



<Date>
<Addressee's Name>
<Company Name>
<Street Address1>
<Street Address2>
<City, State Zip Code>

Identity theft protection services now available through Independence Blue Cross



Dear Valued Customer,

In today's digital world, we know how important it is that personal and financial data remains secure. That's why Independence Blue Cross (Independence) and the Blue Cross Blue Shield Association (BCBSA) are taking proactive steps to help protect the security and privacy of your employees' data. Now, along with our fellow Blue plans, we are pleased to offer a new value-added service, identity theft protection, at no additional cost to you or your employees. These services will provide safeguards in the event of fraudulent use of personal and financial information.

By offering these services, Independence brings the same passion for protecting the health of your employees and their families to helping to protect the security of their personal and financial data. This joint effort among Blue plans is yet another example of the strength and power of Blue.

Identity theft protection products

This offering is provided by Experian®, the world's leading global information services company, and includes two products:

- **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.

How to opt in to identity theft protection services

Log into your ibxpress.com employer portal account and follow these steps:

1. Select the *Account Profile* tab at the top of the page.
 2. Once you are in your *Account Profile*, go to the *Account Information* section.
 3. Under the drop-down menu, select *Manage Identity Theft Protection*.
 4. Once you are in the *Manage Identity Theft Protection* section, you will see a list of all active groups to opt in. Select which groups you would like to offer identity theft protection services to by checking the *Opt in* box next to their name. If you want to select all groups, click the *Opt in* check box in the *Select All That Apply* column heading.
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The identity theft protection services will include:

- **Credit monitoring.** Monitors activity that may affect credit.
- **Fraud detection.** Identifies fraudulent use of identity or credit.
- **Fraud resolution support.** Helps 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 members of any activity that may impact their credit or identity.
- **Live support** from Experian.

How to enroll

You will need to *opt in* via the ibxpress.com employer portal to make the value-added service available for your employees and their dependents. You have 30 days from the date of this letter to opt in. If you do not want to offer these services, you do not need to take any action.

Upon renewal, you will have the opportunity to renew or cancel this offer.

If you choose to opt in, your employees can enroll at any time. Once they enroll, they will have the services for 12 months. If you choose to continue the service for the 2017 benefit year and beyond, employees will automatically be re-enrolled each year as long as they are with the company. Employees can cancel the services at any time by calling Experian. A member flyer to promote this offering can be found on the ibxpress.com employer portal.

What members need to do

Once you choose to offer these services, your employees can easily enroll by logging in to ibxpress.com and following the steps in the callout on the right.

If you have any additional questions about this offering, please contact your account representative or broker.

Sincerely,



Brett Mayfield
Vice President, Sales



How members can enroll

Members can enroll at any time. Enrollment is easy:

1. Members simply log in to ibxpress.com to begin the process.
 2. After logging in, under the *Health & Wellness* tab, they should select *Value-Added Services* from the drop-down menu.
 3. 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.
 4. Members can also enroll by calling Experian at 1-866-926-9803 and using Independence-specific codes.
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