

Your identity is at risk.

**"Guard your identity and guard it well.
Remember that 80% of Social Security
numbers are already compromised."**

—Richard Clarke, former National Coordinator for Security, Infrastructure Protection, and Counter-
terrorism for the United States

According to the Federal Trade Commission, forms of identity theft include:

- **Financial ID Fraud**

Protect current and future credit from unauthorized account activity, account takeovers, and financial accounts being opened in your name.

- **Medical ID Theft**

According to EY Research, the black market value of a medical record has spiked from \$50 in 2014 to \$700 in 2015. Thieves may use your name or health insurance information to obtain medical care, get prescription drugs, or submit claims. If the thief's health information is mixed with yours, your treatment, insurance and payment records, and credit report may be affected.

- **Tax ID Theft**

An identity thief may use your Social Security number (SSN) to file for and collect your tax refund before you do. Then, when you file your legitimate return, IRS records will reject it as a duplicate.

- **Employment ID Theft**

If a thief uses your SSN to get a job, the employer reports his or her wages to the IRS using your SSN. When you file your tax return, the IRS will discover employer-reported wages from both you and the thief. You could be subject to an audit and other penalties to correct tax records.

Global Travel Assistance - your ally when you are travelling more than 100 miles from home domestically or abroad. Whether you need rapid response emergency assistance or your wallet is lost or stolen, help is only a phone call away.

- **Medical evacuation services include coordination and payment for:**
 - ✓ medically supervised evacuation to the nearest medical facility or dispatch of medical practitioner to member's location
 - ✓ member transport home and revisions of existing travel arrangements
 - ✓ round-trip airfare for family to join member and hotel accommodations
 - ✓ airfare and transportation to return minor children home
 - ✓ return of mortal remains in the event of member's death
 - ✓ return of member's vehicle to permanent residence in the event of injury, illness or death

- **Medical assistance services will:**
 - ✓ provide referrals to pre-approved physicians, hospitals, dentists and dental clinics where member is traveling
 - ✓ monitor member's medical condition and review quality of care received
 - ✓ wire or guarantee funds to admit member to hospital
 - ✓ relay member's insurance information and medical records to health care provider or hospital, minimizing delays or denials of care
 - ✓ coordinate transfer of medication or vaccine to member
 - ✓ provide updates to designated individuals (family, employer, and home physician)
 - ✓ arrange accommodations before or after hospitalization or for ongoing care
 - ✓ assist with replacement of corrective lenses or medical devices if lost, stolen or broken during travel

Roadside Assistance - dependable road and tow services. Emergencies happen, be prepared.

- **Take comfort knowing you have help with:**
 - ✓ towing up to 10 miles or up to \$50 per occurrence at no charge
 - ✓ flat tire change
 - ✓ locksmith services in event of lost keys, broken keys, or accidental lock out
 - ✓ gas, oil or fluid delivery
 - ✓ emergency battery service to jumpstart a dead battery, tighten or clean cables, or make minor adjustments to the alternator