

NEW! Identity theft protection services now available through Independence Blue Cross



In today's digital world, we know how important it is that your personal information remain 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: 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 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.

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: How can I enroll in identity theft protection services?

A: Enrollment is easy:

- Simply log into ibxpress.com to begin the process.
- After logging in, 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: Will I need to pay for the identity theft protection services?

A: No, this is a value-added service offered at no additional cost to you.*

If you have any additional questions about this offering or which product you should enroll in, please call Experian at **1-866-926-9803**.



*Our value-added services are not benefits and are therefore subject to change without notice.

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.

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