

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 full identity theft remediation services and identity theft insurance if you ever fall victim to identity theft.

Will Experian verify dependent status for 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 and retirees and their dependent children under age 18. Dependents over age 18 are not eligible.

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 am not able to 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 child you have enrolled) 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 IdentityWorks plan because of a UC data breach?

There will be a seamless transition to the new plan. On April 1, 2024, you will receive a welcome email from Experian with a personalized link to the new login portal. To take advantage of the new program features, you must log in to the new portal, using the login credentials that you use for your existing IdentityWorks plan. Rest assured that all your existing information and coverage will be seamlessly transferred to the new platform.

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 4/1 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.