



Identity Theft and Your Benefits

Information for:
All Funds

Identity theft occurs when someone uses your personal information, such as Social Security and driver's license numbers, without your permission to commit fraud or other crimes. The federal government reports that identity theft is among the fastest-growing financial crimes, and has gained increased attention from financial institutions, law enforcement, and consumers. The New Jersey Identity Theft Prevention Act gives New Jersey residents increased protection against identity theft.

PROTECTIONS TO YOUR PENSION ACCOUNT INFORMATION

The New Jersey Division of Pensions & Benefits (NJDPB) has always considered the security of its members' private information to be of paramount importance. Long-standing procedures are in place which safeguard member addresses and telephone numbers, beneficiary information, and medical information that relates to a pension fund or health benefit plan account, including removed or masked Social Security numbers and other personal identifying information on checks, correspondence, and similar forms or notices mailed to members.

To further protect members, and in accordance with the New Jersey Identity Theft Prevention Act, the NJDPB has implemented additional procedures to further restrict access to the accounts of members who are, or may be at risk to become, victims of identity theft.

SECURITY FREEZE

If you are or at risk to become a victim of identity theft, you may contact the NJDPB to request that a security freeze be placed on your account(s).

Once a security freeze is in place, any changes to personal information or financial transactions will require the member to confirm a predetermined code word with authorized NJDPB personnel.

How to Request a Security Freeze

Pension fund members who suspect that they are victims of identity theft should contact the NJDPB's Identity Theft Line at (609) 777-2099, by email at pensions.nj@treas.nj.gov or write to the New Jersey Division of Pensions & Benefits, Identity Theft Coordinator, P.O. Box 295, Trenton, NJ 08625-0295.

Once notified, the NJDPB Identity Theft Coordinator will contact the member to verify the report of identity theft and to arrange for the *Application for Security Freeze* to be sent to the member. The member should complete the application and return it to the Identity Theft Coordinator at the NJDPB.

- The member provides the code word when he/she completes the *Application for Security Freeze*, as well as a hint to remember the code word. This code word will be used to confirm the member and validate any change requests to the account while the security freeze is in place.

- Do not mail the application to any other agency, authority, or individual.
- If you have not reported that you are a victim of identity theft to the NJDPB, do not complete or mail the application to the NJDPB.
- The *Application for Security Freeze* must be accompanied by any of the following supporting documentation: a police report filed where the theft occurred; a fraud alert filed with the three national consumer reporting companies; or a complaint filed with the Federal Trade Commission (FTC).

The Identity Theft Coordinator will review all pension and health benefit account information associated with the member submitting an *Application for Security Freeze* and apply the necessary restrictions to the account(s).

Once a security freeze is in place:

- The member will not be permitted access to applications on the Member Benefits Online System (MBOS).
- The member will be instructed to send any account-related applications (loan, retirement, etc.) or written requests, including changes to the contact information on the account, to the attention of the Identity Theft Coordinator. By writing the code word on the top of the form or letter, the Identity Theft Coordinator will be able to validate the request prior to taking any action.

- If the member chooses to contact the NJDPB by telephone, the member's code word will be required by the Identity Theft Coordinator to verify the identity of the caller before any account information can be accessed.

How to Terminate a Security Freeze

Pension fund members who wish to terminate a security freeze action on their accounts should contact the Identity Theft Coordinator for a *Request to Terminate Security Freeze* form. The completed form should be returned to the attention of the Identity Theft Coordinator. Upon receipt by the NJDPB and verification of the authenticity of the request, the security freeze will be lifted from the appropriate accounts.

PROTECTIONS TO YOUR HEALTH BENEFITS ACCOUNT INFORMATION

The State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP) are subject to the privacy protections put in place under the federal Health Insurance Portability and Accountability Act (HIPAA), which mandates rigorous safeguards to information pertaining to a member's physical or mental health. Protected Health Information (PHI) includes a member's name, address, Social Security number, birth date, telephone or fax number, dates of health care service, and diagnosis or procedure codes. PHI is collected by the SHBP/SEHBP through various sources, such as enrollment forms, employers, or health care providers.

HIPAA permits the disclosure of PHI that is necessary for providing our members with medical services, the payment of those services, and for conducting the administrative activities needed to run the SHBP/SEHBP. Any other disclosure of protected information requires the written consent of the individual to whom that information pertains.

Additional information about the SHBP/SEHBP and HIPAA, including the SHBP/SEHBP *Notice of Privacy Practices*, is available on our website at: www.nj.gov/treasury/pensions

In accordance with the New Jersey Identity Theft Prevention Act, members of the SHBP/SEHBP may also request that their accounts be placed under a security freeze to prevent unauthorized persons from requesting changes to a member's personal information.

PROTECTING YOUR PERSONAL INFORMATION

Additional information about how to protect yourself from identity theft is available from:

- **The Federal Trade Commission**
1-877-438-4338
www.consumer.gov/idtheft/
- **The New Jersey Division of Consumer Affairs**
1-800-242-5846
www.NJConsumerAffairs.gov

This fact sheet has been produced and distributed by:

New Jersey Division of Pensions & Benefits
P.O. Box 295, Trenton, NJ 08625-0295

(609) 292-7524

For the hearing impaired: TRS 711 (609) 292-6683
www.nj.gov/treasury/pensions