



# IdentityWorks® – World-Class Identity Protection from Experian®

## Safeguard Your Identity For a Brighter Future

Over 160 million records were exposed in 2017 due to data breaches. That's why IdentityWorks checks constantly for signs that you might be at risk for identity theft. We closely monitor your personal information. We alert you to new activity in your name. Then we help you recover.

### Multiple levels of vital detection and support



#### Daily Credit Monitoring and Timely Alerts

- Early warning Surveillance Alerts™ notify members of key credit report changes covering 50 potential indicators of fraud.
- Information on new accounts, medical collections, and other activity allows members to understand when their identities may be at risk.
- Timely notification empowers members to quickly and efficiently respond to potential identity theft.



#### U.S.-based Fraud Resolution Team

- Can help to investigate and address both credit and non-credit related fraud.
- Are highly trained professionals that can contact credit grantors to dispute charges, close accounts, and provide additional assistance as needed.



#### \$1 Million Identity Theft Insurance<sup>2</sup>

- Provides coverage for lost wages, legal fees, and funds lost due to unauthorized electronic fund transfers.
- Zero deductible upon enrollment.



#### Experian Credit Report

- Members can check for past inaccuracies and signs of identity theft.

<sup>2</sup>Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group (AIG). 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.

**Check Your Member Portal for More Information**



## Identity Protection Member FAQs

BCBSXX provides identity protection services to eligible members and their families at no cost to them through Experian®, an independent company.

The IdentityWorks program includes:

- Credit monitoring
- Identity restoration
- Up to \$1 million in Identity Theft Insurance

On Blue Access for Members (BAM), the member will obtain an activation code allowing them access to the program for one year. Each member over 18 will be required to enroll in the program to receive its offering; however, adults can enroll their minor dependents.

### Enrollment Steps for Adults & Minors:

<b>1</b>	<p><b>You must enroll online. Members should not call Experian to enroll.</b></p> <p>Use your computer to log into your BAM account and click on “Coverage” and then “Coverage and Benefits.” Scroll down until you see “Identity Protection” in the “All My Benefits” list. Click on the arrow to review information and get your activation code.</p> <p><b>NOTE:</b> Obtaining an activation code is not available on BAM Mobile.</p>
<b>2</b>	After clicking on Identity Protection under Coverage and Benefits, you will see the Identity Protection information in the All My Benefits list.
<b>3</b>	Click “Get Code” to get your activation code to enroll in the program. You can enroll up to 10 dependents (18 yrs. of age or younger) per activation code. If more than 10 minor dependents are eligible to be enrolled, select “Enrolling more than 10 dependents?” to get additional codes per number of dependents on your plan.
<b>4</b>	Once you have your activation code, click “Get started with adult enrollment” or “Get started with minor dependent enrollment.” You will be directed to the Experian website to activate/reenroll in your membership.
<b>5</b>	To enroll a minor dependent, the adult must click on “Get code” and then click on “Get started with minor dependent enrollment.” The adult will then be directed to the Experian website to register as the adult first and then enroll their minor dependent. The adult will put the minor dependent’s activation code in the Activation Code field and then complete the registration page with the adult’s information. Once the adult clicks submit, they will be directed to the page to enter the minor dependent’s information.
<b>5</b>	Once you have enrolled in the Experian IdentityWorks or IdentityWorks Minor Plus program, you will <b>not</b> need to use your activation code again. <b>NOTE:</b> Even after you enroll, you will still see your activation code under the Identity Protection in BAM, but there’s nothing else you need to do.
<b>6</b>	Members must complete this enrollment process each year.

### Frequently Asked Questions:

#### **Q1: What does the Experian IdentityWorks program include:**

A: The IdentityWorks program includes credit monitoring, identity restoration and up to \$1 million in Identity Theft Insurance.

#### **Q2: Who is eligible?**

A: These identity protection services are available to all Group & Retail members as long as they remain an eligible BCBSXX member through their employer (or plan). The coverage will include eligible adults and covered dependents who have a BCBSXX health insurance policy through their employer.

**Q3. Am I automatically enrolled in the Experian service?**

A: No, you need to proactively enroll in the program to take advantage of the identity protection services offered. You must re-enroll each year.

**Q4: What if my activation code doesn't work?**

A: If the provided activation code doesn't work, call the customer service number on your ID card so that the appropriate team can investigate the issue.

**Q5: Is the activation code unique for each family member?**

A: The adult activation code is unique to each adult member (ages 18+). Each adult member receives their activation code in their individual BAM account. However, up to 10 minors may be assigned to one minor activation code.

**Q6: I already enrolled in IdentityWorks within the last year. Why is my activation code and expiration date still showing when I log in to my account? Do I need to do something else to enroll?**

A: No. Even after you enroll, you will still see your activation code under the Identity Protection link [in](#), but there's nothing else you need to do.

**Q7: Will this take care of my enrollment in these services going forward, or will I have to re-enroll each year?**

A: Members must complete this enrollment process each year online in BAM, which means creating a new login/password for IdentityWorks services annually.

**Q8: Each year, is the enrollment period the same for all members, or does each member's enrollment expire 12 months after they sign up?**

A: Each member's enrollment expires 12 months from the day that they subscribed. BAM will display a reminder to the member when their current activation code is set to expire. Members must complete this enrollment process each year, which means creating a new login/password for IdentityWorks services annually.

**Q9: How do I know when I need to re-enroll?**

A: BAM will display a reminder to you when your current activation code is set to expire. You will also receive an email from Experian IdentityWorks 30 days before your subscription expires. You will then enroll online in BAM.

**Q10: If a member needs more information regarding the Experian product, alerts or an identity protection concern (not to enroll since the enrollment process is to be completed online in BAM), how do they get it?**

A: Members can call the Experian Help Number at 1-877-890-9332 from 8 a.m. to 8 p.m. Monday to Friday or 10 a.m. to 7 p.m. Saturday/Sunday (Central Time).