University of California
Experian Identity Protection Program FAQ

Who is eligible for the benefit?
All benefit-eligible faculty, staff, retirees, and dependent children under 18. Dependent coverage is offered to both employees and retirees. 10 dependent children under age 18 can be added for the child monitoring services.

Who pays for the coverage?
The program is 100% paid for by The University of California.

When is the Experian Identity Protection plan effective?
April 1, 2024. The plan is available to all benefit-eligible faculty, staff, and retirees.

Will I be able to opt out of the UC-sponsored Identity Protection Plan?
No, enrollment is automatic for all benefit-eligible faculty, staff, and retirees, but you can choose not to activate your account. If you do not activate your account, you will still have access to identity theft remediation services and insurance if you ever fall victim to identity theft.

Will Experian verify the dependent status for the children that I add to my account?
Experian will require dependent verification if a credit lock/freeze or identity theft claim is requested for the child.

Can I enroll my dependents over 18 years of age?
Currently, the program is only available to benefit-eligible faculty, staff, retirees, and their dependent children under age 18. Dependents over age 18 are not eligible.

Why hasn’t UC extended coverage to spouses or domestic partners?
Since UC is fully paying for this new identity theft protection program, Systemwide Human Resources prioritized UC employees, retirees, and their dependent children under age 18. UC employees’ spouses and domestic partners often have options for identity theft protection through their employers. Those who do not have those options may take advantage of identity theft protection through UC's employee-paid ARAG legal insurance.

Are disabled dependents over age 18 eligible?
No, accessing the credit file of another person over age 18 violates state and federal laws.
Is there action required to take advantage of the program services?

Your enrollment is automatic, but you must set up your account to take advantage of the program. On April 1, 2024, you will receive a welcome email from Experian with a personalized link to set up your account on the Experian portal.

Who should I contact if I cannot locate my welcome email?

Contact Experian’s member services team at (855) 797-0052 and they will be able to send you a new welcome email.

What information is UC providing Experian and what information will I need to provide Experian during the account activation?

UC only provides the minimum required information to enroll employees in the program such as, name, address, and email. During the account activation process employees/retirees will need to provide their SSN and DOB for account activation and to initiate the credit and dark web monitoring features. Additional information such as passport numbers, medical, driver licenses, and phone numbers can be provided directly on the Experian portal during the account set-up for the proactive monitoring services.

How is my personal data provided to Experian used?

Personally identifiable information (or information about the child you enroll) is only used to perform the services included in the identity protection program. Your personal data will never be used for solicitation purposes.

Are there translation services for individuals whose primary language is not English?

Communication materials are available on UCnet in English and Spanish. The Experian member services team can support 170+ languages via a translation service provider. Experian’s member portal was developed in English but can easily be converted to other languages using the Google Translator web browser features.

What if I was previously enrolled in the Experian Identity Works plan because of a UC data breach?

Experian is unable to merge these accounts. You can keep your Identity Works plan active until it expires and activate the UC Sponsored Elite plan. If you do not want to manage two accounts, you can cancel your Identity Works plan after you activate your UC-Sponsored Elite plan.

To cancel your Identity Works plan, follow the instructions below.

- Login to your ID works account at [www.experianidworks.com](http://www.experianidworks.com)
- Once logged in, in the upper-right-hand corner click the “My Account” button:
- From there, scroll to the bottom of the page and click the button titled “Cancel Account.”
What is the difference between the UC-sponsored Elite plan and the Identity Works plan provided because of a breach?

The Identity Works plans provide you with basic dark web monitoring and restoration assistance. The UC-sponsored Elite plan has a more robust list of features. Key features include:

- **Credit monitoring, reports, and scores**: Receive credit reports, scores, and real-time alerts for any changes to your credit report, helping you detect potential identity theft.
- **Identity theft insurance and restoration services**: Up to $1 million of identity theft insurance and 24/7 restoration services in the unfortunate event of an identity theft.
- **Dark web and proactive monitoring**: Active scans of the dark web and many other databases for any compromised personal information.
- **Device protection and online privacy**: A suite of privacy tools to help defend your digital data across all your devices.
- **Digital financial management**: Financial tools and personalized insights to help you achieve your credit and financial goals.

What if I am enrolled in an individual identity protection membership at Experian.com?

You have the option of keeping both the UC-sponsored Elite plan and your existing individual membership or you can cancel your individual membership after the UC plan goes live on April 1, 2024 and activate the UC-sponsored plan. We are not able to merge the two accounts. The Elite program that UC is sponsoring, provides additional features not included in the individual Experian.com memberships.

Can I opt out of the UC-sponsored Elite plan?

No, enrollment is automatic for all benefit-eligible faculty, staff, and retirees. If you prefer not to use the services, you do not have to activate the account. If you choose to not activate the account, you will still have coverage for restoration services and $1 million of identity theft insurance if you fall victim to identity theft.

Is there an expiration date for the UC-sponsored Elite plan?

This plan has no expiration date and is intended to be UC's long-term initiative. If UC decides not to sponsor the program at any point in the future, you will have the option to keep your account. Experian will contact you via your member portal and provide you with instructions on how to keep your account active.

What happens to my account if I am terminated from UC?

If you are terminated from UC, you will have the option to keep your account. Experian will contact you via your member portal and provide instructions on how to port your account.

How do I know that the personal information that I enter in the Experian portal is secure?

Experian ensures top levels of security awareness and protection are maintained throughout our organization’s infrastructure. As the premier provider entrusted with the security needs of millions of
consumers and businesses, we take our responsibility as stewards of that data seriously. Experian has a high availability architecture in place that is built to handle massive scale in terms of customer enrollments, alerts, notifications, and activity.

During the vendor vetting process, UC assessed Experian’s security and compliance standards.