

# Identity Protection Services from Experian®

**1. Why is Blue Cross and Blue Shield of North Carolina (“Blue Cross NC”) offering this identity protection service?**

Blue Cross NC takes our customers’ privacy very seriously. We have multiple layers of data security in place, and we actively monitor our systems on a regular basis. As an added precaution and benefit to Blue Cross NC customers, Blue Cross NC is making identity protection services available to eligible members and their dependents.

**2. Who is eligible to use Experian identity protection 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.

**3. We were previously enrolled with AllClear ID for these services, why did it change to Experian?**

In March of 2019 Experian purchased the Reserved Response and data breach remediation business of AllClear ID. The services were offered through Experian beginning in January 2020.

**4. If I or my spouse/child is only enrolled on my Blue Cross NC dental coverage, is he/she eligible for these identify protection and credit monitoring services?**

Coverage is available only for subscribers and dependents on Blue Cross NC medical policies. Ancillary policies are not eligible for this offering.

**5. I’m enrolled on my spouse’s Blue Cross NC medical coverage, which he receives through his employer. Can I get the Experian identity protection and/or credit monitoring services?**

Blue Cross NC, as a carrier, has made the Experian services available to all eligible members. However, employers opt-in to offer the coverage to their employees. Your spouse should reach out directly to the Benefits department of their employer for more information.

**6. I was enrolled in free credit monitoring in 2022 with Experian, do I need to re-enroll for the credit monitoring offered by Experian for 2023?**

No, you will not have to re-enroll for 2023. You will be automatically re-enrolled.

**7. Will I be charged a fee for any services I receive from Experian?**

Services through Experian are provided at no cost to you and your covered dependents as long as you remain enrolled in a Blue Cross NC medical plan through your employer or individual coverage.

**8. When does the Experian Identity Restoration service begin?**

The Experian Identity Restoration service covers any identity theft issue that occurs while you are enrolled in medical coverage with Blue Cross NC. Experian Identity Restoration does not require enrollment. Visit [www.experianidworks.com/bcbsnc](http://www.experianidworks.com/bcbsnc) to learn more.

**9. Does this service apply to any identification theft situation or is it solely related to identity theft involving my medical coverage?**

Experian services cover all identity theft, not just those related to security lapses associated with your medical coverage.

**10. What do I need to do if I've been a victim of identity theft?**

If you become a victim of identity theft, contact Experian at 1-888-451-6554, share engagement number B079731 and a dedicated investigator will be assigned to you.

**11. What are the benefits of enrolling in Experian IdentityWorks?**

Credit Monitoring is an extra level of protection that specifically monitors your Experian credit file for indicators of identity theft.

Child Monitoring, a component of credit monitoring, is also available for eligible dependents under 18. This is internet surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit file. Also included are Identity Restoration and up to \$1 M Identity Theft Insurance.

**12. If my son/daughter will be turning 18 in 2023, when does the identity protection service end?**

Your child will remain covered under the Child Monitoring through the end of their 17th year, and upon turning 18 is eligible for independent coverage as an adult. To request coverage, the adult dependent child should visit [www.experianidworks.com/bcbsnc](http://www.experianidworks.com/bcbsnc) to learn more. If they become a victim of identity theft, they should contact Experian at 1-888-451-6554, provide engagement number B079731 and a dedicated investigator will be assigned to them.

**13. What information do I need to provide to Experian to sign up for the additional protections included in Experian IdentityWorks?**

When you enroll in Experian IdentityWorks, you'll initially be required to provide your name and your activation code BCBSNC23. When you complete the registration, you'll be asked to provide your Social Security number, address, and phone number.

**14. Who can I contact if I have additional questions about the Experian identity protection services offered?**

Contact Experian directly at 1-888-451-6554 Monday—Friday 8am-10pm or Saturday—Sunday 10am-7pm Central Time. Be prepared to provide the engagement number B079731 and a representative can assist you.