



## Identity Protection Services

### Overview

#### Why are identity protection services being provided?

We believe your personal information should stay that way—personal. That’s why we’re taking industry-leading steps to help you keep your information safe. Identity protection is now available with our eligible health plans beginning January 1, 2016 and for as long as you have active medical coverage with us.

#### Why AllClear ID?

AllClear ID is a leader in customer security and identity protection. They give you easy access to identity protection services.

#### Is it safe to share my information with AllClear ID?

AllClear ID takes lots of steps to keep your information safe. All information you provide – including passwords and PINs – is stored securely.

#### Will AllClear ID sell or share my personal information with third parties?

No. AllClear ID takes your privacy very seriously. They do not sell, rent, or share your personal information with any third party for marketing purposes. Please see their Privacy Policy to learn more <https://allclearid.com/legal/privacy-policy>.

### Eligibility

#### Who’s eligible for these new services?

Subscribers (the person who holds the eligible medical health plan policy) and dependents on their policy are eligible for identity protection services. This includes those insured through an employer or those who purchase their own individual medical coverage. As long as you have active medical coverage with us as of January 1, 2016, you’ll be eligible for identity protection services.

### **Who's not eligible for these new services?**

Members in Federal and state-sponsored programs, such as Medicare or Medicaid, are not currently eligible; if this changes we'll let you know. Individuals who only have specialty products, such as dental insurance, or non-health products are not eligible.

### **What services are being offered to protect my child's identity?**

Any eligible member under the age of 18 on your active medical health plan is covered by *AllClear Identity Repair* services (no enrollment required) and *AllClear ID ChildScan* (if you enroll them in this coverage). *AllClear ID Child Scan* is only available to children under the age of 18 because adult credit monitoring services are not available to minors. *AllClear ID ChildScan* actively scans databases to see if your child's Social Security number is being used illegally. If fraud is found, an investigator will help to repair your child's identity.

### **Who will receive the notification about these services?**

Only the subscriber (the person who holds the eligible medical health plan policy) will receive the notice. Children and adult dependents will not. However, all members are eligible for identity protection services as long as they have an active medical health policy.

## **AllClear ID services**

### **Identity Repair Services**

#### **What is AllClear Identity Repair?**

*AllClear Identity Repair* provides identity repair assistance to help fix identity theft issues and return your information to its proper condition. If there's a potential problem with your credit or you're concerned about identity theft, just contact AllClear ID at any point while you're an active health plan member at 1-855-227-9830. The investigator will help you determine if there is a problem and help you recover financial losses, restore your credit, and make sure your identity is returned to its proper condition.

#### **Do I need to do anything to sign up for AllClear Identity Repair?**

No, *AllClear Identity Repair* is automatically available with no enrollment required. Simply call AllClear ID at 1-855-227-9830 at any point while you're an active medical health plan member if you need help.

### **Credit and Identity Theft Monitoring Services**

#### **What are AllClear Credit and Identity Theft monitoring?**

This service includes credit monitoring, identity theft monitoring, identity repair, identity theft insurance, and *ChildScan* for minors.

#### **How does AllClear ID Credit Monitoring work?**

*AllClear Credit Monitoring* looks at your credit activity and sends alerts when banks and creditors use your identity to open new accounts.

### **How does AllClear Identity Theft Monitoring work?**

*AllClear Identity Theft Monitoring* alerts you if personal information is reported to AllClear ID by industry security professionals such as the FBI. This can include Social Security numbers, credit card numbers, PIN numbers, bank account logins, and other online logins (emails & passwords). You'll be alerted when your information is reported and an investigator can look into the situation.

### **Do I need to do anything to sign up for AllClear Credit and Identity Theft monitoring?**

Yes. You must enroll in order to take advantage of any of these services. If you're interested in signing up, go to [anthemcares.allclearid.com](http://anthemcares.allclearid.com). Once you reach the secure site you'll be asked for your name and e-mail address. Next, you'll get an email with a redemption code and instructions on creating an online account. When enrolling, you'll need to provide your name, contact information, Social Security number and the unique redemption code. You can also sign up by calling 1-855-227-9830, Monday – Saturday from 8:00 AM to 8:00 PM CST.

