



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

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## Identity Protection Services Fact Sheet

Here are some things you should know about the identity protection services that Blue Cross Blue Shield of Michigan and Blue Care Network offer your eligible employees and their dependents if your group enrolls.

### **Our identity protection vendor is Experian**

Experian provides products and services that help protect people and their personal information from threats related to identity theft.

### **Who is eligible for ID protection services?**

Employees are eligible for these services if they have Blue Cross Blue Shield of Michigan or Blue Care Network medical coverage as their primary coverage.

### **Who isn't eligible?**

- Those with Medicare Advantage as their primary coverage
- Members of the Federal Employee Program
- Those enrolled only in a stand-alone plan, such as dental, vision, life or long-term care coverage.

### **Identity protection services from Experian**

There are two different types of identity protection available to your employees when you enroll your group:

- Eligible employees will automatically have **Experian Identity Restoration** available to them with no enrollment required. If a problem arises, an employee can simply call **1-877-736-4495**, and a dedicated investigator will do the work to recover financial losses, restore his or her credit and make sure his or her identity is returned to its proper condition. The employee will need to provide engagement number DB14217 as proof of eligibility.
- If employees also want to add more protection, they can enroll in **Experian IdentityWorks**. This service includes:
  - Credit monitoring
  - \$1 million identity theft insurance policy
  - Child monitoring for children younger than 18

### How to enroll your group

To enroll your group, go to [groupprotectmi.com](http://groupprotectmi.com) and follow the instructions. This is a secure website dedicated to group administrators to enroll their groups in Experian's services.

Once you enroll, your group's ID protection will start in approximately 45 days.

### Communicating to your employees

After you've enrolled, you can go back to [groupprotectmi.com](http://groupprotectmi.com) anytime to download a library of materials to help you get the word out to your employees about these services. You'll find materials, such as a flier, an email template and an FAQ. The information will include the Experian phone number and a web address. This is important information that your employees will need to contact Experian if they suspect identity theft or if they want to sign up for Experian IdentityWorks.

### This is part of the overall cost of running our business

This is a value-added service that is included when we provide or administer health care coverage. It will not be a separate line on your bill, as it's rolled into our administrative costs. Members won't be charged.

If you decide not to enroll your group in this program, you don't need to do a thing.  
**Simply don't enroll.**

Please contact your Blue Cross sales representative if you have any questions.



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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.