

# IDShield – Benefit Overview

## Licensed Private Investigators

Participants have access to consultation services provided by our Licensed Private Investigators. If a participant experiences an identity theft event, one of our investigators will walk them through their issues with one-on-one advice tailored to the specific situation. Participants will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma. Our investigators' credentials include:

- Fair Credit Reporting Act (FCRA) Certified
- Certified Identity Theft Risk Management Specialist (CITRMS)
- Certified Credit Scoring Specialist (CCSS)
- Certified Credit Report Reviewer (CCRR)

## Full Service Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

## Unlimited Service Guarantee

If identity theft happens, we'll do whatever it takes, for as long as it takes to restore the participant's identity.

## \$3 Million Protection Policy

IDShield provides a \$3 million protection policy, provided by a leading national carrier. This covers costs incurred as a result of identity theft – such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs
- Financial Loss from 401ks and HSAs

## Auto Monitoring

IDShield's auto-monitoring provides participants with monitoring services directly on the effective date of the plan. Using the participant's full or partial Social Security Number (SSN), name, address and date of birth provided at time of enrollment, the participant's identity is automatically monitored. During account activation, participants are encouraged to provide further information to enable the full monitoring services the plan provides. To activate their account, participants will be asked two questions about

their credit history to successfully authenticate their account and confirm their identity. The following services are available for auto monitoring:

- Credit Monitoring
- Dark Web and Internet Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring

Only the named participant is subject to auto monitoring.

### **Online Privacy Management**

IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices. IDShield provides anti/cyberbullying, password, and privacy management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
- Social media platforms (Facebook, LinkedIn, Twitter, Instagram and YouTube)
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs
- Password management services

### **Dark Web And Internet Monitoring**

Billions of records are for sale on the dark web, so real-time monitoring is vital. IDShield's dark web and internet monitoring provides extensive scans of online sources for identity data and sends participants real-time alerts if their PII is found. IDShield reviews thousands of websites and data points across the dark web to see if participant information has been exposed. We monitor the following:

- Full Name
- Date of Birth
- Social Security Number
- Driver's License
- Passport Number
- Mailing Address
- Phone Numbers (up to 10)
- Bank Account Numbers (up to 10)
- Credit/Debit Card Numbers (up to 10)
- Retail Card Numbers (up to 10)
- Medical ID Numbers (up to 10)
- Investment Account Number (up to 10)
- Username and Password Combinations (up to 10)
- Mother's Maiden Name
- National Provider Identifier Number
- Telecom Account Applications

- Rent-to-Own Applications
- Buy Here/Pay Here Auto Loans
- Auto Pawns/Title Pawns
- Enhanced Sub-Prime Loans
- Email addresses (up to 10)

### **Username/Password (Credentials) Monitoring**

IDShield monitors the internet for instances where a participant's username and password credentials have been exposed. When these are found together online, it presents a strong indication that their online accounts have been compromised. The service continuously scans for a participant's username/password combination and will alert the participant with details so they can follow up and change their login information on any accounts that use the exposed credentials.

### **Continuous Credit Monitoring**

Participants have access to continuous 1B credit monitoring under this plan. IDShield continuously monitors the participant's credit report for the following:

- Delinquent Status
- Fraud or Victim Statement
- New Inquires and Trades
- Public Record/Trade Line Bankruptcy/Other Major Derogatory

### **Identity Threat Alerts**

Participants receive an alert via email or push notification on the IDShield mobile app if their information is found online. Alerts contain details on the threat, including links to where the exposure occurred – giving participants the opportunity to look over the information to either dismiss the notification or escalate the issue with our Licensed Private Investigators.

### **Instant Hard Credit Inquiry Alerts**

Credit report inquiries are created when a participant's PII is used to apply for bank/credit cards, utility or rental query or many types of loans – including home, auto, business, mortgage, home equity or student loans. IDShield notifies participants when their information appears on these reports, empowering them to take action if their data has been exposed by reviewing the alert with an investigator.

