

No one is immune to identity theft.

Better Protect What Matters Most.

Identity theft can affect anyone—from infants to seniors. Each generation has habits that savvy criminals know how to exploit—resulting in over \$50 billion lost in the US to identity fraud in 2021.¹ Take action with award-winning ID Watchdog identity theft protection.

Greater Peace of Mind

With ID Watchdog[®] as an employee benefit, you have a more convenient and affordable way to help better protect and monitor your identity. You'll be alerted to potentially suspicious activity and enjoy greater peace of mind knowing you don't have to face identity theft alone.



Awarded Best in Class
Identity Protection Service
Provider for Consumers

Why Choose ID Watchdog?



Advanced Identity Theft Detection

We scour billions of data points—public records, transaction records, social media and more—to search for signs of potential identity theft.



Greater Protection & Control

We've got you covered with lock features for added control over your credit report(s) to help keep identity thieves from opening new accounts in your name.



Fully Managed Identity Restoration

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will fully manage the case for you until your identity is restored.



Extensive Family Coverage

Our family plan helps you better protect your loved ones² with personalized accounts for adult family members, family alert sharing, and exclusive features for children.

Our US-based, customer care team is here for you **24/7/365** at **866.513.1518**.






¹Javelin Strategy & Research, 2022 *Identity Fraud Study: The Virtual Battleground*, Mar 2022.

²Refer to your employer or ID Watchdog for family plan eligibility.






ID Watchdog® Platinum Plus

Powerful features for end-to-end support



Control & Manage

- Credit Report Lock¹ | Multi-Bureau
- Blocked Inquiry Alerts | 1 Bureau
- Subprime Loan Block²  within the monitored lending network
- Financial Accounts Monitoring
- Social Accounts Monitoring 
- Device Security & Online Privacy  **NEW**
Up to 5 devices (10 with a Family Plan)
- Personal VPN  and Password Manager
Up to 6 devices at the same time
- Registered Sex Offender Reporting 
- Customizable Alert Options
- National Provider ID Alerts
- Integrated Fraud Alerts³
With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.

Monitor & Detect

- Credit Report Monitoring⁴ | 3 Bureau
- Telecom & Utility Alerts | 1 Bureau **NEW**
- Dark Web Monitoring⁵ 
- Data Breach Notifications
- High-Risk Transactions Monitoring² 
- Subprime Loan Monitoring² 
- Public Records Monitoring 
- USPS Change of Address Monitoring 
- Identity Profile Report
- Credit Reports⁶ | 1 Bureau Daily & 3 Bureau Annually
- VantageScore® Credit Scores | 1 Bureau Daily & 3 Bureau Annually
- Credit Score Tracker | 1 Bureau


Support & Restore

- Fully Managed Resolution Services including Pre-Existing Conditions 
- Online Resolution Tracker
- Up to \$2M Identity Theft Insurance⁷ 
 - ✓ Home Title Fraud **NEW**
 - ✓ Cyber Extortion **NEW**
 - ✓ Up to \$1M Stolen Funds Reimbursement
 - Checking and savings accounts
 - 401k/HSA/ESOP accounts
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation⁸ (Family Plan only)
- Credit Freeze Assistance

NEW = Targeted to be available⁹ by Jan 2023

1 Bureau = Equifax® | Multi-Bureau = Equifax, TransUnion® | 3 Bureau = Equifax, Experian®, TransUnion

1 in 50
Children
are affected by
identity fraud*

Help better protect children with Equifax Child Credit Lock & Equifax Child Credit Monitoring PLUS features with this icon 

*Javelin Strategy & Research, *Child Identity Fraud: A Web of Deception and Loss*, Nov 2021.

Special Employee Pricing

Employee

Per Month

\$8.95

Employee + Family

\$16.95

**Take a step to help better
protect your identity.**

Enroll in this valuable benefit today.

What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(1) Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of preapproved offers, visit www.optoutprescreen.com. (2) The monitored network does not cover all businesses or transactions. (3) The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (4) Monitoring from Equifax will begin on your plan start date. TransUnion and Experian will take several days to begin after you create an online account. (5) Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (6) Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made. (7) The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance). (8) Applicable for enrolled family members only. (9) May be subject to delay or change.



How to Enroll: You can enroll in ID Watchdog's Identity Theft Protection on our enrollment platform "Your Benefits Resources" (YBR) as a new hire or at Annual Enrollment at:

www.myhranywhere.com/benefits

Shortly after enrolling for identity theft protection in YBR, you will get an email from ID Watchdog to your email address programmed in Workday, welcoming you to create an online account for yourself and your family. Please note that within the welcome email you receive, there will be an Access Table with special account access credentials, which you will need to create your personal account.

How to Create an Online Account: From the Account Access Table within your welcome email, click on the Account Access link that appears next to your name, this will bring you to the ID Watchdog website to register; follow the online instructions to set up your account. When setting up your account, it is recommended you use a personal email address since your alerts will cover personal rather than business information. By enrolling in ID Watchdog's services, you have agreed to their Terms & Conditions: www.idwatchdog.com/terms.

