

# IDENTITY THEFT AND YOUR BENEFITS

All Funds

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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 Division of Pensions & Benefits 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. Several years ago, the Division also removed or masked Social Security numbers and other personally 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 Division has implemented additional "security freeze" 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 have a significant risk that you may become, a victim of identity theft, you may contact the Division of Pensions & Benefits 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 transaction will require the member to confirm a predetermined code word with authorized Division personnel.

### How to Request a Security Freeze

Pension fund members who suspect that they are victims of identity theft should contact the Division of Pensions & Benefits at (609) 777-2099, or e-mail: [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov) or write to the Identity Theft Coordinator, Division of Pensions & Benefits, P.O. Box 295, Trenton, NJ 08625-0295.

Once notified, the Division's 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 Division of Pensions & Benefits.

- 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 Division of Pensions & Benefits, do not complete or mail the application to the Division.
- The *Application for Security Freeze* must be accompanied by any of the following supporting documen-

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tation: 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.

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 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 Division 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.
- The member will not be permitted to obtain information through the Division's Automated Telephone System, nor permitted access to Internet applications on the Member Benefits Online System (MBOS).

**How to Terminate a Security Freeze**

Pension Fund members who wish to terminate a security freeze action on their accounts should contact the Division's Identity Theft Coordinator, Division of Pensions & Benefits, P.O. Box 295, Trenton, NJ 08625-0295 for a *Request to Terminate Security Freeze* form. The completed form indicating your desire to terminate the security freeze should be returned to the attention of the Identity Theft Coordinator. Upon receipt by the Division 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 over the internet on the health benefits home page at: [www.nj.gov/treasury/pensions/health-benefits.shtml](http://www.nj.gov/treasury/pensions/health-benefits.shtml)

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 (see above) to prevent unauthorized persons from requesting changes to a member's personal information.

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**PROTECTING YOUR PERSONAL INFORMATION**

Identity theft can happen in many different ways: a thief obtains credit card receipts or bank statements from your wallet or trash; personal information is inadvertently provided over the phone or internet; or someone obtains and misuses your Social Security number or other confidential information. Before you even realize your personal information has been compromised, your credit and good name can be damaged.

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/](http://www.consumer.gov/idtheft/)
- **The New Jersey Division of Consumer Affairs**  
1-800-242-5846  
[www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov)

**WHAT TO DO IF YOU BECOME A VICTIM OF IDENTITY THEFT**

If you become a victim of identity theft, you should take these important actions immediately:

- Contact your local police immediately and the police in the community where the identity theft took place;
- Contact your credit card companies, creditors, banks, and financial institutions to close any accounts that you know, or believe, have been tampered with or opened fraudulently;
- Notify the three Credit Reporting Bureaus to put a fraud alert on your credit and obtain a copy of your credit report (free of charge to New Jersey residents under the New Jersey Fair Credit Reporting Act)\*

*\*The NJFCRA requires one free report from each of the three credit reporting agencies.*

**— Equifax**

1-866-349-5191  
[www.equifax.com](http://www.equifax.com)  
Equifax Information Services, LLC  
P.O. Box 740256  
Atlanta, GA 30348

**— Experian**

1-714-830-7000  
[www.experian.com](http://www.experian.com)  
Experian  
475 Anton Blvd  
Costa Mesa, CA 92626

**— Trans Union**

1-888-909-8872  
[www.transunion.com](http://www.transunion.com)  
TransUnion Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016

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- Contact the Federal Trade Commission and Social Security Administration (and if your passport was stolen, the U.S. Department of State).
  - **Federal Trade Commission**  
1-877-438-4338  
[www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)
  - **Social Security Administration**  
1-800-269-0271  
[www.ssa.gov/oig/hotline/](http://www.ssa.gov/oig/hotline/)
  - **U.S. Department of State**  
1-888-407-4747  
[www.travel.state.gov/](http://www.travel.state.gov/)
- File a report with the **New Jersey Division of Consumer Affairs** at: 1-800-242-5846 or submit a report online at: [www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov)
- If your driver's license was stolen, contact the **Motor Vehicle Commission's Security and Investigations Office** at (609) 984-5279 or online at: [www.nj.gov/mvc/](http://www.nj.gov/mvc/)

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