

Protect yourself

MESSA now gives members free identity and credit protection

MESSA now provides members and their adult dependents with free credit and identity protection through a partnership with Blue Cross Blue Shield of Michigan and AllClear ID.

Members receive two levels of free protection from AllClear ID:

1. Access to AllClear ID's breach-repair services.

No sign-up is required. If a MESSA member suspects their identity has been breached or stolen, they can call AllClear at 855.904.5742 for free assistance in securing their private information and repairing any damage.

2. Proactive identity protection with AllClear Pro, which requires members to register. This service, which costs more than \$100 per year for non-MESSA members, provides credit monitoring, ChildScan for children under 18 and \$1 million in identity theft insurance.

With the free breach-repair protection, if you become the victim of identity fraud — including compromised credit cards, passwords, health information and Social Security numbers — AllClear ID will help you fix the damage. In such a circumstance, a dedicated investigator from AllClear ID would be assigned to your case. He or she would investigate the breach and contact banks, creditors, credit bureaus and other relevant entities to clear your record.

However, an ounce of prevention is worth a pound of cure — that's why MESSA is also providing members with free protection with AllClear Pro, which provides active credit monitoring.



How to enroll

To enroll in AllClear Pro, go to messa.org/AllClearID. You will be asked to enter your full legal name, a valid email address to receive alerts and the five-digit group number from your MESSA insurance card. You will also be able to request additional codes so your adult dependents can create their own free AllClear Pro accounts.

AllClear Pro also includes ChildScan, which helps protect families from a heinous practice among identity thieves in which they steal a minor's Social Security number and use it to fraudulently open accounts.

AllClear ID's website tells the story of a customer who ran a ChildScan on his teenage daughter. He didn't expect to find anything, but he was shocked to discover that an identity thief had been using her Social Security number since she was 3 years old. The thief opened more than 40 accounts, including auto loans, credit cards, three mortgages and various other accounts that had been sent to collections.

AllClear ID's staff were able to close all of the fraudulent accounts and clear the teenager's credit history — just in time for her college applications.

