit files** (no cost to you). Credit file freezes prevent someone else from applying for credit in your name.



Advocate Aurora EAP: 800-236-3231



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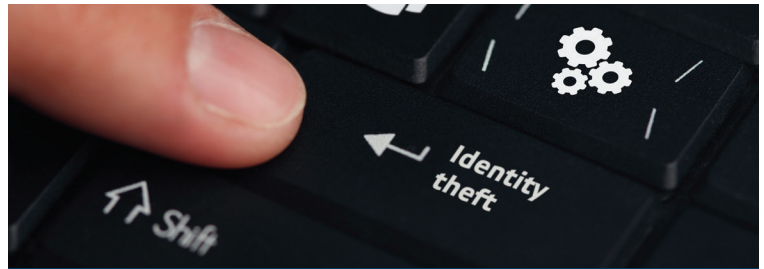
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Stop oversharing online

From massive data breaches to online tracking, it's harder than ever to live a "private" life online. You can, however, take steps to protect your privacy, keep your identity secure and reduce the amount of data online companies know about you.

- **Share less on online forms.** Skip any optional information, like your middle name or phone number and don't accept "cookies."
- **Protect your passwords** and use strong, unique passwords and two-factor authentication. A password manager app is an easy way to keep your passwords available, but secure.
- **Be aware of location tracking** – Consider turning off automatic geolocation data on your social media posts, photos and comments. Decide which types of information you share should be made "public" or remain private.

Remember, search engines such as Google collect huge amounts of data about you. Check your security and privacy settings. You might consider using online tracker blocking tools and apps. They can drastically reduce your online footprint and boost your privacy in the process.



Is your email address vulnerable to identity theft?

Check it out at

www.clcidprotect.net/scan/AC88D1DD/1

A data breach scan can offer valuable information about your email address. Here is a trusted website that will scan your email address (for free) to check for identity theft vulnerability.

Your EAP offers financial consultations

If you have concerns about the financial impact of identity theft or other financial issue affecting your life, the EAP can help. Advocate Aurora EAP offers telephone consultations for almost any financial matter you are concerned about.

Employees can request consultations with experienced financial professionals in:

- accounting (Certified Public Accountants)
- banking and insurance
- investing (Certified Financial Planners)

To request a free financial consultation, call the EAP at 800-236-3231 to arrange a consultation with a financial professional.

Be aware, be proactive, be safe

Fraud and identity theft are growth industries in the U.S. Criminals are constantly changing tactics to lure potential victims and avoid getting caught. Increasing your awareness of these crimes, and protecting your personal information, can help you avoid becoming another identity-theft statistic.

For assistance, please contact Advocate Aurora Employee Assistance Program: 800-236-3231



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