

# 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 Options	
Employee	\$8.95
Employee + Family	\$18.95

\*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.

# Learn more about the protections that iLOCK360 offers:

Plan features	Service description	
<b>Identity theft resolution services</b>		
<b>Full-Service Identity Theft Restoration &amp; Lost Wallet Protection</b>   <b>MOST VALUABLE SERVICE.</b> <i>Dependable help that's just a phone call away!</i>	<p>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.</p> <p>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.</p>	✓ ✓
<b>\$1M Identity Theft Insurance</b>	<p>If you incur expenses associated with your identity theft recovery, you will be covered with <b>\$1M reimbursement</b> (\$0 deductible). Covered costs include:</p> <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>	✓
<b>Comprehensive identity monitoring</b>		
<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>	<p>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.</p>	✓ ✓
<b>Change of Address Monitoring</b>	<p>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.</p>	✓
<b>Court/Criminal Records Monitoring</b>	<p>Tracks municipal court systems and <b>notifies you if a crime has been committed</b> under your name and date of birth.</p>	✓
<b>Payday Loan Monitoring</b>	<p>High-interest, easy-to-obtain payday loans can negatively impact your credit score. <b>Alerts you if a non-credit loan been opened using your identity</b> at a payday or quick cash loan provider.</p>	✓
<b>Social Security Number Trace</b>	<p>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.</p>	✓ ✓
<b>Credit monitoring services</b>		
<b>Bank Account Takeover &amp; Credit Card Application Monitoring</b>	<p>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.</p>	✓
<b>Daily Monitoring of Experian Credit Bureau</b>	<p>Provides credit protection with monitoring from Experian. Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.</p>	✓
<b>ScoreTracker</b>	<p>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.</p>	✓
<b>Advanced tools</b>		
<b>Sex Offender Alerts</b>	<p>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.</p>	✓
<b>Social Media Monitoring</b>	<p>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.</p>	✓
✓ adults      ✓ children to age 18		

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