

SHDR

STANLEY, HUNT, DUPREE & RHINE
Benefit Consultants

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The Potential of Identity Theft When Using Your Benefits Debit Card

As a benefit debit cardholder, you may be subject to identify theft. **However, there are many safeguards and checks already built into the way your Card works.** Nonetheless, we are committed to helping protect your identity and will have a complete *Red Flags Identity Theft Detection Program* in place on or before the effective date of June 1, 2010.

There are certain “red flags” or warning signs that identity theft may be occurring. As the administrator of your benefit plan, we SHDR will comply fully with the government’s Red Flag Rules under which we are required to develop and implement a program to identify, detect, and respond to patterns, practices, and activities that may indicate identity theft.

Here are some key points for you to remember to help protect your identity when using your benefits debit card:

1. If we become aware that your Card has been compromised and your identity may be at risk, we will notify you as soon as possible.
2. Keep your Card in a safe location and review your Card activity periodically for any unauthorized transactions. If you note any unusual activity, or if your Card is lost or stolen, please notify us immediately at 1-800-768-4873.
3. If any “red flags” indicate that identity theft may have occurred, or your Card is lost or stolen, we will advise you what action needs to be taken and, as necessary, will close your Card immediately and issue a replacement.

Our Identity Theft Detection Program, combined with your efforts to monitor the use of your own benefits debit card, will minimize the small risk of identity theft.

Please continue to enjoy the convenience of your Card for your out-of-pocket health care expenses, knowing we have procedures in place to respond quickly and effectively should any compromise occur.

Your Benefits Administrator