

NEW! Identity theft protection services now available



In an increasingly digital world, we know how important it is that your personal information remains secure. That's why we're taking proactive steps to strengthen the protection of your information. Now, we're pleased to offer identity theft protection services to you and your dependents at no cost to you. These services will be provided by Experian®, the world's largest and leading global information services company.

Frequently asked questions

Q: Who is Experian?

A: Experian is the world's leading global information services company, providing data and analytical tools to clients around the world. They help people to check their credit report and credit score, and protect against identity theft. They also help businesses manage credit risk, prevent fraud, target marketing offers, and automate decision-making. In 2014, *Forbes* magazine named them one of the "World's Most Innovative Companies."

Q: What identity theft protection products does Experian offer?

A: Experian has two products available to you:

- **ProtectMyID™** is for adults. Subscribers and their adult dependents can enroll individually.
- **Family SecureSM** is for children under 18 years of age. A parent or legal guardian can activate membership and enroll all children.

Q: What identity theft protection services are available with this offer?

A: Experian will provide the following services for both ProtectMyID and FamilySecure:

- **Credit monitoring.** Monitors activity that may affect credit.
- **Fraud detection.** Identifies fraudulent use of identity or credit.
- **Fraud resolution support.** Helps you address issues that arise in relation to credit monitoring and fraud detection.

- **Identity theft insurance** amounting to \$1 million in coverage for ProtectMyID.
- **Identity theft product guarantee** amounting to \$2 million in coverage for FamilySecure.
- **Alerts** to notify you of any activity that may impact your credit or identity.
- **Live support** from Experian.

Q: What is the difference between ProtectMyID and FamilySecure?

A: Although both ProtectMyID and FamilySecure offer daily credit monitoring services, FamilySecure also monitors for the creation of a credit file in a minor's name. See the last page for some additional benefit features.

Q: How can I enroll in identity theft protection services?

A: Enrollment is easy:

- After logging onto ibxpress.com, under the Health & Wellness tab, select Value-Added Services from the drop down menu.
- From there, select which product you want to enroll in, ProtectMyID or FamilySecure. You will then be routed to Experian's website to begin the enrollment process.
- You can also enroll by calling Experian at **1-866-926-9803** and, when prompted to provide an engagement number, use:
 - PC98081 for ProtectMyID
 - PC98082 for FamilySecureYou can enroll at any time.

Q: I would like to protect my family's identity. Do I need to enroll in both FamilySecure and ProtectMyID?

A: Yes, to ensure you have comprehensive coverage for both adults and children, you should enroll in ProtectMyID for family members who are 18 and older and Family Secure for children under 18. Please note, one adult must enroll in FamilySecure to activate enrollment for children.

Q: Are both offers available online and by phone?

A: Yes, you can enroll in both products online or by phone.

Q: Will I need to pay a monthly fee for the identity theft protection services?

A: No, this is a free value-added service available to you and your family. If you are a member of your group employer’s plan, this service is free to you as long as your employer chooses to offer identity protection services through Independence Blue Cross.

Q: Will I need to pay taxes for this free, value-added service?

A: The value of the service is generally not taxable. If you have any questions regarding the tax implications, please consult your tax advisor.

Q: What information do I need to have available to enroll?

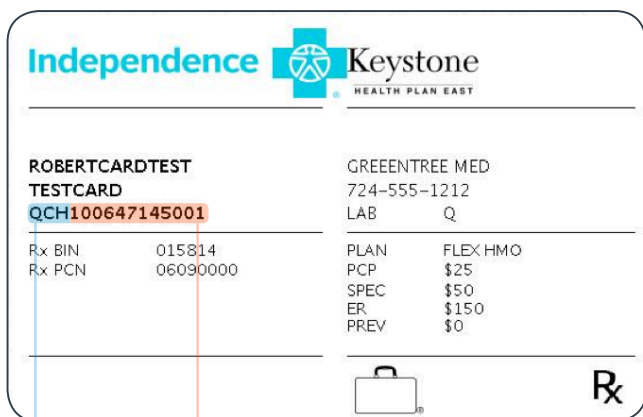
A: Once you have selected which product you want to enroll in on ibxpress.com, you will be redirected to the Experian enrollment page. Once there, you will be asked to provide your member identification number, located on your member ID card, in two parts:

- **Prefix:** The first three letters of your member identification number are the prefix.
- **Identification number:** The 12 numbers after the three-character prefix is your identification/member number. You will also be asked to provide the same information if you enroll by phone.

