

PROVIDING YOUR EMPLOYEES SUPPORT AGAINST DAMAGES CAUSED BY IDENTITY THEFT

Cigna Identity Theft Program

Identity theft, America's fastest growing crime, victimizes more than 12 million individuals each year.¹ In the U.S. there is a new victim every two seconds¹ and the average financial loss per identity theft incident is over \$5,000.²

And it's a silent crime, meaning it could take a year or more for victims to discover their or a family member's identity has been stolen. As a result, victims can spend years attempting to restore their credit. With this in mind, Cigna offers your employees identity theft prevention and resolution services. Our program offers access to personal case managers who provide assistance and guidance as well as education and tools to help prevent identity theft in the future.

Prevention

- › **ID Theft Protection Kit** guides your employees through all the steps to take to resolve identity theft
- › **Expertise available 24/7** – one-on-one guidance and support with the administrative tasks of managing identity theft resolution

Detection

- › **3-bureau fraud alert placement assistance** (Experian, Equifax, Transunion)
- › **Help with reviewing credit reports³**

Resolution

- › **Lost wallet assistance** – helps with cancelling lost or stolen credit cards and replacing important personal identifying documents
- › **Assistance to complete Identity Theft affidavits**

Help available 24/7 no matter where they are in the world

- › With services such as lost wallet assistance, language translation services (to speak with local authorities) and emergency cash advance⁴ that allow journey continuation and minimize inconvenience.

Identity fraud facts

In the U.S. those between ages 35-44 are at the greatest risk of identity theft.¹

Of identity theft reported in 2014 in the U.S., government documents and benefits fraud (39%) was the most common form, followed by credit card fraud (17%).⁵

Victims of medical identity theft who resolved the crime spent, on average, more than 200 hours on activities such as working with their insurer or health care provider to make sure their personal medical credentials were secured and verifying their personal health information, medical claims, invoices, and electronic health records were accurate.⁶

Together, all the way.®



Offered by: Life Insurance Company of North America, Cigna Life Insurance Company of New York, or Connecticut General Life Insurance Company

How we helped Louise with her identity theft problem

While reviewing her monthly credit card statement, Louise made a troubling discovery – three charges from an unfamiliar Internet site were on her account. Fearing that someone was making unauthorized purchases on her credit card, Louise immediately called the Cigna Identity Theft Program. Brian, the identity theft case manager, handled Louise's call. Louise's primary concern was getting the charges removed from her account and Brian knew they had to act fast to stop additional fraudulent activity.

Brian gave Louise an Identity Theft affidavit to alert the proper authorities, credit bureaus and creditors.

Brian also:

- ▶ Walked her through the process of filling out and sending the signed affidavit to Louise's bank as her sworn statement that there were unauthorized charges posted on her account
- ▶ Called the credit card company on Louise's behalf, immediately canceling her current card
- ▶ Placed a fraud alert on her credit file with credit bureaus—giving Louise the ability to receive a free copy of her credit report verifying that all the information was accurate

After the initial crisis, Brian reviewed her credit report with Louise and helped her understand it. A Cigna Identity Theft Resolution Kit containing useful information on how to reduce the risk of being a future victim was also emailed to Louise to help her take steps to protect her identity in the future.

The bottom line – Louise was quickly provided with the tools, information and resources to help her deal with fraudulent activity and avoid it in the future.

This is an example used for illustrative purposes only. Not an actual customer experience.

The Cigna Identity Theft Program can help your employees solve identity theft issues, thereby better managing at-work productivity. Your employees are not only helped to manage the burden and personal stress caused by identity theft, but they also don't spend valuable work hours canceling credit cards, replacing important personal documents like driver's licenses or Social Security cards, or securing their personal medical information.

Call your Cigna sales representative today to learn more about our Identity Theft Program.

1. Javelin Strategy and Research, March, 2014.
2. U.S. Department of Justice, Javelin Strategy & Research, April 2015.
3. Credit report to be provided by customer.
4. Emergency cash advance up to \$1,000 if traveling more than 100 miles from home provided with confirmation of reimbursement and when secured by valid credit card with adequate funds available.
5. Consumer Sentinel Network Data Book, Federal Trade Commission, Feb. 2015.
6. Fifth Annual Study on Medical Identity Theft, Ponemon Institute, Feb. 2015.

This program is NOT insurance and does not provide reimbursement for financial losses. Program services are provided under a contract with Generali Global Assistance and are subject to change. Presented here are highlights of the Cigna Identity Theft Program. Full terms, conditions and exclusions are contained in the Cigna Identity Theft Program service agreement.

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