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Frequently Asked Questions

Wellmark's Identity Protection Services

Member Q&A

Enrolling in identity protection services

Q1. How can I enroll in identity protection services?

A1. Enrollment is quick and easy. All you need is the ID Experts enrollment code 4170999624 and your Wellmark ID card. To enroll, log in or register for myWellmark at Wellmark.com and select “enroll or log in today” in the Identity Protection section. From there, follow these easy steps.

1. Enter the ID Experts Member Enrollment Code. Then, enter the Group ID number and Wellmark ID number from your Wellmark ID card. Click “continue” and follow the directions to complete your enrollment.
2. At this point, you'll need to enter your name, phone number, email, and address. You will also be asked to create a username and password and answer a security question.
3. To activate credit monitoring, you will need to enter your date of birth and Social Security number, and you will be asked to answer several questions to verify your identity.

If it's more convenient for you to complete your enrollment over the phone, call 866-486-4812 to sign up.

Q2. Am I required to sign up for identity protection services?

A2. No. Identity protection services are optional. The service is provided to you with your Wellmark health insurance plan at no cost to you if you purchase your health insurance plan directly from us, or through an agent.

Q3. Do I have a limited amount of time to sign up for identity protection services?

A3. No. You can sign up at any time after March 1, 2016.

Q4. What information will I need to provide ID Experts at the time of enrollment?

ID Experts is an independent company providing identity protection services on behalf of Wellmark Blue Cross and Blue Shield.

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

A4. You will need to provide the following information when you enroll for identity protection services online or over the phone.

1. **First/last name**
2. **Date of birth**
3. **Social Security number** (if signing up for credit monitoring services)
4. **Address**
5. **Phone number**
6. **Email address**
7. **Wellmark ID Number** (found on your Wellmark ID card)
8. **Wellmark Group Number** (found on your Wellmark ID card)
9. **ID Experts enrollment code:** 4170999624

Q5. How do I enroll my dependents in identity protection services?

A5. You can enroll your dependents the same way you enroll yourself: through myWellmark or by calling ID Experts.

You will need to provide your Wellmark identification number and ID Experts enrollment code when you enroll online or over the phone.

Details of the identity protection services

Q6. What types of services are available to me and others covered by my plan?

A6. When you enroll for MyIDcare™ provided by ID Experts, you have access to credit monitoring, fraud detection, fraud resolution support, plus other services.

Credit monitoring looks at activity that may affect your credit record. To make sure your information stays secure on the web, cyber monitoring looks at your online activity 24 hours a day, seven days a week.

Fraud detection alerts you if any fraudulent activity has been identified. If your identity has been compromised, you also have access to complete identity recovery, which offers concierge-style services to help you. Along with those services, you are also covered by \$1 million dollars worth of reimbursement insurance for identity theft recovery.

Q7. Do the identity protection services cost me money?

A7. No. Identity protection services are another no-cost extra, available exclusively to you just by being a Wellmark member.

Q8. Once I enroll, how long do the identity protection services stay in place?

A8. Your identity protection services will remain effective as long as you are a member of Wellmark.

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Q9. What should I do if I know my personal or financial information has been stolen?

A9. The ID Expert team of fraud specialists and Special Investigation Unit (SIU) will help you with identity recovery and remediation services.

As an enrolled member, you will receive an email alert if the identity monitoring has detected any changes to your personal information, like:

- Another name or identity established with your name
- Your Social Security number (SSN) used with a different name or alias established with the SSN
- A change of address processed by an unauthorized person to divert mail and/or open a new account
- An unauthorized person trying to gain employment or rent an apartment using your personal information.

You will receive a monthly all-clear email if no changes have been detected.

Why Wellmark is offering identity protection services

Q10. Why is Wellmark offering identity protection services?

A10. Wellmark is dedicated to both your health and financial well-being. One way we do this is through offering you no-cost extras, like identity protection, just by being a Wellmark member.

Identity theft can create stress and anxiety for impacted individuals. Identity protection services can help eliminate that stress by making sure your personal information and identity stays secure.

Q11. Is Wellmark offering identity protection services because my personal information is at risk?

A11. No. Wellmark is offering identity protection services because we are committed to the privacy and security of our members. You can rest assured knowing that this commitment includes using best in class tools to protect your information. By offering identity protection services at no cost to you, this further extends our commitment to ensure all members are protected in many ways with Wellmark.

Q12. How are the identity protection services through Wellmark different than those provided through other Blue Cross and Blue Shield plans who have experienced a data breach?

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A12. The identity protection services offered through other Blue Cross and Blue Shield plans are due to a specific event and valid for a certain amount of time. The services provided through Wellmark are available to you as long as you are a member.

If you are currently enrolled in protection services through other Blue Cross and Blue Shield plans, you don't have to do anything until their services end. At that time, you can enroll in Wellmark's offers through ID Experts. Just log in or register for myWellmark at Wellmark.com and complete the enrollment steps.

About ID Experts

Q13. What company is Wellmark using for identity protection services?

A13. MyIDcare™ is an identity protection service product offered by ID Experts. MyIDcare™ includes credit and cyber monitoring, identity theft reimbursement insurance and concierge-style identity recovery services.

Q14. What happens if I'm already a customer of ID Experts?

A14. If you're already an ID Experts member, you can continue with the services you have. However, if you would like to enroll in the services provided through Wellmark, please be sure to compare the plan details to make sure you're enrolled in the right services for your identity protection needs.

Q15. How do I cancel my identity protection services through ID Experts?

A15. Please contact ID Experts at 866-486-4812 to cancel your services.