

Identity protection and credit monitoring



FREQUENTLY ASKED QUESTIONS

Premera Blue Cross offers IdentityWorks Credit 1-Bureau from Experian® to members for free. If you have dependents under 18, you can sign up for IdentityWorks Minor Plus that has features designed for families.

Why is Premera offering this service?	Premera is committed to protecting your information. We're offering credit report monitoring, at no cost, to Premera members whose employers offer it.
What is the service?	<p>There are two products for you and your dependents:</p> <p>IdentityWorks Credit 1-Bureau:</p> <ul style="list-style-type: none">• For adults over 18 with credit history• Credit monitoring• Experian credit reports <p>IdentityWorks Minor Plus:</p> <ul style="list-style-type: none">• For dependents under 18• Internet surveillance to identify trading or selling of your minor's personal information on the Dark Web <p>Both services include:</p> <ul style="list-style-type: none">• Identity restoration• Experian IdentityWorks ExtendCARE™ <p>Up to \$1 million identity theft insurance*</p>
Does the service monitor my bank account and credit card activity?	<p>No. It scans your credit report for 50 main indicators of identity theft including:</p> <ul style="list-style-type: none">• New employers• New addresses• Attempts to open accounts• Successfully opened accounts• New delinquent accounts

*On behalf of Premera Blue Cross, Experian is an independent company which provides consumer and business credit reporting services.

Premera Blue Cross is independent licensee of the Blue Cross Blue Shield Association.

	<ul style="list-style-type: none"> • New collection accounts <p>It also looks for key changes to a person's credit report such as loan data or medical collections. You can sign up for text or email alerts notifying you of changes.</p>
How do I sign up for this service?	<p>You will need an activation code to register online or by phone. The activation code for each product is available by logging in to your member account on premera.com. Go to the Experian landing page and select the link for the product you want. You will need your social security number and personal information to register.</p>
Can I sign up by telephone?	<p>Yes. Call the Premera customer service number on the back of your Premera ID card and request an activation and engagement code. You will have to complete your registration can then register by phone by contacting Experian directly at 866- 926-9803.</p>
Can my children enroll? What if they don't have Premera coverage?	<p>Yes. Minor dependents of Premera members can be enrolled by a parent or guardian in IdentityWorks Minor Plus, even if the dependent doesn't have Premera coverage.</p> <p>You must create an account in your name first prior to enrolling your minor dependent.</p> <p>Note: Your credit monitoring and identity protection services are not included in IdentityWorks Minor Plus. Parents and guardians must create their own accounts.</p>
Can you automatically enroll me in the coverage that my employer signed up for? Why do I have to sign up again through the member website?	<p>The Fair Credit Reporting Act requires Experian to confirm your credit report and identity before you enroll in one of their programs. When you move to a new program, your identity and credit report must be reconfirmed. This is an important security element.</p>
Why did I get a program expiration email from Experian?	<p>The email from Experian lets you know about the expiration as you are reaching the one-year anniversary of enrollment in the product. You will need to re-enroll in the product.</p>
I am enrolled in ProtectMyId and FamilySecure from Experian. Can I sign up for this new product?	<p>Yes. You're covered by both programs until the one-year anniversary of your initial enrollment.</p>

Do I need to sign up for this service every year?	Yes. The service is ongoing as long as you remain a member of a Premera medical plan and your employer has opted in to offer the service.
How long is this service offered?	Coverage for this service will remain in place as long as you are a member of a participating Premera medical health plan. When you no longer have a Premera health plan, you will remain enrolled for one year following the anniversary date of your enrollment in identity protection services.
Who should I contact with questions?	<p>For customer service after enrollment: Call Experian at 866-926-9803 for a U.S.-based customer service representative.</p> <p>To sign up by telephone: If you have trouble signing up online, contact the customer service number located on the back of your Premera ID card.</p> <p><i>Para obtener asistencia en Español, llame al número de teléfono en la parte posterior de su tarjeta de ID.</i></p>