

Identity Protection for Highmark Members

Answers to Questions You May Have about Member Identity Protection

What identity protection services are available for Highmark members?

If you elect identity protection services for your employees and their covered dependents, if applicable, (collectively, the “Highmark members”), they will have access to AllClear Identity Repair and the option to enroll in AllClear Credit Monitoring all at no cost. Here’s how these services work:

- No enrollment in the AllClear Credit Monitoring program is required for Highmark members to have access to AllClear Identity Repair. If members need help with identity theft, they just call AllClear ID, and a dedicated investigator will help do the work to recover their financial losses and restore their credit report.
- Highmark members have the option to enroll in AllClear Credit Monitoring at any time. This service offers additional layers of protection, including credit monitoring, a \$1 million identity theft insurance policy and child identity protection for eligible members under 18 years old. Eligible members must provide their personal information to AllClear ID to enroll online or by phone. More information will be provided when members receive their notification — either by email or letter.

Is there a deadline to respond?

New clients will have 30 days from their coverage effective date to opt in to identity protection services for the present calendar year. All **eligible*** clients will have the opportunity during Q4 to opt in to identity protection services for the following calendar year. If a client does not opt in to identity protection services its Highmark members will not have access to this protection.

***Eligible** clients are all clients with active Highmark medical coverage on January 1st of the following calendar year. Clients will not be eligible and will not have access to the entitlement for the following calendar year if they do not have active medical coverage with Highmark on January 1st of the following calendar year.

When will the protection be available for Highmark members?

For new clients, please note that member identity protection services will be initiated following the receipt and processing of the client opt in election. For clients opting in during the yearly Q4 opt in period, member identity protection services will be effective January 1 of the following calendar year.

Why was AllClear ID selected to provide this protection?

Highmark reviewed several vendors' capabilities and experience. We selected AllClear ID because we believe they offer top-quality customer service and comprehensive protection for our members.

Do Highmark members need to enroll for this protection?

If you elect this protection for your Highmark members, they will automatically have access to AllClear Identity Repair at no cost. They'll also have the option to enroll in AllClear Credit Monitoring, also at no cost to them.

How will Highmark members learn about this?

If you elect this service for your Highmark members, Highmark will send an email — or, if we don't have an email address, a letter — to your eligible members explaining the program and giving them the option to upgrade their protection at no cost to them. The communication will direct members to both the AllClear ID website and toll-free phone number to upgrade their protection at no cost.

Are any Highmark members *not* eligible for this protection?

The Centers for Medicare & Medicaid Services (CMS) determined that Medicare Advantage and Medicare Part D members are not eligible for this protection. In addition, this commitment does not include freestanding business, such as stand-alone dental or vision products or ancillary business and short-term policies.

Are there any tax implications for Highmark members with regard to this protection?

No. On Dec. 30, 2015, the Treasury Department and the IRS announced that identity protection services provided to employees or other individuals before a data breach occurs will ***not*** be considered taxable. Specifically, the announcement stated:

- Individuals will ***not*** be required to include in their gross income the value of identity protection services provided by their employer or by another organization.
- Employers will ***not*** be required to include the value of the identity protection services in the employees' gross income and wages or to report these amounts on Form W-2 or Form 1099-MISC.

The information contained herein does not constitute legal or tax advice and is subject to change based upon the issuance of new guidance and/or change in laws.

How do I elect this protection for my Highmark members?

To select identity protection services for all individuals enrolled in your organization's group health plans that are insured or administered by Highmark, please access the election form on the 'Manage Identity Theft Protection' entitlement page. Once there, select the group, select the opt in option from the menu, and then click 'Submit'. If you have any questions about the enrollment form, please contact your Highmark representative.

Please note that by providing information and submitting this election, you are (i) confirming that you are authorized to act on behalf of each entity within that organization for which Highmark provides insurance and/or administrative services; and (ii) agreeing to amend applicable insurance contracts and administrative service agreements to reflect the addition of identity protection services.

By checking the appropriate box, you understand that you are creating an electronic signature that carries the same legal obligations as a written signature and you are agreeing to all of the terms and conditions set forth on this identity protection election form. If you do NOT check the 'opt in' box, your Highmark members will NOT have the protection of AllClear Identity Repair, nor the option of enrolling in AllClear Credit Monitoring, at no cost to them.

Disclaimer:

Highmark Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

Insurance may be provided by Highmark, Highmark Choice Company, Highmark Coverage Advantage, Highmark Health Insurance Company, First Priority Life Insurance Company or First Priority Health, Highmark Benefits Group, or Highmark Select Resources, all of which are independent licensees of the Blue Cross and Blue Shield Association.

These companies do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

We are committed to providing outstanding services for our applicants and members. If you require special assistance, including accommodations for disabilities or limited English proficiency, please call the number on the back of your member ID card to request these free services (TTY/TDD users may call 711).

Estamos comprometidos a ofrecer servicios excepcionales a nuestros solicitantes y miembros. Si usted necesita ayuda especial, incluyendo acomodaciones para discapacidades o dominio limitado del inglés, por favor llame al número que aparece en su tarjeta de identificación para solicitar este servicio gratuito. Usuarios de TTY con problemas de audición pueden llamar al 711 para recibir ayuda de forma gratuita.

我們致力於為我們的申請人和會員們提供卓越的服務。如果您需要特殊協助，如英語能力有限，請撥打您證件上的號碼，來要求這些免費服務。如您有聆聽障礙需要TTY免費服務，請致電711。

May pananagutan kaming magbigay ng bukod-tanging mga serbisyo para sa aming mga aplikante at mga miyembro. Kung kailangan mo ng espesyal na tulong, kabilang ang akomodasyon para sa limitadong kahusayan sa wikang Ingles pakitawagan ang numero sa iyong ID card para hilingin ang libreng serbisyong ito. Ang mga gumagamit ng TTY para sa mga may kapansanan sa pagdinig ay maaaring tumawag sa 711 para makatanggap ng libreng tulong.

Nihinaanish niizhónigo bee nihiká' adiiwołígíí binahji' ts'ídá yéego bidiilkaal, nihí naaltsoos nidahoníłígíí dóó Bee Atah ídłínígíí nihíł hada'dít'éhígíí nihá. T'áá hait'éego da nintł'ago níká' iidoowoł, díí Bilagáana Bizaad doo hózhq bik'i'diitihgó, ei Bik'isíndáago bee nééhózinígíí béesh bee hane'é bikáá', t'áá jíík'eh áká'aná'áwo', éi bich'j' hodíłni. Doo hazhó'ó azhdiits'a'gó éi TTY chodayooł'ínígíí 711 bich'j' hodíłnih, t'áá jíík'eh níká'iidoowoł.

AllClear ID is an independent company that does not provide Blue Cross and/or Blue Shield products or services. AllClear ID is solely responsible for its products and services.

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