

2017 Employee Benefits Solutions

BENEFIT SUMMARY

Protect your identity from today's emerging threats.

IS YOUR IDENTITY AT RISK?



Smartphone users have **33%** higher risk¹

Children are **51 TIMES** more likely to become victims than adults²



Social Media users are **TWICE** as likely to become victims of identity theft³



HOW IDENTITY THEFT AFFECTS YOU

Identity theft affected over 13 million lives in 2015, with financial losses nearing \$15 billion.³



856 MILLION records compromised since 2005⁴

330 HRS. + \$9,650 to resolve^{4,5}



MEDICAL HISTORIES can be compromised



“The ID Watchdog program has been a lifesaver for me. I was the victim of some serious fraudulent activities and this entity was instrumental in helping me solve a myriad of problems related to identity theft. **Not only did they help, but the constant monitoring and communication that they provide is a nerve saver!** – A. JACKSON


100% RESOLUTION GUARANTEE


Our 100% Resolution Guarantee ensures that we will restore your identity to its original status, regardless of time or cost.




Sources: 1. Javelin Strategy & Research Report, Feb 2012 2. Carnegie Mellon CyLab Report 3. Javelin Strategy 2016 Identity Fraud: Fraud Hits an Inflection Point 4. Identity Theft Resource Center (ITRC) 5. Bureau of Justice Statistics, December 2013

Prominent Data Breaches


 Minecraft/Lifeboat
7 million

 Experian/T-Mobile
15 million


 Twitter
33 million

 The Home Depot
56 million


 Tumblr
65 million

 Sony
77 million


 Anthem/Excelsus Blue
Cross Blue Shield/
Premera Blue Cross
100 million

 LinkedIn
117 million

 US Voter Registration Records
154 million

 Myspace
360 Million



 = 10 million

PLAN FEATURES



	Proactive Credit Services	
	Credit Monitoring	Single-Bureau
	Rapid Credit Alerts	Single-Bureau
	Annual Credit Report & Score	Single-Bureau
	Monthly Credit Score Tracker	Single-Bureau
	Credit Freeze Assistance	Tri-Bureau
	Fraud Alert Assistance & Expiration Reminders	Tri-Bureau
	Credit Alert Integrity Checks	✓
	Comprehensive Identity Monitoring	
	Public Records Monitoring	✓
	Payday & Non-Credit Loan Monitoring	✓
	National Change of Address (NCOA) Monitoring	✓
	Internet Black Market Surveillance	✓
	High-Risk Application & Transaction Monitoring	✓
	Free & Discounted Legal Services	✓
	Advanced Identity Tools	
	National Provider Identifier (NPI) Alerts	✓
	Lost Wallet Vault & Replacement	✓
	Social Network Alerts	✓
	Registered Sex Offender Alerts	✓
	Solicitation Reduction	✓
	2-Step Authentication	✓
	Phone Alerts	✓
	Monitor Multiple Email Addresses	✓
	Mobile App	✓
	Restoration	
	\$1M Expense Reimbursement Insurance	✓
	Pre-Existing Conditions (30 Year Lookback)	✓
	Customer Care Center	
	24-7 Call Center	✓
	Breach Notification	✓

How ID Watchdog keeps you protected

PREVENT

We look deeper into the data to better protect and provide peace of mind to our subscribers.

PINPOINT

Our faster, actionable alerts detect activity changes sooner, making it quicker and easier to resolve any problems.

PROTECT

Our focus on innovation better protects employees from emerging and persistent threats.

Our Pricing

PLAN	EMPLOYEE	+FAMILY
	7.95	13.95

2016 Awards

BEST IN PROTECTION



BEST IN BENEFITS



The ID Watchdog Difference



OUR ROBUST NETWORK



OUR SPEED











OUR ADVANCED TOOLS






OUR UNPARALLELED CUSTOMER SERVICE


PROACTIVE CREDIT SERVICES


- 
CREDIT MONITORING
 Plan includes single-bureau (TransUnion) credit report monitoring.
- 
RAPID CREDIT ALERTS
 Alerts are sent within minutes after activity changes in your TransUnion credit report are detected.
- 
CREDIT REPORT
 Plan includes a single-bureau credit report once a year.
- 
CREDIT SCORE
 Plan includes a single-bureau credit score once a year.
- 
CREDIT SCORE TRACKER
 This tool helps you track how your TransUnion score trends over time. Refreshes monthly.
- 
CREDIT FREEZE ASSISTANCE
 Security freezes prevent a credit reporting agency from releasing your report without your consent. Credentials are securely stored for easy access.
- 
FRAUD ALERT ASSISTANCE & EXPIRATION REMINDERS
 Credit bureau fraud alerts can prevent thieves from opening new credit in your name.
- 
CREDIT ALERT INTEGRITY CHECKS
 We make sure you receive all credit alerts.