### **What is the identity theft insurance policy and how does it work?**

Identity theft insurance is a zero-deductible policy included in the *AllClear Credit and Identity Theft Monitoring* service. It will reimburse you for certain fees, lost wages, and fraud losses in the event of fraud. The full policy terms can be found here: <https://allclearid.com/legal/insurance>.

### **Will I be billed for this service?**

There is no separate charge for these services described above. Identity protection is now included with our eligible health plans beginning January 1, 2016 and for as long as you have active medical coverage with us.

### **Will AllClear ID bill me for these services?**

No, unless you specifically ask them to. AllClear ID purposely does not collect a method of payment when you enroll in this service, and therefore cannot automatically bill you. If you enroll in the *AllClear Credit and Identity Theft monitoring*, you'll receive an email at the end of the coverage period letting you know coverage is expiring. These notices will include two options:

- 1) An option to renew coverage if you still have active medical coverage with us; and
- 2) An option to continue the services, at a discounted rate, if you no longer have active medical coverage with us, but want to continue the services with AllClear ID. A form of payment will be requested only if you elect to continue the services at your own expense.

### **Are pre-breach credit monitoring services offered by Anthem to medical plan members taxable?**

No – the IRS announced in late December that pre-breach credit monitoring services will be treated the same as post-breach credit monitoring services. In both instances, the credit monitoring services will not be taxable to individuals or employees of groups. The cost/value of the credit monitoring services will not be included as gross income or wages income for individuals or employee, nor will the cost/value of the services need to be included on tax forms. For additional information, please click on this link: <https://www.irs.gov/pub/irs-drop/a-16-02.pdf>

## Information about enrolling

### May I use my email address to enroll a family member?

Every adult must have a unique email address to enroll. That's because your email address is the user name for your account. We also use your email address to send you updates. A parent or guardian may use their email address to enroll their children in AllClear ID service.

### Can I use my redemption code to enroll my family members, too?

No, each redemption code may only be used once. You should request a unique redemption code for each eligible family member at: <https://anthemcares.allclearid.com>

### Why isn't my redemption code working?

If you have trouble with your redemption code, please:

1. Check that you have typed the right URL in your browser. Be sure to use the "https://" when typing in the URL (not "www").
2. Make sure you've typed in the redemption code exactly as it appears in your email notice. Copy and paste the code into the redemption box to reduce the chance of an error.

### The [anthemcares.allclearid.com](https://anthemcares.allclearid.com) website is not loading right, is there something I need to do?

There could be a few reasons why the page is not loading as expected. First make sure the URL is correct. You do not need to type in "www" before the web address. Simply use [anthemcares.allclearid.com](https://anthemcares.allclearid.com). If you still have problems opening the web page, try clearing your web browser cache. Here are a few of the most popular browsers, click on the URL address that applies to you to connect to the instructions. If you don't see instructions below for your specific version or browser, search your browser's Help menu for "clear cache". If you're unsure what browser version you're using, from the Help menu or your browser's menu, select About [browser name]. In Internet Explorer and Firefox, if you don't see the menu bar, press Alt.

- **FIREFOX:** <https://support.mozilla.org/en-US/kb/how-clear-firefox-cache?redirectlocale=en-US&redirectslug=How+to+clear+the+cache>
- **CHROME:** <https://support.google.com/chrome/answer/95582?hl=en>
- **IE:** <http://windows.microsoft.com/en-US/internet-explorer/delete-manage-cookies#ie=ie-11>

If you are still unable to access the website, call AllClear ID at 1-855-227-9830, Monday – Saturday, 8:00 a.m. – 8:00 p.m. CST.

### I'm hearing impaired. How do I talk to someone?

Toll free services for hearing impaired are available 24 hours a day, 365 days a year by using a Telecommunications Relay Service (TRS). The relay service will take text messages from the caller and relay them to the AllClear ID representative and send the information back to the caller via the TTY service. Remember that AllClear ID's service support hours are Monday – Saturday from 8:00 AM to 8:00 PM CST.

