

## **Identity Protection Services – FAQs for BAM**

### **Q1. What do the Identity Protection services include?**

The services include:

#### *IDENTITYWORKS CREDIT 1-BUREAU (adult)*

- Experian credit report at signup
- Credit Monitoring
- Identity Restoration
- Experian IdentityWorks ExtendCARE™
- Up to \$1 Million Identity Theft Insurance

#### *IDENTITYWORKS MINOR PLUS (minor)*

- Internet Surveillance
- Identity Restoration
- Experian IdentityWorks ExtendCARE™
- Up to \$1 Million Identity Theft Insurance

### **Q2. Am I automatically enrolled in all Experian's services as an employee or member through my employer?**

No. You need to proactively sign up with Experian to take advantage of all parts of the identity protection services.

### **Q3. What will it cost me?**

This service is being provided at no cost. Experian will not ask you for payment information or try to sell new services to you.

### **Q4. How long am I eligible for the program?**

These identity protection services are available to you as long as you remain an eligible BCBSXX member through your employer. The coverage will include eligible adults and covered dependents who have a BCBSXX health insurance policy through your employer. The program does require an annual reactivation. BAM will display a message informing the member when it is time to reenroll.

### **Q5. If I was already enrolled in Experian's ProtectMyID and Family Secure services, am I automatically enrolled in Experian's new IdentityWorks products?**

No. Experian's platforms are different and they were unable to transfer your information from one product to the other. You need to proactively sign up with Experian's IdentityWorks products to take advantage of all parts of the identity protection services.

### **Q6. How do I enroll if I am eligible?**

Here's the step-by-step process:

- 1) Use your computer to log into your BAM account.
  - **NOTE:** Identity Protection is not available on Mobile.
- 2) Select Identity Protection in the Quick Links
- 3) Upon first viewing, an activation code will display and a member will have the opportunity to enroll in the program. The member 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.
- 4) When returning to the page, BAM will display the same activation code for up to 12 months and include an expiration date.

**Q7. Is the Activation Code unique for each family member, and is that only needed if enrolling online on the Experian website?**

Yes, the adult activation codes are unique to each adult member (ages 18+). However, up to 10 minors may be assigned to one minor Activation Code.

**Q8. I received the email with my activation code, but never reenrolled in identity protection services and don't know where that email is. How do I now get my activation code to reenroll?**

No problem. Here is the step-by-step process to get your activation code and reenroll.

- 1) Use your computer to log into your BAM account.
  - **NOTE:** Identity Protection is not available on Mobile.
- 2) Select Identity Protection in the Quick Links
- 3) Upon first viewing, an activation code will display, and a member will have the opportunity to enroll in the program. The member can enroll up to 10 dependents (18 years of age or younger) per activation code. If more than 10 minor dependents are eligible to be enrolled, select "Enrolling more than 10 dependents?" and you will get additional codes per number of dependents on your plan. When returning to the page, BAM will display the same activation code for up to 12 months and include an expiration date. If more than 10 minor dependents are eligible to be enrolled, select "Enrolling more than 10 dependents?" and the same minor codes are displayed per number of dependents on your plan.

**Q9. Can a member enroll his spouse (enrolled in BCBSXX as his dependent) over the phone with Experian?**

No. Experian requires each adult member (age 18+) to enroll individually.

**Q10. What is an Engagement Code?**

An Engagement Code is an internal Experian identifier.

**Q11. Can members call Experian at the phone number provided and enroll themselves and minors over the phone, if they have the right Engagement Code?**

Yes, members may call Experian and sign up over the phone. FYI, the enrollment process does include a number of identity questions to prove the member's identity. Each enrollment may be fairly lengthy. You 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).

**Q12. I was told that members will now have to reenroll for the Experian service every year. Is that correct?**

Yes. Members will need to reenroll yearly.

**Q13. If members must reenroll annually, is the enrollment period the same for all members, or does each member's enrollment expire as of 12 months from the date they signed up?**

Each member's enrollment expires 12 months from the day that they subscribed.

b. BAM will display a reminder to the member when their current activation code is set to expire.

**Q14. How will a member be notified that they must reenroll, and how far in advance?**

Members will receive a BAM notification one month before their subscription expires.

**Q15. After enrolling in IdentityWorks, I received an email from Experian that said my subscription had been cancelled. Why is my subscription cancelled?**

Experian sent an email that said your subscription to ProtectMyID, FamilySecure, Triple Advantage or Triple Alert had been cancelled. That email was only sent because BCBS members moved from the ProtectMyID and FamilySecure platforms to the IdentityWorks platform. If you have already enrolled in IdentityWorks, then your subscription for identity protection services has not been cancelled.

**Q16. If a member needs assistance enrolling or needs more information regarding the Experian product, how do they get it?**

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).