



IDShield Plan Overview

Accessing Identity Theft Services

To receive identity theft consultation and restoration services, call 888-494-8519. For questions about the plan, contact Member Services at 1-888-807-0407 from 7 a.m. CT – 7 p.m. CT, Monday – Friday. For emergency after-hours support call 1-866-696-0927.

Who is Covered

The IDShield Individual Plan covers the participant (employee).

The IDShield Family Plan covers the participant (employee), participant's spouse/partner, and up to 10 dependent children under the age of 26. Consultation, monitoring and restoration services are provided to dependent children under the age of 18. Note that monitoring services are not available for dependent children ages 18-26.

What Services Are Covered

The IDShield plan includes the following covered services:

RESTORATION SERVICES

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.



\$1 MILLION PROTECTION POLICY

IDShield provides a \$1 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

MONITORING AND DETECTION SERVICES

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.

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 Plus 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 TransUnion 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.



FINANCIAL ACCOUNT MONITORING AND ALERTS

IDShield monitors participants' financial accounts for discrepancies, including credit cards, checking, savings, 401k accounts, loans and more. Participants will receive alerts notifying them of financial withdrawals, balance transfers and large purchases on financial accounts if a transaction is made outside of a set monetary amount.

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 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 up to 10 dependent 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.

SUB-PRIME MONITORING

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto loans, title pawn and sub-prime loan applications. Participants will be notified when new transactions are discovered.



DEATH-INDEX MONITORING

IDShield searches the National SSN Death Index and will send an alert if the participant's information is found in the database.

APPLICATION ALERTS

For certain types of account applications, third parties will take participants' information, compare it to public records and return a fraud score. IDShield scans a national ID verification database to determine if a new account application has been submitted with participants' information. We continuously monitor to see if any new accounts or transactions appear.

CONSULTATION SERVICES

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, Spanish and French.

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.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield (“LegalShield”). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. IDShield plans are available at individual or family rates. A family rate covers the named member, named member’s spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million insurance policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member’s spouse under the age of 18 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the insurance policy coverage. For a summary description of benefits for the policy see <https://idshield.cloud/summary-of-benefits>.

The following items are not covered with the IDShield service:

Legal Remedy - Any Stolen Identity Event where the Member is unwilling or unable to prosecute or otherwise bring a civil or criminal claim against any person culpable or reasonably believed to be culpable for the fraud or its consequences.

Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts.

Financial Loss - Any direct or indirect financial losses attributable to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or directly.

Business - The theft or unauthorized or illegal use of any business name, DBA or any other method of identifying business (as distinguished from personal) activity.

Third Parties not Subject to U.S. or Canadian Law - Restoration services do not remediate issues with third parties not subject to United States or Canadian law that have been impacted by an individual’s Stolen Identity Event, such as financial institutions, government agencies, and other entities.

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