



# GOLD AND PLATINUM BENEFIT SUMMARIES

## EVERY TWO SECONDS IDENTITY THEFT IS COMMITTED

There are many ways identity theft can occur. While you cannot completely prevent ID-theft from occurring, there are ways to protect yourself. Taking proactive steps now can reduce its debilitating impacts and help you restore your good name.



### Detect & Alert

We search for and monitor threats to your personal identity. We do the work so you don't have to.



### Recover

Sometimes it still happens. If it does, your Recovery Associate will take over every step of the process.



### Insure Against Loss

It won't be your loss. Your plan covers expenses you might incur while recovering your identity.

## *"Peace of Mind With a Place to Turn"*

We're founded on more than a century of service and backed by industry experts.



**defend-id**

[www.defend-id.com](http://www.defend-id.com)



PRODUCT FEATURES	GOLD	PLATINUM
Fully Managed ID Theft Recovery Services	✓	✓
Authentication Service	✓	✓
Credit Report with Scores		
Annual TransUnion Credit Report with Score	✓	
Annual Three Bureau Credit Report with Scores		✓
Credit Monitoring		
1 Bureau Credit Monitoring with Daily Alerts	✓	
3 Bureau Credit Monitoring with Daily Alerts		✓
Instant Alerts	✓	✓
Score Tracker	✓	✓
Non-Credit Monitoring		
Internet Dark Web Monitoring	✓	✓
SSN Monitoring	✓	✓
Criminal Data Monitoring	✓	✓
Address Change Monitoring	✓	✓
Child Public Record Monitoring ( <i>Family Plan Only</i> )	✓	✓
Lost Document Replacement	✓	✓
Credential Vault	✓	✓
Expense Reimbursement		
\$1,000,000 with Unauthorized Electronic Funds		✓
\$25,000 with Unauthorized Electronic Funds	✓	

## FULLY MANAGED RECOVERY

Fully managed recovery provides the peace of mind of a dedicated certified Recovery Advocate. Your advocate will work on your behalf to perform all of the tasks necessary to restore your identity, completing and filing forms, research and contacting all companies, agencies and financial institutions necessary to ensure that any and all fraudulent activity that has been identified is addressed and resolved.

**Family Participants** - A qualifying family participant shall mean the primary consumer's spouse or domestic partner, the consumer's dependents who have the same permanent address as the primary consumer, any IRS-qualified dependents, and parents (mother or father) of the consumer who have the same permanent address as the consumer, or, who are registered in a senior assisted living facility, nursing home, or hospice. Services continue to provide coverage for up to 72 months after death for all covered members

## CREDIT REPORT WITH SCORE

Receive your Transunion credit report instantly. (ThreeBureau for Platinum Plan), providing detailed records of your credit history, reported by the credit bureau(s).

## CREDENTIAL VAULT & LOST DOCUMENT REPLACEMENT

Lost wallet or purse? Secure online storage for up to 50 pieces of personal info including credit cards, checking & savings accounts, personal loan information, passport, retirement accounts, certifications, licenses, & more!

## IDENTITY MONITORING - COURT RECORDS

Monitor millions of criminal and civil court records for your personal information. Validate your personal information has not been used to commit a crime.

## SCORE TRACKER

A monthly update of your credit score. - a vital aspect of your financial future.

## INSTANT INQUIRY ALERTS

Instant Inquiry immediately alerts you when a creditor requests your report at TransUnion. You will receive an email as soon as TransUnion receives the request.

## THREE BUREAU CREDIT MONITORING

Receive alerts within 24 hours on new activity such as credit inquiries, new credit lines, derogatory credit, name and address changes - to name a few.

## CHILDREN PUBLIC RECORDS MONITORING (Family Plan)

Monitors millions of public and private database records looking for information related to your child to let you know if any of their personally identifying information is being used by identity thieves.

## DARK WEB MONITORING

An intelligent and proactive identity theft detection solution that searches for compromised information across the deep, dark and surface web, as well as underground forums and file sharing sources.

## \$1,000,000 (\$25,000 Gold Plan) REIMBURSEMENT INSURANCE

Covers expenses you may incur during the recovery of your identity, including long distance telephone calls, postage and handling fees, fees for notarizing affidavits, document, filing fees for grants or credit applications rejected as a result of a Stolen Identity Event. Lost wages due to time off from work are also covered.

## IDENTITY MONITORING - PUBLIC RECORDS

Monitors millions of public and private database records to identify possible instances of id theft and will alert you of changes which may indicate an id thief is using your info to access an existing account or applied to open a new account in your name.

## MONTHLY PLAN PRICING *Employee Paid*

Gold Plan		Premium Plan	
Indv.	Family	Indv.	Family
\$10.36	\$12.76	\$13.56	\$17.56

**20%  
DISCOUNT  
INCLUDED  
IN PRICING**



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