

# iLOCK360

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

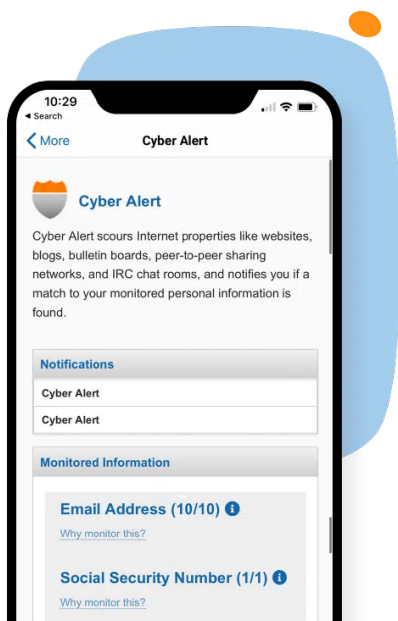


**39 seconds** is how often cyber-attacks occur

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

**17% increase** in data breaches 2022 to 2023

Identity theft is the **fastest growing crime**. With iLOCK360, you can rest easier knowing you have experienced professionals in your corner restoring your identity. Your identity is more than simply reviewing your credit card charges. That's why we offer a comprehensive monitoring service of online activity, financial affairs, and immediate resolution.



## 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

## Sign up during enrollment

For educator pricing

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

**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.

# Learn more about the protections that iLOCK360 offers:

iLOCK360

Plan features	Service description	Essential	Elite
Identity theft resolution services			
<b>Full-Service Identity Theft Restoration &amp; Lost Wallet Protection</b> <b>MOST VALUABLE SERVICE.</b> <b>Dependable help that's just a phone call away!</b>	If your identity is compromised, a U.S.-based certified Identity Theft Restoration Specialist will <b>work on your behalf to restore your good name, so that you can get on with your life.</b> 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.	 	 
<b>\$1M Identity Theft Insurance</b>	If you incur expenses associated with your identity theft recovery, you will be covered with <b>\$1M reimbursement</b> (\$0 deductible). Covered costs include: <ul style="list-style-type: none"> <li>• Lost wages or income</li> <li>• Attorney and legal fees</li> <li>• Expenses incurred for refiling of loans, grants and other lines of credit</li> <li>• Costs of childcare and/or elderly care incurred as a result of identity restoration</li> </ul>		
Comprehensive identity monitoring			
<b>CyberAlert™ monitors:</b> <ul style="list-style-type: none"> <li>• one Social Security Number</li> <li>• two Phone Numbers</li> <li>• two Email Addresses</li> <li>• five Credit/Debit Cards</li> <li>• two Medical ID Numbers</li> <li>• five Bank Accounts</li> <li>• one Drivers License Number</li> <li>• one Passport</li> </ul>	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.	 	 
<b>Change of Address Monitoring</b>	A thief may try to establish "your" new identity by changing your address. <b>Receive an alert if your mail is redirected</b> in the USPS National Change of Address (NCOA) Registry.		
<b>Payday Loan Monitoring</b>	High-interest, easy-to-obtain payday loans can negatively impact your credit score. <b>Alerts you if a non-credit loan was opened in your name</b> at a payday/quick cash loan provider.		
<b>Social Security Number Trace</b>	Provides you with a <b>report of all names and/or aliases as well as current and reported addresses associated with your Social Security number.</b> If there are findings that you don't recognize, this could be a sign of possible identity theft.	 	 
<b>Medical ID Monitoring</b>	If your Medical ID number is found compromised by CyberAlert™, a <b>Restoration Specialist can help you report it as fraud.</b>		
<b>Court/Criminal Records Monitoring</b>	Tracks municipal court systems and <b>notifies you if a crime has been committed</b> under your name and date of birth		
Credit monitoring services			
<b>Bank Account Takeover &amp; Credit Card Application Monitoring</b>	Notifies you when your <b>Social Security number and personal information have been used to apply for or open a new bank or credit card account;</b> or if changes have been made to your existing bank account - such as an attempt to add a new account holder.		
<b>Daily Monitoring of Experian Credit</b>	Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.		
<b>Daily Monitoring of all 3 Credit Bureaus</b>	<b>Provides higher-level credit protection</b> 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.		
<b>ScoreTracker</b>	Receive a monthly report that helps you <b>understand how your credit score has trended over time</b> and what is impacting it with credit score insight.		
<b>3-Bureau Credit Score &amp; Report</b>	Provides you with access to your credit score and report reported by each credit bureau - Experian, Equifax & TransUnion. These are reported once a year.		
<b>Experian Positive Activity Notifications</b>	Alerts you when <b>positive activity is reported on your Experian credit file,</b> a key indicator that your credit may be improving.		
<b>Experian Score Variance Alerts</b>	Receive alerts when your Experian <b>credit score increases or decreases</b> by a certain amount, changes risk level/score rank, or reaches a target score value.		
Advanced tools			
<b>Sex Offender Alerts</b>	Keep your family safe with awareness of <b>where registered sex offenders live</b> in your immediate area. You'll also be notified when a new one moves to your area.		
<b>Social Media Monitoring</b>	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.		
<b>Solicitation Reduction</b>	Limit access to the amount of personal information that is public to <b>reduce your exposure to fraud and declutter your mailbox and phone line.</b> Also, opt-out of direct marketing campaigns including utilizing the National Do Not Call Registry.		

 adults
  Children to age 18
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