

Identity Protection Services Offering

Producer Communication #719

Issued July 24, 2015

Message

Capital BlueCross stands together with other Blue Cross and Blue Shield (BCBS) companies in our commitment to protect the health and information of our members. In an increasingly digital world, cyberattacks are now a core threat to every business sector and government entity, and we are committed to working tirelessly to address these threats.

In the Wall Street Journal, the Blue Cross and Blue Shield Association (BCBSA) announced that all plans will make identity protection services available to all eligible customers on an opt-in basis as of January 1, 2016. The ad also included a link to a webpage for additional information:

www.bcbs.com/identityprotection.

Details

The BCBSA Board of Directors adopted cybersecurity protocols across the Blue System to match the heightened risk that exists and will continue to do so to address cybersecurity threats. Capital BlueCross is incorporating these protocols into our already vigilant data security program.

As protecting member information is of the utmost importance to us, Capital BlueCross and the BCBSA are working together to offer identity protection services to all eligible members on an opt-in basis on January 1, 2016. This offering will be provided by leading identity protection companies. We are working right now to put this new offering into place and in the coming months, we will be sharing details on how our customers will be able to take advantage of this new service.

While we are working hard to ensure everyone will have access to this offering, exceptions will occur in some cases where an employer declines these services, or contractual or regulatory prohibitions exist. Additionally, this benefit is currently not able to be offered to Medicare Advantage members.

It is important to note that, at this time, Capital BlueCross has not identified a cyberattack. This proactive offering is another way to help members feel safer and more secure about their personal information. Details on which vendor Capital BlueCross will contract with, pricing, and how to enroll will be shared as they are available.

There are many details that need to be worked out, but below are some key points about this offering:

- The offering will be implemented by January 1, 2016
- Credit monitoring, fraud detection and resolution support will be included
- The BCBSA is still negotiating with multiple vendors
- Members who opt-in will not have to pay anything additional for the identity protection services
- The identity protection benefit
 - Cannot be offered to Medicare Advantage members
 - Will be good as long as the member remains in a Blue plan
 - Is applicable only to medical products, not stand alone ancillary services
 - Will be made to the policy holder; each individual within a family contract would have to sign up separately (details on how to handle children under 18 are forthcoming)

Questions

Contact your Preferred Agency with any questions. Thank you.