### **Credit Threat Alerts**

IDShield monitors for changes or updates found on the participant's credit report in real time. We pull data from over 200 million files that represent nearly every credit-active consumer in the United States.

### **Monthly Credit Score Tracker**

The credit score tracker gives participants the ability to watch their Experian credit score on a monthly basis with a map that shows a 12-month historic view of their credit trends – beginning when the service was first activated.

## **High Risk Application And Transaction Monitoring**

Financial institutions use specific technology to verify the identity of new account holders before processing high- risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with a participant's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure a participant's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts. This service monitors processes related to:

- Instant Credit Applications
- Financial Account Updates
- Credit Line Increases
- Money Transfers
- Activity on New Accounts
- Customer Payment Activity
- Online W-2 Access
- Online Prescription Management
- Fund Transfers

## **Public Records Monitoring**

IDShield monitors over 78 billion public record reports from more than 10,000 diverse sources to screen for 34 different pieces of PII – including name, address, phone number, email, SSN and more. The records contain the public, private and regulated data of over 283 million U.S. consumers which are checked for matches of participant information. These reports include details on:

- Bankruptcy
- Motor Vehicle Records
- Driver's License Records
- Criminal Records
- Business Licenses
- Tax Assessor Records
- Residencies
- Lease History
- Registrations
- Deeds

## **Court Records Monitoring**

IDShield can determine if a participant's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing a victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search of participant data. If a match is found, the participant will receive an alert with the details.

### **Payday Loan Monitoring**

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

### **Telecom Monitoring**

IDShield monitors phone number history associated with an individual and any phone number changes with a database of more than 1.2 billion landlines and mobile phones. Participants will be assured that their phone number is not being redirected.

### **Address Change Monitoring**

IDShield monitors participants' address history in the United States Postal Service through the National Change of Address database, providing an 18-month snapshot of the nearly 40 million Americans who move each year. This service scans for change of address requests and sends a notification if participant information appears in the database.

### **Child Monitoring**

With the IDShield Family Plan, we'll monitor children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

### **Enhanced Sex Offender Monitoring And Alerts**

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.

### **Social Media Monitoring**

In addition to privacy concerns, IDShield can monitor social media accounts for reputational risks as well. We'll watch over the participant's Facebook, Twitter, LinkedIn and Instagram accounts to see if personal information has been exposed through images, captions, posts and comments. We'll even inform a participant when their social content presents reputational risks such as foul language, drug references or discriminatory terms. Participants can control the sensitivity level of their alerts based on options chosen in their account settings - including categories for profanity, violence and more.

### **24/7 Emergency Assistance**

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants can get help right away.

### **Privacy And Reputation Management Consultation And Restoration**

IDShield provides consultation and guidance on ways participants can protect their privacy, reputation and personally identifiable information on data broker sites (Spokeo, MyLife, etc.), social media platforms, voice assistance devices (Alexa, Google, etc.), online browsers (Brave, Ghost, etc.) and smart

TVs. Consultation on password management resources and cyberbullying is also provided.

### **Credit Freeze And Fraud Alert Assistance**

IDShield's investigators will provide the participant assistance with placing a credit freeze and/or fraud alert on their credit reports in the event of a breach or other identity theft incident. If their identity is stolen the LPI will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

### **Lost/Stolen Wallet Support**

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

### **Solicitation Reduction**

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive.

### **Medical Data Report**

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

### **IDShield Mobile App**

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and update their IDShield Membership directly via the app. Features Include:

- Identity and credit threat alerts
- Credit score tracker—updated monthly
- Direct access to IDShield's Licensed Private Investigators
- 24/7 emergency access
- Track and edit monitored information
- And more!

This app is available both on Android and Apple devices and for iPhone users, Touch ID Support is available for applicable devices.

### **Language Support**

IDShield's investigators can provide language support in English and Spanish.

### **Live Member Support**

IDShield's Licensed Private Investigators and Member Services' team is available from 7 a.m.-7 p.m. CT Monday- Friday. Member support will also be available 24/7 for a covered emergency.