

AllClear Fraud Alerts with Credit Monitoring

AllClear Fraud Alerts with Credit Monitoring offers more protection and the option to enroll at any time — also at no cost to you. Fraud alerts make it difficult for thieves to open new accounts by requiring creditors to take extra precautions to verify the identity of the applicant before opening a new account. AllClear ID takes this one step further by combining the preventative nature of fraud alerts with credit monitoring for an extra layer of protection.

This service offers additional layers of protection including annual TransUnion Credit Report and VantageScore 3.0, AllClear Identity Theft Monitoring, fast and secure alerts, \$1 million in identity theft insurance, and ChildScan monitoring for eligible members or dependents under the age of 18.

How AllClear Fraud Alerts with Credit Monitoring Works

Fraud alerts provide protection across the three national credit bureaus. Members can set, renew, and remove a 1-year fraud alert on their TransUnion® credit file from within their AllClear ID account, and TransUnion will relay the request to set the fraud alert to Experian and Equifax¹. Credit monitoring helps you stay informed of your credit activity. AllClear ID sends alerts when banks and creditors use your identity to open new accounts. The alerts contain detailed information so that if there is fraudulent activity, you can take action.

How to Access AllClear Fraud Alerts with Credit Monitoring

To use AllClear Fraud Alerts with Credit Monitoring, enrollment is required. Members must provide their personal information to AllClear ID to enroll online or via phone.

Visit highmark.allclearid.com to learn more and request a code. Save your code: you will need it when you contact AllClear ID

- 1 Go to enroll.allclearid.com and enter your code or call 1-855-229-0079.
- 2 On the next page, complete the enrollment process.
- 33 After enrollment is complete, additional steps are required to activate your phone alerts, fraud alerts, and to pull your credit score and credit file.

How are identity repair and fraud alerts with credit monitoring different?

Identity repair is the most important and comprehensive service available to you. With AllClear ID, no matter where or how identity theft occurs, you are covered. This service ensures that you get help from professionals trained to navigate the complicated process of identity repair.

Fraud alerts provide identity protection by requiring creditors to verify your identity before opening a new account. Fraud alerts are an effective fraud prevention tool when Social Security numbers are compromised or at risk.

Credit monitoring specifically monitors new credit accounts opened in a member's name. If this happens, we send alerts so members can take action. This service is most helpful if the data lost includes Social Security numbers (SSNs).

Learn more about identity theft protection:

AllClear ID Blog
www.allclearid.com/blog

Federal Trade
Commission
www.identitytheft.gov

Privacy Rights
Clearinghouse
www.privacyrights.org

Identity Theft Resource
Center
www.idtheftcenter.org

¹ Fraud alerts are a TransUnion service. AllClear ID is only facilitating a communication between TransUnion and the consumer. Consumers must set the fraud alert themselves and must agree to TransUnion's terms of service.