

How to spot and avoid job scams



Do you know how to spot a job scam?
Here are some tips to help you recognize and avoid job scams:

- ✔ **Scammers often pretend to be from an organization you know and trust.**
Unfortunately, scammers can be very convincing. They can use technology to change the phone number, location, or name that appears on a caller ID to make it look like it is coming from an exchange or a person you recognize. Or they can copy a legitimate company's logo into a fake email to make you think you are corresponding with a company you trust. Scammers can even create a fake website designed to fool you into thinking you are communicating with a legitimate company. If you receive a telephone call, an email, or text purporting to be from a legitimate company, it's still best not to click on any links. Instead, contact them directly using a website or email you know is trustworthy. You can also look up their phone number and call directly rather than use the number left by the caller in a voicemail message, email, or text.

Delta Dental does not conduct job interviews by text, email, or messaging applications. You can verify, search, and apply for Delta Dental job openings by visiting our secure [Careers webpage](#).

- ✔ **Scammers offer you a job or job interview, but what they really want is your personal information or your money.**

No legitimate employer will ask you to pay for the promise of a job. Only scammers ask job applicants to pay for pre-employment screenings or to purchase training materials.

Delta Dental may ask for personal information like your social security number and date of birth for purposes of conducting a background or pre-employment screening but not until AFTER a job offer is made. We will request bank account information for payroll purposes only AFTER hiring an individual.



Scammers may request exchange of money.

Scammers may send you a check, ask you to deposit it, and tell you to send back a portion of the money or purchase gift cards with it. They may also ask you to send money by wire transfer. No legitimate employer will do this.



Scammers often pressure you to act ASAP!

Scammers usually want you to act before you have time to think about the request or verify their story. Legitimate companies will give you time. Before taking any action, stop and talk to someone you trust – it might help you realize it is a scam.

If you are a victim of an employment scam, here are some steps to take:

- Report scams to the FTC [here](#).
- You can also report scams to your state's attorney general's office. Use [this link](#) to find your state's attorney general's office.
- Report the scam to the [Federal Bureau of Investigation's Internet Crime Complaint Center](#).
- Report the activity to the website in which the job posting was listed.
- Report the activity to the company the scammers impersonated. If the scammers impersonated Delta Dental, please report the scam to us at [deltadental.com/contact](#).
- Contact your financial institution (or other company you used to send money) if you discover actual or suspected fraudulent activity. Report the fraud and ask for the transaction to be reversed. Also, ask them to contact any corresponding financial institution where the fraudulent or suspicious transfer was sent.
- Follow the FTC's tips for what to do if you were scammed, available in the resources section below. Tips cover different scenarios, including if you paid a scammer, gave a scammer your personal information, or if a scammer has access to your computer or phone. For example, [IdentityTheft.gov](#) can help you report identity theft and develop a recovery plan.
- Under federal law, you are entitled to a copy of your credit report annually from all three credit reporting agencies – Experian®, Equifax®, and TransUnion®. Every consumer should check their credit reports from each of the three bureaus annually. Doing so will make sure your credit is up-to-date and accurate. Each reporting agency collects and records information in different ways and may not have the same information about your credit history. You may contact the credit reporting agencies to request your free annual report:
 - ✓ Directly at their websites or by visiting [AnnualCreditReport.com](#).
 - ✓ By phone at 877 FACTACT.



Looking for more information?
Please refer to the following helpful resources:

[What To Do if You Were Scammed](#)

[Job Scams](#)

[FBI Warns Cyber Criminals Are Using Fake Job Listings to Target Job Applicants' Personally Identifiable Information](#)

[How to Avoid a Scam](#)

[IdentityTheft.gov](#)