





Horizon Blue Cross Blue Shield of New Jersey

Identity Protection Services



We believe your personal information should stay that way — personal.

That's why we're taking industry-leading steps to help you keep your information safe. Beginning **April 1, 2016**, eligible¹ Horizon Blue Cross Blue Shield of New Jersey members have identity protection services from AllClear ID as an added feature of their health plan.

Free, automatic coverage

AllClear Identity Repair is the most important and comprehensive identity protection service available to you through Horizon BCBSNJ. With AllClear Identity Repair, no matter where or how identity theft occurs, you are covered. If you become a victim of identity theft, a dedicated investigator from AllClear ID will act as your guide and advocate from start to finish by initiating the dispute process, and ensuring that your identity returns to its pre-fraud state.

This service is available to you automatically and at no cost as an eligible Horizon BCBSNJ member. You will continue to have automatic access to AllClear Identity Repair as long as you maintain eligible coverage with Horizon BCBSNJ.

How to access AllClear Identity Repair

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

- 1. Call the AllClear ID customer support team at **1-855-904-5725**.
- 2. Verify your eligibility.
- 3. Let AllClear ID help recover your losses and restore your credit.

Want more protection?

AllClear Credit Monitoring offers an extra level of protection that specifically monitors new credit accounts opened in your name. When this happens, AllClear ID alerts you so you can take action. This service is helpful if you think your Social Security Number is either at risk or has been compromised. It offers additional layers of protection, including credit monitoring, a \$1M identity theft insurance policy, and child identity protection for eligible members under 18 years old.

This service is available at no cost to you as an eligible Horizon BCBSNJ member. However, you must enroll in this service directly with AllClear ID.

How to enroll in AllClear Credit Monitoring

To enroll online, visit HorizonBlue.AllClearID.com.

To enroll over the phone, call 1-855-904-5725.

After enrollment is complete, additional steps are required to activate your phone alerts.

Learn more about identity theft protection

To learn more, visit allclearid.com/blog, identitytheft.gov and privacyrights.org.

1 Horizon BCBSNJ members enrolled in fully insured and self-insured group health plans, including the State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP), and consumers enrolled in individual health plans both on and off the Health Insurance Marketplace are eligible for identity protection coverage.