



CIGNA's Identity Theft Program Helps You Combat Identity Theft

Available with CIGNA Accident Coverages



You've heard about it on TV and read about it in the paper — you may even know someone who's been a victim. Identity theft is America's fastest growing crime, victimizing almost 8.9 million people a year.¹ It's a serious crime that occurs when an unauthorized person uses your personal information — your name, Social Security number, bank or credit account number(s), or driver's license number — for fraudulent use. It's a silent crime often taking victims a year or more to discover, leaving them with a cumbersome, time-intensive process to restore their credit records and good name. CIGNA's Identity Theft Program, available to employees and their family members covered under a CIGNA accident plan*, provides valuable resolution services to help you work through critical identity theft issues you may encounter.

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.

A Business of Caring.

Our identity theft program provides you with valuable help when you need it most:

- Review of credit information to determine if an ID theft has occurred
- Assistance with credit and charge card replacement and lost or stolen documents
- An ID theft resolution kit is provided to you
- Access to free credit reports
- An ID theft affidavit is furnished for use with credit bureaus and creditors
- Education on how to identify and avoid ID theft
- Help with reporting of ID theft to credit reporting agencies
- \$1,000 cash advance to cover financial shortages if needed²
- Assistance with placing a fraud alert on credit reports
- Emergency message relay
- Canceling of lost or stolen credit cards
- Help with emergency travel arrangements and translation services

You have unlimited access to our personal case managers until your problem is resolved.

Identity theft services for every situation

No matter where or when you come under the attack of identity theft, CIGNA's services are there for you. We can assist with credit card fraud, financial or medical identity theft. You have access to real-time, one-on-one assistance – 24 hours a day, 365 days a year – in every country in the world.³ And, you can visit our web site for helpful information to reduce your risk of identity theft before it happens.



From the U.S. and Canada, call 1-888-226-4567
 From other locations, call collect 202-331-7635
 By fax: 202-331-1528
 By e-mail: cigna@worldwideassistance.com

Safeguard yourself against identity theft

You can minimize your risk of identity theft by managing your personal information wisely. Here are some important tips:

Your wallet

- Carry only one or two credit cards in your wallet.
- Carry only the identification information that you'll actually need when you go out.
- Do not carry your Social Security card in your wallet; leave it in a secure place.
- If your purse or wallet is stolen, report it to the police immediately.

Your bank statement

- Review your bank and credit card statements monthly for signs of suspicious activity.
- If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.

Your credit report

- Check your credit reports from the three major credit bureaus, Equifax, Experian and TransUnion annually and correct any inaccuracies. You can do this at www.annualcreditreport.com.

Your credit cards

- Do not hand over your ATM/debit cards or credit cards to anyone.
- Cancel all unused credit card accounts.

Your Social Security number

- Give your Social Security number only when absolutely necessary and before providing, ask to use other types of identifiers.
- Remove your Social Security number from any identification you carry in your wallet.

Your mail

- Deposit your outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox.

Please indicate that you are a member of the CIGNA Identity Theft Program

Policyholder Name _____

Policy # _____ Group# 57



- Promptly remove mail from your mailbox.

Your trash

- Tear or shred your 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.

Your workplace

- Secure personal information in your workplace.
- Keep your purse or wallet in a safe place at work; do the same with sensitive personal information such as your paycheck.

Your home

- Secure personal information in your home, especially if you have roommates, employ outside help, or are having work done.

Your computer

- Do not keep computers online when not in use. Either shut them off or physically disconnect them from an internet connection.
- Use anti-virus software and a firewall.
- Be cautious about opening any attachment or downloading any files from emails you receive.

Your car

- Do not leave any personal information in your car.
- If your car is broken into report it to the police immediately.

Visit our website at www.cigna.com/idtheft to get additional tips for reducing your risk of becoming an identity theft victim and for guidance on what you should do if you become a victim.

¹ Javelin Strategy and Research, January, 2006

² Provided with confirmation of reimbursement and if traveling more than 100 miles from home

³ Assistance with U.S. bank accounts only



* Includes group and blanket accident insurance policies underwritten by Life Insurance Company of North America or CIGNA Life Insurance Company of New York. CIGNA is a registered service mark used by these insurance companies.

This program does not include reimbursement of expenses for financial losses.

"CIGNA" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Life Insurance Company of North America and CIGNA Life Insurance Company of New York. CIGNA's Identity Theft services are provided under a contract with Europ Assistance USA. Presented here are highlights of CIGNA's Identity Theft Program. Full terms, conditions and exclusions are contained in CIGNA's Identity Theft Program service agreement.