

**Blue Cross and Blue Shield of Minnesota
and Blue Plus**

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Dear Member,

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) would like to share information with you regarding identity protection services that will be available to all current eligible Blue Cross members. Blue Cross will make identity protection services available to all eligible Blue Cross customers beginning January 10, 2016.

Blue Cross is partnering with Experian to provide identity protection services for you and your covered dependents. Experian provides tools and assistance to help consumers check and understand their credit report and their credit score. They also offer protection against identity theft. Identity protection services will be available to all eligible Blue Cross members, for as long as they have active coverage through Blue Cross.

Experian will provide the following identity protection services on behalf of Blue Cross. Upon enrollment, you will be eligible for services that include:

1. Credit monitoring – Monitors activity that may affect credit
2. Fraud detection – Identifies potentially fraudulent use of identity or credit
3. Credit/identity repair – Provides assistance in repairing identity or credit

Blue Cross is offering identity protection services free of charge to you and your dependents enrolled in a Blue Cross health plan. Beginning January 10, 2016 you will be able to enroll using a link available once you log on to our member website.

Adults:

- Visit www.protectmyid.com/bcbismn to enroll in the member benefit. Other adult members within your plan should use the same link to enroll.

Adults with Children:

- Parent/Legal guardian visit www.familysecure.com/bcbismn to activate the membership and add your children under 18 years of age.

If you have questions or want to enroll over the phone, please call 1-866-926-9803 and reference Engagement Number **PC98145** for ProtectMyID or Engagement Number **PC98146** for FamilySecure.

Coverage for this service will remain in place as long as you continue to have active Blue Cross coverage. If you terminate your health coverage with Blue Cross, your identity protection coverage remains in effect until the end of that year.

If you already signed up to receive credit protection services as a result of either the Anthem or Premera cyberattacks, that protection covers you for two full years. We want to ensure that anyone who chooses the credit protection services will remain covered as long as they are a Blue Cross eligible member. It will be important for eligible members to sign up for this coverage as soon as it is available. Signing up for the additional credit protection will ensure there is no interruption in credit protection coverage.

Thank you

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