

Your identity is your most valuable asset. Is yours protected?

iLOCK360



39 seconds is how often cyber-attacks to occur

25% of kids are projected to be affected by identity theft before turning 18

17% increase in data breaches 2018 to 2019

Identity theft is the fastest growing crime. With iLock360, you can rest easier knowing you have experienced professionals in your corner restoring your identity.

How iLOCK360 helps



Defend

Your personal information is monitored 24/7/365



Protect

Alerts inform you of potential threats for immediate action



Restore

iLOCK360 does the work to restore your identity

Take advantage of special
EDUCATOR PRICING
during open enrollment!

Monthly payroll deduction

Coverage plan	Essential	Elite
Employee	\$6.95	\$11.95
Employee + Family	\$13.95	\$22.95

*Plans with children include coverage for up to 10 Children under the age of 18.

Protect your identity **TODAY!**

Please note: • A valid email address is **required** for enrollment in iLOCK360. All iLOCK360 alerts and/or notifications are sent via email. Consider utilizing an email address that you check regularly. • Account activation & setup of monitored elements is required upon the start of your new benefit plan year.

Available protections for your identity

Plan features	Service description	Essential	Elite
Identity theft resolution services			
Full-Service Identity Restoration & Lost Wallet Protection  MOST VALUABLE SERVICE. <i>Dependable help that's just a phone call away!</i>	If your identity is compromised, a U.S.-based certified Identity Theft Restoration Specialist will work on your behalf to restore your good name, so that you can get on with your life. All restoration activities can be completed for you, and your case will be managed until your identity is fully restored. Even pre-existing conditions can be dealt with. Restoration Specialists offer robust case knowledge in both credit and non-credit fraud situations and can help you with closing accounts, re-ordering cards, placing a fraud alert with each of the three credit bureaus, and removing fraudulent activity from your credit report.	✓✓	✓✓
\$1M Identity Theft Insurance	If you incur expenses associated with your identity theft recovery, you will be covered with \$1M reimbursement (\$0 deductible). Covered costs include: • Lost wages or income • Attorney and legal fees • Expenses incurred for refiling of loans, grants and other lines of credit • Costs of childcare and/or elderly care incurred as a result of identity restoration	✓	✓
Comprehensive identity monitoring			
CyberAlert™ Monitors: • one Social Security Number • one Drivers License Number • one Passport • two Phone Numbers • two Email Addresses • two Medical ID Numbers • five Credit/Debit Cards • five Bank Accounts	We scour Internet properties, including the Dark Web, as well as hacker websites, blogs, bulletin boards, peer-to-peer sharing networks and chat rooms to identify the illegal trading and selling of your personal information.	✓✓	✓✓
Change of Address Monitoring	A thief may try to establish "your" new identity by changing your address. Receive an alert if your mail is redirected in the USPS National Change of Address (NCOA) Registry.	✓	✓
Payday Loan Monitoring	High-interest, easy-to-obtain payday loans can negatively impact your credit score. Alerts you if a non-credit loan was opened in your name at a payday/quick cash loan provider.	✓	✓
Social Security Number Trace	Provides you with a report of all names and/or aliases as well as current and reported addresses associated with your Social Security number. If there are findings that you don't recognize, this could be a sign of possible identity theft.	✓✓	✓✓
Medical ID Monitoring	If your Medical ID number is found compromised by CyberAlert™, a Restoration Specialist can help you report it as fraud.	✓	✓
Court/Criminal Records Monitoring	Tracks municipal court systems and notifies you if a crime has been committed under your name and date of birth		✓
Credit monitoring services			
Bank Account Takeover & Credit Card Application Monitoring	Notifies you when your Social Security number and personal information have been used to apply for or open a new bank or credit card account; or if changes have been made to your existing bank account - such as an attempt to add a new account holder.	✓	✓
Daily Monitoring of Experian Credit	Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.	✓	✓
Daily Monitoring of all 3 Credit Bureaus	Provides higher-level credit protection with monitoring from all three credit bureaus: Experian, Equifax & TransUnion. You receive notifications for changes in your credit report such as loan data, inquiries, new accounts, judgments, liens and more.		✓
ScoreTracker	Receive a monthly report that helps you understand how your credit score has trended over time and what is impacting it with credit score insight.		✓
3-Bureau Credit Score & Report	Provides you with access to your credit score and report reported by each credit bureau - Experian, Equifax & TransUnion. These are reported once a year.		✓
Experian Positive Activity Notifications	Alerts you when positive activity is reported on your Experian credit file, a key indicator that your credit may be improving.		✓
Experian Score Variance Alerts	Receive alerts when your Experian credit score increases or decreases by a certain amount, changes risk level/score rank, or reaches a target score value.		✓
Advanced tools			
Sex Offender Alerts	Keep your family safe with awareness of where registered sex offenders live in your immediate area. You'll also be notified when a new one moves to your area.	✓	✓
Social Media Monitoring	Receive notifications if the content you share on social media could pose a privacy or reputational risk. With Family coverage, you can monitor your child's social media presence.	✓	✓
Solicitation Reduction	Limit access to the amount of personal information that is public to reduce your exposure to fraud and declutter your mailbox and phone line. Also, opt-out of direct marketing campaigns including utilizing the National Do Not Call Registry.	✓	✓
✓ adults ✓ children to age 18			