MyIDCare™ Benefits Plus

Offering Your Employees the Most Complete Protection from All Types of Identity Theft

Employees are the lifeblood of your business, but it's no secret that finding and retaining the best workers is a challenge. At the same time, employees' identities are at growing risk for theft in new and dangerous ways. Today's criminals are stealing more than financial data — they're exploiting sensitive healthcare information for profit.

This means your employees face threats to their financial and physical health. In the same way they use Social Security or credit card numbers for financial gain, identity thieves will use health insurance information to sell for profit. Medical records become corrupted, a problem that endangers the health and safety of your employees. Unraveling identity theft in any form disrupts lives and consumes valuable time. It's no wonder that employees rank identity protection second when it comes to financial well-being benefits. Employers are responding accordingly; in 2015, 35 percent of employers offered identity protection benefits, a number expected to double to 70 percent by 2018.[1]

The Solution: MyIDCare Benefits Plus

In today's competitive marketplace for talent, leading employers are seeking ways to get the most from their benefits dollars. MyIDCare Benefits Plus is the only identity protection benefit that safeguards your employees from all types of identity theft — financial, medical, employment, Social Security, and more. In this way, we provide real protection to the actual identity risks your employees face. By offering MyIDCare Benefits Plus, your employees will know you value their overall well-being and appreciate the peace of mind that only complete identity protection can provide.

Identity fraud affected over 15.4 million Americans last year

That's about 10% of the workforce.[2]

Learn more online at: **www.idexpertscorp.com**

Features of MyIDCare Benefits Plus

MyIDCare identity protection includes alert-based identity monitoring, fully-managed identity recovery services, and $1 million reimbursement insurance. An easy-to-use web app offers a consumer dashboard for reviewing and managing alerts, as well as provides access to the ID Care Team for questions and help with identity theft issues.

Identity Monitoring

- **Credit Monitoring:** MyIDCare protects your employees' financial identity with single-bureau (Experian) credit monitoring, which alerts them to activity affecting their credit score.
- **Medical Claims Transaction Monitoring**: MyIDCare offers the only monitoring service that safeguards your employees' medical identity. We'll alert them to claims made against their health insurance information, so they can prevent medical identity theft — and be protected against health and financial harms.
- **CyberScan™ Surveillance**: Our proprietary technology scours websites 24/7 for stolen identities. It targets the illegal selling and trading of Social Security numbers, passport and military ID information, driver's license records, medical insurance, phone numbers, credit card and bank account information, as well as email addresses.
- **Social Security Number Trace:** MyIDCare includes Social Security number trace, which reports names and addresses associated with your employees' SSNs. This information helps detect possibly fraudulent activity connected with a particular SSN.
- **Court Records*:** We scan court records and alert your employees to incorrect matches between their identity and criminal activity.
- **Change in Address*:** Criminals use change-in-address requests to steal financial information and open new accounts. MyIDCare helps detect new-account and other fraud by alerting your employees to these requests made in their name.
- **Payday Loans*:** MyIDCare works with alternative credit bureaus to alert your employees of potential fraud relating to payday loans.

Financial Protection

- **Stolen Funds Reimbursement:** If an employee becomes a victim of identity theft, we'll replace their stolen money, including losses due to medical, financial, and other types of identity crimes (subject to policy restrictions).
- **Lost Wallet Recovery Services:** A wallet is a treasure chest for identity thieves. We'll help cancel or replace missing content, such as driver's licenses, credit and insurance cards, and Social Security cards.

Fully-Managed Identity Recovery Under Limited Power of Attorney

- If an employee's identity is stolen, they can call our ID Care Team of identity specialists[3] who have a 100 percent success rate in restoring victims' identities to pre-theft status.[4] Our concierge-style services offer peace of mind and save your employees valuable time.

$1M Reimbursement Insurance

- MyIDCare members who fall victim to identity theft are eligible for up to $1 million for reimbursement of related expenses — including stolen funds as well as legal and other professional expenses.

Hassle-free Implementation

- MyIDCare is an easy benefit to offer your employees. We provide the implementation and rollout plan, along with all the tools you need to communicate with them. The average availability to employees is fast — 90 days from signing. Since MyIDCare not tied to open enrollment, you can provide valuable identity protection to your employees right away.

Medical Identity Theft: A Real Crime Hurting Real People[5]

Utah's child protective services called Anndorie Cromar to report that her newborn daughter had tested positive for methamphetamine. But Anndorie, a mother of four, hadn't given birth recently. Someone had stolen her health insurance information, gone into labor, and delivered a baby girl.

The ordeal took years to straighten out. She was never able to fully settle the hospital bill. She couldn't view her own medical records because they now contained the thief's health information. And she had to go to court to get her name taken off the baby's birth certificate.

ID Experts: Your Trusted Partner in Identity Protection

- Over 25 million individuals trust us with the most complete identity protection.

- ID Experts is the largest provider of identity protection products and services to both the federal government and U.S. healthcare industry, including selection by the national BlueCross BlueShield Association.

- ID Experts has multiple trademarked and patented software technologies and services, giving our valued clients a cutting-edge advantage in protecting their employees, customers, and members across the cyber threat landscape.

- ID Experts has been recognized by Deloitte, Gartner, and CIO Review, among others, for our industry leadership and business success.

Medical identity theft impacts about 2.3 million people a year.[6]

Talk to an Expert

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* Coverage available January 1, 2018
1 Willis Towers Watson Survey, March 2016
2 https://www.javelinstrategy.com/press-release/identity-fraud-hits-record-high-154-million-us-victims-2016-16-percent-according-new
3 Our identity specialist are available from 6 a.m. to 5 p.m. Pacific Time, Monday through Friday.
4 Subject to our Terms and Conditions. Past performance may not be indicative of future results.
5 "How Identity Theft Sticks Your With Hospital Bills", *Wall Street Journal*, https://www.wsj.com/articles/how-identity-theft-sticks-you-with-hospital-bills-1438966007
6 "Fifth Annual Study on Medical Identity Theft", Medical Identity Fraud Alliance, http://medidfraud.org/2014-fifth-annual-study-on-medical-identity-theft/

IDExperts®

ID Experts is a leading provider of identity protection and data breach services for companies and individuals throughout the U.S. We combine consumer-centric software and concierge-style professional services in serving organizations across government, healthcare, commercial enterprises, financial institutions, and higher education.

Have questions? We'd like to help.

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