**Do I need to provide my personal information or SSN to AllClear ID?**

You only need to provide AllClear ID with personal information if you enroll in *AllClear Credit and Identity Theft Monitoring* or if it's needed by AllClear ID to help you with an identity repair service. This personal information allows AllClear ID to monitor, investigate, and/or repair your identity.

**Information about timing****When does this new protection start and when does it end?**

Identity protection services will be provided to all eligible members with medical health plan coverage as of January 1, 2016. They'll be made available for as long as you have an active medical health plan.

**Do I need to enroll in the monitoring services when I get the notice to qualify for the service?**

No enrollment is required to take advantage of *AllClear Identity Repair Services*. Enrollment is required to take advantage of *AllClear Credit and Identity Theft Monitoring*. Eligible members can enroll at any time during the calendar year. Services are available as of January 1, 2016.

**What happens if I am no longer a member? Will my identity protection coverage end?**

If your medical health plan coverage ends or you cancel your medical health plan coverage, you will no longer be eligible for Identity protection services. If you re-enroll in one of our eligible health plans later, you would again be eligible for these services.

**Will AllClear ID continue to honor my services if I end or cancel my medical health plan coverage during the year?**

AllClear ID services will continue through the end of the calendar year.

## Information about AllClear ID

### When and how will I get alerts?

If you're enrolled in *AllClear Credit and Identity Theft Monitoring* and suspicious use of your personal information is detected, you'll be notified directly by phone or e-mail.

### Does AllClear ID monitor my existing bank accounts for fraudulent activity?

No, AllClear ID doesn't monitor daily activity of your bank or credit card accounts. You can monitor your bank accounts by setting up account alerts, which are provided, free of charge to customers by most banks and credit unions. AllClear ID can assist eligible individuals in setting up these alerts for your credit card and bank accounts. It's also recommended to review your monthly statements for unusual activity.

## Information about suspected fraud

### What do I do if I suspect insurance coverage or medical fraud?

If you believe someone has stolen your medical health insurance or medical information, or you notice a change in your medical records, please contact your health plan right away by calling the Member Services number on your ID card.

### What if someone steals my identity?

If you become a victim of identity theft, you can take advantage of the *AllClear Identity Repair* services. The incident will be fully investigated, creditors, law enforcement and other parties will be contacted, and you will be informed throughout the entire process. Simply call AllClear ID at 1-855-227-9830 and an investigator will work to help fully repair and restore your identity.

### I think someone is using my identity. What should I do?

If you think someone is using your personal information, please contact AllClear ID to open an investigation. If you need help, simply call AllClear ID at 1-855-227-9830 at any point while you're an active medical health plan member.

### What happens if I have a fraud problem and I already cancelled my medical health plan coverage?

Your *AllClear Identity Repair* services will be honored through the end of the calendar year. If there's a potential problem with your credit or you're worried about identity theft, just contact AllClear ID at 1-855-227-9830 to speak with an investigator.

## **Information about the Anthem cyber-attack**

### **I already have identity protection through Anthem, Inc. Do I need to do anything now?**

No. If you enrolled Credit and Identity Theft Monitoring with AllClear ID after the Anthem, Inc. cyber-attack in 2015, you don't need to do anything. However, when that protection coverage ends after two years, you can enroll in the new offering if you're still an active medical health plan member.

### **What if I'm eligible for services as part of the 2015 cyber-attack but never enrolled?**

You can still enroll by accessing AnthemFacts.com. Information on how to enroll can be found on the AnthemFacts.com website.

In California: Blue Cross of California and Anthem Blue Cross Life and Health Insurance Company. In Colorado and Nevada: Rocky Mountain Hospital and Medical service, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. and Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE (R) Managed Care, Inc. Healthy Alliance (R) Life Insurance Company, and HMO Missouri, Inc. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In New York: Empire HealthChoice HMO, Inc. and Empire HealthChoice Assurance, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. (all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123). In Wisconsin: Blue Cross Blue Shield of Wisconsin and CompCare Health Services Insurance Corporation.