Q: Where is the member identification number located on my member ID card?

A: The member identification number is located below your name, on the left-hand side of the card.

Sample member ID card



3 letter prefix Identification/Member #

Q: Aside from my member identification number, what other information is needed to complete my enrollment through Experian?

A: In addition to your member identification number, you will need to provide Experian with personally identifiable information in order to be authenticated. Examples of personally identifiable information include your social security number, date of birth, mother’s maiden name, etc. You will also create a login username and password which you will use to access your Experian account once your enrollment is complete.

Q: In order to take advantage of this offer, do I have to opt in to Experian’s terms and conditions and privacy policies?

A: Yes, you must opt in to Experian’s terms and conditions and privacy policies. However, once you are enrolled, you can manage your account preferences by selecting Account Settings on your product homepage.

Q: If I enroll in an Experian identity theft protection product, do I become an Experian member? What happens next?

A: Yes, once you enroll in an Experian product (ProtectMyID or FamilySecure), you will become an Experian member for identity theft protection services. After enrolling, Experian will send you a welcome kit.

Q: How often can I access my account?

A: Once you create an Experian account, you can access your account any time by visiting protectmyid.com or familysecure.com and clicking on *Member Login*, located in the top right hand corner of the page. You can also access your account by calling 1-866-926-9803.

Q: What are Experian’s hours of operations?

A: Experian is available 7 days a week:
Monday through Friday: 9 a.m. – 9 p.m. (EST)
Saturday and Sunday: 11 a.m. – 8 p.m. (EST)

Q: How do I cancel my identity theft protection services with Experian?

A: Please contact Experian directly at 1-866-926-9803 to discontinue your identity theft protection services at any time.

For more information about the Experian offer, please see Experian’s FAQs:

- [ProtectMyID FAQs](#)
- [FamilySecure FAQs](#)

Feature	ProtectMyID®	Family Secure®
Designed to monitor	Adults	Minors
Daily credit monitoring	1 Bureau (Experian)	1 Bureau (Experian) / 1 adult
Daily credit monitoring for 50 leading indicators of identity theft including:	X	1 adult
New inquiries	X	X
New accounts created	X	X
Change of address request associated with credit account	X	X
Changes to public records	X	X
Postings of potentially negative information	X	X
Monitors the creation of a credit file in a minor's name	—	X
Report/Score upon enrollment	1 Bureau Report	1 Bureau Report/Score (1 adult)
Report/Score during membership	—	Unlimited access to credit score/report from one Bureau (1 adult)
Product delivery method	Online (email)/ Offline (U.S. mail)	Online (email)
Activity alerts	X	X
Email/U.S. mail alerts	X	X
SMS text alerts	X	X
iPhone/Android App alerts	X	—
All Clear alerts (monthly for online members; quarterly for offline members)	X	X
Customer and fraud resolution support	X	X
U.S.-based customer care 7 days/week	X	X
Dedicated fraud resolution agent	X	X
Links to place fraud alerts	X	—
Identity Theft Insurance*	\$1 Million	—
Identity Theft Product Guarantee**	—	\$2 Million
Enrollment (phone and online)	X	X
Comprehensive educational resources	X	X
Experian Credit Score Trend Analysis	—	X
Identity Theft Risk Assessment	X	—
ProtectMyID® ExtendCARE™ – Fraud resolution extends beyond the life of initial membership	X	—



If you have any additional questions about an Experian membership or products, please contact Experian directly at 1-866-926-9803.

*Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**Due to New York state law restrictions, the product guarantee cannot be offered to residents of New York. ©2014 Experian Information Solutions, Inc. All rights reserved.

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Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association. 2015-3686-02 (3/16)

Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzsch, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考: 母国語が日本語の方は、言語アシスタンスサービス (無料) をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

Navajo: Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódííłnih koji' 1-800-275-2583.

Urdu:

توجه درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian: សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-800-275-2583។

Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: civilrightscordinator@1901market.com. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.