



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.®



Protecting your health and your identity

Blue Cross Blue Shield of Michigan and Blue Care Network are committed to you. That's why we're working with Experian to offer all eligible* members identity protection services. These services are available to you as long as you remain eligible and you won't be charged.

Experian IdentityWorks

Experian IdentityWorks offers more protection and the option to enroll at any time — also at no cost to you. Once you enroll in IdentityWorks, you will have access to:

- **Experian credit report at signup:** See what information is associated with your credit file*.
- **Credit Monitoring:** Actively monitors your Experian credit file for indicators of identity theft.
- **Internet Surveillance:** Technology searches the web, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration Specialists are immediately available to help you address credit and non-credit related identity theft.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- **Child Monitoring:** For up to 10 children up to 18 years old, Internet Surveillance and monitoring are available to help determine if enrolled minors in your household have an Experian credit file. Also included are Identity Restoration and up to \$1M Identity Theft Insurance**.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.

Enrollment is required.

Members must provide their personal information to enroll online or via phone. To start monitoring your personal information, please follow the steps below:

- 1 Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/bcbsm
- 2 Click "Submit" and enter code: **MICHIGAN20**
- 3 Complete the enrollment process.

How Experian Identity Restoration Works

If you become a victim of identity theft, a dedicated Identity Restoration Specialist from Experian will act as your guide and advocate from start to finish by initiating the dispute process, and help ensure that your identity returns to its pre-identity theft state***.

If you have questions about protecting your identity or if you suspect that your identity has been stolen:

- 1 Call the Experian customer support team at **1-877-736-4495**
- 2 Provide the engagement number **DB14217**

*Eligibility

You and your dependents are eligible for these services if you have Blue Cross Blue Shield of Michigan or Blue Care Network medical coverage as your primary coverage.

You're not eligible if Medicare Advantage is your primary coverage or if you're enrolled only in a stand-alone plan, such as dental, vision, life or long-term care coverage.

For more information

Visit experianidworks.com/bcbsm
or call Experian at **1-877-736-4495**.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

***You may be asked to provide a limited power of attorney to facilitate any Identity Restoration related work on your behalf.



Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association. Experian is an independent company that provides identity protection services for Blue Cross Blue Shield of Michigan and Blue Care Network members.