

April 4, 2016

Independence Edge

Launch of identity theft protection services begins with individual consumer members

Independence Blue Cross is pleased to offer members a new value-added service at no cost: identity theft protection. Beginning in April 2016, identity theft protection services will be available to our individual consumer members.

Identity theft protection products

These services will be provided by Experian[®] – a leading global information services company – and includes two products:

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

These identity theft protection products will include:

- **Credit monitoring.** Monitors activity that may affect credit.
- **Fraud detection.** Identifies fraudulent use of identity or credit.
- **Fraud resolution support.** Helps members address issues that arise in relation to credit monitoring and fraud detection.
- **Identity theft insurance** amounting to \$1M in coverage for ProtectMyID.
- **Identity theft product guarantee** amounting to \$2M in coverage for FamilySecure.
- **Alerts to members** to notify them of any activity that may impact their credit or identity.
- **Live support** from Experian.

How a member enrolls

Individual consumer members can enroll at any time. Enrollment is easy:

- Members simply log onto ibxpress.com to begin the process.
- After logging in, under the Health & Wellness tab, they should select Value-Added Services from the drop-down menu.

- From there, members can select which product they want to enroll in, ProtectMyID or FamilySecure. They will then be routed to Experian's website to begin the enrollment process.
- Members can also enroll by calling Experian at 1-866-926-9803 and using Independence-specific codes.

Once a member enrolls, they will have the services as long as they are an Independence member. An enrollment guide will be available to members on ibxpress.com.

Individual consumer members will receive information about identity theft protection in their onboarding kits and quarterly magazine.

We will share launch details for group customers and members in the coming weeks.

If you have questions, please contact your Brown & Brown broker consultant.

ibx.com



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1901 Market Street | Philadelphia, PA 19103

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