

Benefit Bite #7 Identity Protection 2020/21 Plan Year

COMPREHENSIVE IDENTITY PROTECTION AT YOUR FINGERTIPS

Protect yourself against one of the fastest growing crimes!

Your identity is your most important asset. It defines who you are, determines how much you can borrow, and can be a deciding factor in employment. For these reasons, your identity is a target for online criminals. iLOCK360's identity protection solution provides multiple layers of defense to ensure the integrity of your identity.

In 2015, identity fraud affected 13.1 million consumers costing a total of \$15 billion. Last year, 20% of all fraud losses were due to new account fraud - meaning that fraudsters were opening new accounts under stolen identities, going beyond the usual credit card fraud many consumers anticipate. Keep your identity protected 24/7/365 with the iLOCK360 comprehensive identity theft protection.

iLock360 offers:

- Cyber Alert internet surveillance - Exclusive technology scours websites, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information.
- Social Security number trace - Know if your SS# becomes associated with another individual's name or address.
- Change of address - Criminals can redirect your mail to get access to your bank statements, credit card statements and other important identity-related information.
- Sex offender alert - Know if any sex offenders reside or move into your zip code and ensure that your identity is not being used fraudulently in the sex offender registry.
- Non-credit loans - See if your personal information becomes linked to short-term, high-interest payday loans that do not require credit inquiries.
- Court/criminal records - Criminals use identity fraud as a way of avoiding prosecution and jail time; know if your name, date of birth or SS# appear in court records for an offense that you did not commit.
- Full service identity restoration - Contact an iLock360 Certified Identity Theft Restoration Management Specialist who will work on your behalf to restore your identity.
- Lost wallet protection - In the event that you lose your wallet just call iLock and they will make all the calls to replace missing cards and IDs.
- \$1 Million of identity theft insurance - You are insured against expenses in the event that your identity is compromised.
- Daily monitoring of credit bureaus - (One or three depending on the plan you choose) Find out your credit score, analyze your credit report and monitor your identity for credit related activity.

To take full advantage of these services, please be sure your personal email address is available in your personal information.

On or shortly before the benefit effective date, you will receive a welcome email from iLOCK360

allowing you to activate your protection. If an email address is not provided, a letter will be sent via USPS to your home. You must activate your plan to take full advantage of the service.

Register:

- 1 Social Security number - 5 Credit/Debit Cards
- 2 Medical ID numbers - 2 Phone numbers
- 2 Email addresses - 5 Bank accounts

Stay Healthy and stay informed!