

Identity Theft Protection

Frequently Asked Questions

GENERAL INFORMATION

What is identity theft?

Identity theft occurs when someone uses an individual's personal identifying information, without his/her authorization, in order to perpetrate fraud or other offenses, such as obtaining loans, services or credit. Experian's Identity Theft Protection product can help catch identity theft and fraud when it happens and help you regain a good name and credit.

Who is Experian?

Experian is the leading global information services company, providing data and analytical tools to clients around the world. They help people to check their credit report and credit score, and protect against identity theft. They also help businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. In 2014, they were named by Forbes magazine as one of the "World's Most Innovative Companies."

Will having identity theft protection services prevent a member's identity from being stolen?

No. Identity theft protection services can help monitor and identify identity theft and fraud when it happens and help members regain good name and credit.

Are there tax implications associated with this offering for employers or members?

No, there are no tax implications for the employer or member. The IRS recently lifted the tax implication associated with identity theft protection on a pre-breach basis, provided by an employer or by another organization.

AVAILABILITY

Who can take advantage of this offering?

Identity theft protection services are available to employees of groups that have opted in to offer it who have our medical coverage as well as their covered dependents. It is also available to all Independence individual consumer members.

Is this offering available for Independence Administrators customers?

Yes.

Is this offering available to Medicare and/or Specialty Services-only groups?

No.

CUSTOMER OPT-IN INFORMATION

How will new customers opt in for this offering?

New customers will be able to opt in through the employer portal. This can also be done during implementation of 100+ group customers.

If a customer adds a new group during the year, will that group automatically be opted in?

No. The customer will need to add the group using the employer portal.

Is opting in to the offering a one-time action or must each group revisit annually?

If customers offer this service upon renewal, they do not need to take further action; the groups will continue to have the offering available.

What if a customer misses the deadline to opt in on the employer portal?

Customers that miss the opt-in deadline can still opt in on the employer portal; however, this will delay the ability of the employee to enroll in the services.

Can brokers with access to the group portal opt in on the customer's behalf?

Yes. Plan administrators/brokers with Modified access to the employer portal can manage the identity theft protection page on the customer's behalf.

What if the customer does not want to take advantage of this value-added service?

No action is required of the customer. All customers are set to a default of opt-out.

MEMBER INFORMATION

Once a customer opts in to the offering, how and when can members enroll?

Once a customer opts in, members within that group will be able to enroll in the services immediately through the ibxpress.com member portal, or by calling Experian.

How are members notified once a customer has opted in?

Once the customer opts in to the offering, it is the responsibility of that customer to share information with employees about enrolling. Independence provides a "How to Enroll" member flyer on the employer portal that customers can download after they opt in.

What happens when an enrolled member changes jobs?

Once the member enrolls, he/she has the services for 12 months regardless of change in job status or any other factor, other than contacting Experian to cancel the services.

INFORMATION FOR SELF-FUNDED CUSTOMERS

When will a self-funded customer be charged for a member enrolled in the services?

Member enrollment that occurs in 2016 is at no cost to the self-funded customer. For example, if a group opts in starting in June 2016 and an employee signs up on July 1, 2016, the group will be billed \$7.67 per member per year (PMPY) starting July 1, 2017, if the member is still eligible for the services.

Self-funded customers will be charged \$7.67 PMPY for any new member enrollments starting in 2017.

How is self-funded billing impacted in 2017 for this offering?

We recommend customers make identity theft protection annual elections upon their renewal date, but for self-funded that do not intend to offer this value-added service beyond 2016, they may opt out of this election January 2017 to avoid cost in 2017.

Example: If the self-funded customer has a 3/1 renewal, and they opt in June 2016, their employees' enrollment from June 2016 - December 2016 is at no cost for the first twelve months. Any new enrollment, starting January 2017 will be at a cost of \$7.67 PMPY.

How will the cost for this offering be reflected in the bill for self-funded customers?

The details of the bill display are currently in development, and will be shared once completed.

OPTING OUT OF IDENTITY THEFT

What if a customer wants to opt out?

Customers may manage their opt-in /opt-out election once per calendar year (January - December). Once an election is made during a calendar year period, the customer cannot make a change until the next calendar year period.

What happens if a group opts out at a later date from the member perspective?

The member will continue to have the services until 12 months after the date he/she enrolled. Independence will not provide any communication to the member on this matter, but employers can choose to send or post information at their discretion.
