

Your Health and Safety Matters!

National Consumer Protection Week - March 6 – 12th, 2022

NATIONAL CONSUMER PROTECTION WEEK



Consider: Your Personal Information Is Your Most Valuable Commodity

It's not only the key to your financial identity, but also to your online identity. Knowing how to protect your information and your identity is a must in the 21st century, here are some resources for doing it effectively.

Avoiding Social Engineering - Phishing Attacks

<https://www.us-cert.gov/ncas/tips/ST04-014>

Fraud Alert

<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>

Identity Theft Report and Recovery

<https://www.identitytheft.gov/>

Internet Crime Complaint Center

<https://www.justice.gov/doj/resource/ic3-online-internet-crime-complaint-form>

Preventing and Responding to Identity Theft

<https://www.us-cert.gov/ncas/tips/ST05-019>

Protecting Your Privacy [https://www.us-](https://www.us-cert.gov/ncas/tips/ST04-013)

[cert.gov/ncas/tips/ST04-013](https://www.us-cert.gov/ncas/tips/ST04-013)



What is Tax ID Theft?

Tax identity theft occurs when someone steals your Social Security number in order to file a false tax return in your name. The goal is to get your refund before you even have a chance to file a return. You may not even know you're at risk until you try to file and the IRS tells you a return was already filed in your name.

Unfortunately for everyone, tax identity theft doesn't discriminate. Anyone with a Social Security number is vulnerable. Criminals even prey on [children's identities](#) during tax season so they can claim them as dependents and get a deduction.

"The Social Security number is being used in a way it was never intended to be used," said Eva Velasquez, the president of the Identity Theft Resource Center, a nonprofit that helps victims of identity theft.

The sheer number of companies that ask for and store Americans' SSNs — and then lose them to hackers — means that the number of people who have not been compromised "is effectively zero," she said.

4 ways to help keep your refund out of someone else's hands

#1: File as early as possible

Tax identity theft relies on fraudsters getting a return submitted in your name before you do. Once you have all of your W2s, don't wait! File immediately so you can get your refund and avoid a giant hassle. Also, remember your 1095s – they are still required this year.

#2: Take steps to protect your Social Security number

Taking steps to protect your SSN helps you minimize the risk of tax identity theft (and a host of other problems).

There are standard best practices that you can follow:

- Don't carry your Social Security card in your wallet or purse
- Keep your cards locked up at home
- Get a locking mailbox and retrieve your mail promptly every day
- Shred documents that include your SSN and other personal data before you toss them
- Avoid putting your SSN on forms at doctors' offices, hospitals, and other service providers – even if they ask for it, see if it's required

Additionally, you can register your Social Security number at www.ssa.gov/myaccount to open a **"my Social Security account"** online. This account allows you to check your Social Security statements anytime you want. It also shows your earnings, which can reveal that someone has gotten a job using your number. It's another sure sign of SSN identity theft.

#3: Sign up for an Identity Protection PIN (IP PIN)

The IRS does not offer two-factor authentication, a basic cybersecurity tool that has become widespread in services like email, social media, and banking, that helps users prove their identity.

But the IP PIN aims to serve a similar function. After you pass a verification process, such as providing your name, birthday, address, and some financial information, the IRS will assign you a unique six-digit number you'll need to file your taxes.

You can set up your IP PIN through the IRS website at [Get an IP PIN](#). You will go through what the IRS describes as a “rigorous identify verification process” to confirm you are really who you say you are. Then you can select your PIN.

It is a 6-digit number that the taxpayer sets up, then must be submitted when they submit their returns. This number is known only to the taxpayer and the IRS and is valid for a period of one year.

If the IP PIN is not provided when a return is submitted in your name, the return will be rejected. This ensures that tax scammers cannot file a return in your name, even if they have your Social Security number. It’s an added layer of protection that may be worth the time it takes to set up, especially if your identity has been compromised.

#4: Only trust mailed IRS communications

Whether you’ve already filed or not, you should never trust any communication from the IRS unless it’s an official, mailed letter. The IRS will never email you, text you, call you on a phone (even your home landline) or send you a message over social media to initiate contact.

If someone contacts you about an IRS collection action, verify it first before you give them anything. You can call an IRS collection hotline at **1-800-829-1040** to confirm that you owe federal taxes.



Warning: If you mysteriously get a 1099-G form, you may be a victim of fraud so you will need to contact California State Employment Development Department.

You can certify for benefits using EDD Tele-CertSM, request copies of your 1099G tax information, and find your local America’s Job Center of CaliforniaSM.

Hours: 24 hours per day, seven days per week

Phone number:

EDD Customer Service Center

English: 1-866-333-4606

(833) 978-2511

Spanish: 1-866-333-4606

www.EDD.CA.GOV/UI Online

<https://www.kcra.com/article/california-victims-edd-fraud-could-face-big-tax-bills/35366539#>

[| MORE | EDD backlog and fraud timeline: How we got here](#)

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PROTECT YOUR IDENTITY!

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