

Welcome to SmartIDentity!

Plan Descriptions

Option 1: Recovery Services Only (Family)

If, for any reason, you are a victim of identity theft within the term of the program, a professional Identity Theft Recovery Advocate (Recovery Advocate) at Merchants will manage your recovery process to help restore your name and credit to pre-event status. They will handle the follow-up, paperwork, and phone calls, so you don't have to. Once you report an identity theft, the following actions will be taken to manage your recovery:

1. You will be assigned your own Recovery Advocate from Merchants Information Solutions. Your Recovery Advocate will document your case and perform the necessary actions to recover your name and credit history.
2. Your Recovery Advocate will immediately send you a Recovery Kit, with a limited power of attorney form, and instructions for immediate action, provided to you by email, fax, or overnight delivery.
3. Once you return the forms in the Recovery Kit, your Recovery Advocate will perform the following actions:
 - Place fraud alerts at the three major credit bureaus for you.
 - Provide you with copies of credit reports from all three credit bureaus and review the reports with you to identify fraudulent activity.
 - Assist you in completing the official identity theft affidavit from the FTC to establish your rights as a victim.
 - Contact the Social Security Administration, US Postal Service, Department of Motor Vehicles, among others, to reverse any wrongful information, transactions, or misuse of official documentation as applicable to your case.
 - Research and document any fraudulent transactions, false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc., and follow up to make sure all wrongful activity is removed from your credit file.
4. Work with local and federal law enforcement to try to stop the criminal(s) that are misusing your name.
5. At the close of your case, your Recovery Advocate will provide confirmation of your return to pre-identity theft status.
6. Your Recovery Advocate will provide post-recovery follow-up for 12 months.

Option 2: Recovery Services (Family) + Monitoring (Member OR Member + 1 person)

Identity thieves' count on the fact that many consumers do not know what is happening to their credit file on a regular basis. Many consumers wait until they have an occasion to open a new credit account or make a loan to access their credit report. This allows thieves to assume your identity, open accounts in your name and operate silently. Now, you are protected with daily monitoring of your credit file for new or suspicious activity. If new activity occurs, you will receive an alert, which will allow you to confirm whether or not the activity is yours. Actively monitoring your credit may discourage criminals from using your name, and allow for a speedy recovery. If you have not already done so, follow the steps to activate your credit monitoring as soon as possible.

Identity Theft Expense Reimbursement Plan

Your Recovery Advocate will perform the necessary actions to manage your case file and recover your good name, which takes the burden off of you. However, there may be some incidental expenses, such as fees for re-filing loans, grants or other credit applications, notarizing affidavits, or in a severe case, you may need to hire an attorney to represent you if someone commits a crime in your name. In this event, your Identity Theft Reimbursement Plan will pay you back for any qualifying expenses up to \$10,000, with no deductible required. Included in your limit is reimbursement for lost wages if you have to take time off from work to deal with your identity theft problem. This plan is underwritten by Virginia Surety Company, Inc. This Description of Benefits does not contain all of the benefits, terms, conditions and exclusions of the policies described. **Included with this packet is an "Identity Theft Expense Reimbursement Evidence of Coverage" which will provide additional information about your policy and its terms and conditions.**

For questions regarding this benefit, please call:

Partners Resource Group

612.238.0340

8:00 a.m. to 4:30 p.m. (Central) Monday through Friday

Frequently Asked Questions

What is an Identity Theft Event?

An identity theft event is the theft of your personal identification, social security number, or other method of identifying you, including any personal information not generally available to the public, which has resulted or could reasonably be said to result, in the wrongful use of such information, including, but not limited to, stolen identity events occurring on or arising out of your use of the Internet.

Who Provides Benefits?

Recovery Services are provided by Merchants Information Solutions, Inc., which screens and hires all of the Recovery Advocates, who serve in the ID Theft Recovery Unit.

If elected, the Credit Monitoring is provided by Experian, Reimbursement Plan is provided by Virginia Surety Company, Inc.

When Do Your Benefits Start?

Your benefits begin on the effective date shown on your Enrollment Card attached to your Welcome Letter that accompanied this Description of Benefits.

Who is Covered Under the 3-Generational Recovery Service?

The SmartIDentity 3 Generation Program extends fully-managed recovery benefits to your spouse or domestic partner, your qualified (unmarried) dependent through age 24, and any grandparent living at your permanent address.

Eligibility for Benefits is Subject to the Following Conditions

1. Recovery services are provided by Merchants Information Solutions, Inc. (MIS) to a named individual. Businesses are not eligible for benefits.
2. Eligibility for recovery services is based on identity theft events that are discovered, and reported to MIS during the eligibility period, which begins on the effective date shown on your Enrollment Card attached to your Welcome Letter and ends one month later, unless automatically renewed. A person who has knowledge of an identity theft event prior to the effective date of this membership is not eligible for recovery services under this program. Individuals who are already coping with a known identity theft event may call Merchants Information Solutions Customer Service to receive a quote on recovery for their situation.
3. Services are available only in the United States.
4. Under the SmartIDentity program, Merchants Information Solutions does not provide credit counseling or repair to credit that legitimately belongs to the Program Member.
5. The successful completion of the recovery services described herein depends on the cooperation of the member. MIS reserves the right to refuse or terminate services if it is deemed that the Program Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery program. MIS will not refuse or terminate services based solely on the complexity of the case.

When Do Your Benefits End?

Your benefit period is one month from the effective date shown on your Enrollment Card attached to your Welcome Letter. Your benefit period will renew automatically each month as long as you continue to pay for the service.

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