

# YOUR IDENTITY IS PROTECTED

We take your security seriously and are going the extra mile to protect your identity with AllClear Secure.

AllClear Secure is a service provided by Health First Health Plans at no extra cost that gives you automatic access to identity theft protection. If you want more protection, you may enroll in AllClear Pro, also compliments of Health First Health Plans, which includes credit monitoring.

## How AllClear Secure Works



**Automatic protection for 12 months** for Health First members.



**If your identity is stolen, call and AllClear will fix it.** They will do the work to recover your financial losses and restore your credit report.



**Protection that goes where you go.** Secure protects you on the internet and everywhere else. No matter where or how identity theft occurs, you are covered.



**All at no cost to you – ever.** Secure is provided by Health First.

## How AllClear Secure Works

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

1. Call AllClear ID's award winning customer support team at **1.855.434.8075**.
2. Simply provide your coverage code as proof of coverage. Health First code: **HFIR1**.
3. AllClear ID takes it from there. AllClear ID does all the work to recover your losses and restore your credit.

\*AllClear ID has a 100% success rate in resolving financial identity theft cases covered by U.S. consumer protection laws.

Health First Commercial Plans, Inc. and Health First Insurance, Inc., are both doing business under the name of Health First Health Plans. Health First Health Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations. Health First Health Plans is an HMO plan with a Medicare contract. Enrollment in Health First Health Plans depends on contract renewal.

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**Health First**

**Health Plans**

**myHFHP.org**

## How Identity Repair Works

If you become the victim of identity theft, just call AllClear ID and one of our trained, award-winning investigators will go to work for you. They won't stop until your case is investigated and your identity is repaired. This service will save you hundreds of hours and potentially thousands of dollars.

### Your investigator goes to work on your behalf to:

- Complete all necessary documents to initiate the dispute process
- Initiate disputes on your behalf with all the creditors, credit bureaus or other affected entities
- Act as your expert and advocate when navigating the complicated process of identity repair
- Ensure your financial information is returned to its pre-fraud state

### Detailed steps the investigator takes include:

1. Contact creditor(s) to initiate dispute and gather details, focusing on any suspect data which can be passed on to law enforcement and included in the FTC affidavit
2. Request a letter stating you will not be liable once the financial institution's investigation is concluded  
Note: If you have already called creditor(s), the Investigator will request details and ensure proper steps were taken to initiate a dispute
3. Conduct a proactive search of credit and public record sources to check for other misuse or identity theft  
Note: With your consent, your investigator will review your credit report with you via phone to look for any suspicious recent activity
4. Initiate disputes for any additional fraud detected
5. Complete FTC affidavit and provide it to you to file a police report
6. Assist you in setting up proactive protections to help prevent future attacks, such as fraud and consumer alerts
7. Throughout the case, your Investigator follows up with you to see if anything is received from creditor(s), continues calling the creditor(s) as needed, until it can be confirmed you have been cleared of liability

## AllClear Pro with Credit Monitoring

If you want more protection, you may enroll in AllClear Pro, at no additional cost. This service includes the benefits of Secure and also includes credit monitoring, fast and secure phone alerts, identity theft insurance coverage of \$1 Million, and lost wallet protection.

How Credit Monitoring Works: Monitors credit activity and sends alerts when banks and creditors use your identity to open new accounts, such as new credit cards or loans. The alerts contain detailed information so you can take fast action to protect your identity, and use patented technology that eliminates repetitive alerts common in other products.

### How to Enroll in AllClear Pro:

1. Go to <https://enroll.allclearid.com> and enter the code **HFIR1**.
2. On the enrollment page, complete the rest of the enrollment process.
3. After enrollment is complete, additional steps are required to activate your phone alerts.