

Cigna identity theft program

# Your identity cannot be replicated, BUT IT CAN BE STOLEN.



Identity theft is America's fastest growing crime, victimizing almost 11 million people a year.<sup>1</sup> It's also a silent crime – often taking a year or more to be discovered, leaving victims with a cumbersome, time-intensive process to restore their credit records and good name. If you have a Cigna Group life, accident, disability, critical illness or accident injury plan, our identity theft program is available to help if this serious crime impacts you.

## Valuable help when you need it most

Our identity theft program provides:

- A review of credit information to determine if an identity theft has occurred
- An identity theft resolution kit and an identity theft affidavit for credit bureaus and creditors
- Help with reporting an identity theft to credit reporting agencies
- Assistance with placing a fraud alert on credit reports, and cancellation and replacement of lost or stolen credit cards
- Assistance with replacement of lost or stolen documents
- Access to free credit reports
- Education on how to identify and avoid identity theft

- \$1,000 cash advance to cover financial shortages if needed<sup>2</sup>
- Emergency message relay
- Help with emergency travel arrangements and translation services

## Not sure how to get started?

No matter where or when you come under the attack of identity theft, Cigna's services are here for you.

- We assist with credit card fraud, and financial or medical identity theft
- We provide real-time, one-on-one assistance—24 hours a day, 365 days a year – in every country in the world<sup>3</sup>
- You'll have unlimited access to our personal case managers until your problem is resolved
- Our website offers helpful information to reduce your risk of identity theft before it happens

**GO YOU**<sup>SM</sup>



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

## Safeguard yourself against identity theft

These important tips can help reduce your risk of identity theft.

- Keep only one or two credit cards in your wallet, and only identification you actually need. Do not carry your Social Security card.
- Review your bank and credit card statements monthly for signs of suspicious activity.
- Do not hand over your debit or credit cards to anyone and cancel all unused accounts.
- Give your Social Security number only when absolutely necessary.
- Promptly remove mail from your mailbox and deposit outgoing mail in post office collection boxes.
- Tear or shred charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding and credit offers you get in the mail.
- Secure personal information – at home and at work – and keep your purse or wallet in a safe place.
- Don't keep computers online when not in use, use antivirus software and a firewall, and be cautious about opening attachments and downloading files.



**If you suspect you might be a victim of identity theft, call us now at 1.888.226.4567. Our personal case managers are standing by to help you. Please indicate that you are a member of Cigna identity theft program and group #57.**

1. Javelin Strategy and Research, January, 2010.
2. Provided with confirmation of reimbursement and if traveling more than 100 miles from home.
3. Assistance with U.S. bank accounts only.



Cigna identity theft services are provided under a contract with Europ Assistance USA. Presented here are highlights of the identity theft program. Full terms, conditions and exclusions are contained in applicable service agreement.

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