COMPREHENSIVE IDENTITY MONITORING

- 
PUBLIC RECORDS MONITORING
 We monitor 37 billion records, including court, criminal, driving, and election records, licenses, and certifications, to detect new cases of ID theft.
- 
NATIONAL CHANGE OF ADDRESS (NCOA) MONITORING
 Thieves often begin by changing your address to gain access to your information. We monitor the USPS National Change of Address Registry directly, enabling us to detect potential fraud faster.


- 
INTERNET BLACK MARKET SURVEILLANCE
 We scour the Dark Web and hacker forums every day, looking for your compromised credentials and Personally Identifiable Information (PII) being traded on the internet.


- 
NON-CREDIT LOAN MONITORING
 Our expanded fraud detection network includes monitoring of auto pawn, rent-to-own, sub-prime, and cell phone account creation. Thieves often open these types of loans in your name as they require minimal information to obtain.


- 
PAYDAY LOAN MONITORING
 Short-term, cash-advance loans with high interest rates can quickly cause damage to your credit score. Our direct access network monitors the largest loans database so we can alert you faster.


- 
HIGH-RISK APPLICATION & TRANSACTION MONITORING
 Get real-time notifications when account applications are made in your name, as well as when bank passwords are reset, or healthcare, payroll, or insurance records are electronically accessed. These notifications help us catch potential identity theft up to 90 days sooner.


ADVANCED IDENTITY TOOLS


- 
2-FACTOR AUTHENTICATION
 A 2-step validation process makes sure only you can see your information.


- 
BREACH NOTIFICATION
 More than 169 million records were exposed last year. We help you stay on top of your data's exposure risk by notifying you of prominent data breaches.


- 
SOCIAL NETWORK ALERTS
 Be aware of any cyberbullying, cyber predators, and reputation-damaging items directed at you and your family on social media. Our exclusive social network identity exposure report highlights postings that may lead to ID theft.


 **REGISTERED SEX OFFENDER REPORTING & NOTIFICATIONS**
Run a report for a specific address that shows the location, photo ID, and offense committed. Search for sex offenders in your area and receive alerts when new offenders move into your neighborhood.


 **NATIONAL PROVIDER IDENTIFIER (NPI) ALERTS**
Our exclusive monitoring alerts physicians, pharmacists, and other healthcare providers if their credentials are compromised.

 **LOST WALLET VAULT & REPLACEMENT**
Store your wallet contents in our secure digital vault. We will assist with cancelling and replacing them in the event of a loss.


 **SOLICITATION REDUCTION**
Opt in or out of the National Do Not Call Registry, pre-approved credit offers, or junk email.


 **PHONE ALERTS**
We provide automated telephone alerts if you opt in to this service.


 **MOBILE APP**
Access important ID Watchdog features from your iOS or Android phone. **Features include** alert details, monthly score tracker, password manager, and account settings.


 **FREE & DISCOUNTED LEGAL SERVICES**
Access a nationwide network of plan attorneys to provide free and discounted legal services. You will be referred to a plan attorney based on language, area of law, and location.


RESTORATION

 **FULLY MANAGED RESOLUTION SERVICES**
Dedicated Certified Identity Theft Risk Management Specialists (CITRMS) work with you to assess your ID theft situation and manage your case until it is completely resolved.


 **PRE-EXISTING CONDITIONS**
Resolution Advocates will work diligently to resolve any pre-existing cases of ID theft.


 **IDENTITY PROFILE REPORT**
This public records data report can help identify any pre-existing conditions as far back as 30+ years.


 **\$1M EXPENSE REIMBURSEMENT INSURANCE**
The plan covers financial damages incurred as a result of ID theft.


 **100% RESOLUTION GUARANTEE**
We will not stop working on your case until your identity is completely restored to its pre-theft condition. ID Watchdog has never failed to restore an identity.


CUSTOMER CARE CENTER


 **24/7 CALL CENTER**
Our Customer Care Center is open 24 hours a day, 7 days a week.


 **HIGHLY TRAINED STAFF**
All Customer Care Advocates participate in industry-leading trainings and are certified in FICO, HIPAA, Fair Credit Reporting Act (FCRA), and Payment Card Industry Data Security Standards (PCI DSS).

 **INTERNET SAFETY ADVISORS**
Customer Care Advocates are certified in social media and internet safety, with extensive training on online threats.

 **LANGUAGE INTERPRETATION SERVICE**
Our Customer Care Center offers real-time language support, ensuring clear communications with speakers of more than 100 languages.

 **TTY & TDD COMMUNICATIONS**
Hearing- or speech-impaired customers may communicate through typed telephone messages.

 **INDUSTRY-LEADING WELCOME PACKET**
Once enrolled, you will receive a welcome brochure with all services included in your plan.

 **SECURITY COMMUNICATIONS**
Manage your personal information through alerts, data breach notifications, our monthly newsletter, and blog articles.

MORE THAN 50 MILLION AMERICANS ALREADY SUBSCRIBE TO IDENTITY THEFT PROTECTION. ARE YOU PROTECTED?

VISIT WWW.IDWATCHDOG.COM TO LEARN MORE.

 blog.idwatchdog.com  @ID_Watchdog  idwatchdog1