How to Add Dependents: From the Account Access Table within your welcome email, review your listed dependents. If any of your dependents are not listed, follow the steps below to add them through your online account:

1. Log into your ID Watchdog account.
2. Select Family from the top menu bar.
3. Click the orange Add Family Member button at the top of the left column.
4. Enter each dependent's information.

Each adult dependent (18 years or older) you add to your plan will receive an email with their personal Account Access link. They will need to register for their own account to receive credit monitoring and other features.

What's Next?: After your account is successfully set up, you should receive a confirmation email. Then you're all set! ID Watchdog is monitoring your identity and will notify you of detected signs of activity and potential fraud. Please log in regularly to check for new alerts and to manage your account information. You can access your dashboard at any time by visiting <https://dashboard.idwatchdog.com>.

Manage your account more efficiently by getting alerts and updates via email, text, phone call, or mobile app. Set your preferences at <https://dashboard.idwatchdog.com>.

If you have any other questions contact the ID Watchdog Customer Care Center at 1-800-373-1226.

Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services. See your benefit summary for more details.

Control & Manage

Multi-Bureau Lock

Lock or unlock access to your Equifax® and TransUnion® credit reports through your ID Watchdog account, with certain exceptions.¹ Locking your credit reports is an effective way to provide additional protection against unauthorized access and to help keep identity thieves from opening new accounts in your name.

Blocked Inquiry Alerts

Notifies you in near real-time when a business or lender tries to access your Equifax credit report while it's locked or frozen.

Child Credit Lock

Activate a Child Credit Lock for your minor child to help better protect against credit fraud in their name by creating an Equifax credit report for your child, then locking it to help prevent access to it by potential lenders and creditors. Only available with a family plan.

Subprime Loan Block

Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network.² Notifies you in near real-time when a loan is blocked.

Integrated Fraud Alerts

Through your dashboard, activate fraud alerts³ on your credit reports across the three nationwide credit bureaus and provide your contact information. Fraud alerts encourage lenders to take extra steps to verify your identity before extending credit.

Customizable Alert Options

Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family plan members can opt to share their alerts with other adult family members.

National Provider ID Alerts (for healthcare providers)

Monitors the National Provider Identifier (NPI) database and alerts you of changes associated with your NPI number.

Financial Accounts Monitoring

Set custom alert triggers for credit card, checking, savings, and investment accounts so you can monitor account balances and transactions and watch for signs of fraudulent activity.

Social Account Monitoring

Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media, including activity that could indicate account takeover of a monitored social media account. Link up and monitor your social media accounts as well as those of minor children included in your plan.

Registered Sex Offender Reporting

Searches for sex offenders in your area, and alerts you when offenders move into or out of the neighborhood. Reports include map, offender photo, and offense details. Run up to 10 reports on any address each month.

Digital Identity & Device Protection Tools

Device Security & Online Privacy **NEW**

Keep your devices and digital identity safer from online threats including viruses, malware, and ransomware with a Bitdefender® Total Security account. Includes parental controls, privacy firewall, anti-theft, and other online privacy tools. Equip up to 5 devices (10 devices with a family plan).

Personal VPN

Access the internet more securely and privately with a NordVPN® account. Get high-speed, encrypted connections on up to 6 devices at the same time.

Password Manager

Create and store complex passwords, and help synchronize and manage passwords on up to 6 devices at the same time with a NordPass® account.

NEW =Targeted to be available⁴ by Jan 2023  Helps better protect children

(1) Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2) The monitored network does not cover all businesses or transactions. (3) The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (4) May be subject to delay or change.

Monitor & Detect

Credit Report Monitoring

Monitors your credit report from all three nationwide credit bureaus (Equifax®, TransUnion®, Experian®)⁵ and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

Telecom & Utility Alerts NEW

Alerts you of new telecom or utility credit inquiries using your identity on your Equifax credit report, such as cell phone or cable accounts.

Child Credit Monitoring

Scans the Equifax credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Only available with a family plan.

Dark Web Monitoring

Scans websites, chat rooms, and other forums⁶ known for trafficking stolen personal and financial information for compromised credentials including Social Security numbers and email addresses. Enter additional credentials such as credit cards, bank accounts, and driver's license to be included in the scanning.

Data Breach Notifications

Alerts you if your personal information has been associated with a reported data breach or was detected through our dark web scans.

High-Risk Transactions Monitoring

Helps you better protect against account take overs and fraudulent new accounts opened in your name by alerting you, if we detect in the monitored network,⁷ a high-risk validation performed by a financial institution using your identity. These validations are typically required for new account openings, adding or changing an account holder, and other high-risk activity such as wire transfers and large withdrawals.

Subprime Loan Monitoring

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network⁷ using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

Public Records Monitoring

Scours billions of public records and other databases, including licenses and certifications, to search for new names or addresses associated with your identity which, if unexpected, could be a sign of a potential identity theft.

USPS Change of Address Monitoring

Monitors the United States Postal Service (USPS) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

Credit Report(s) & VantageScore Credit Score(s)

Update your 1-Bureau credit report and VantageScore® 3.0 credit score based on Equifax data daily.⁸ Platinum Plus also includes annual 3-Bureau credit reports and 3-Bureau VantageScore credit scores.

Credit Score Tracker

Stay up-to-date on your VantageScore® 3.0 credit score based on Equifax data with daily tracking. See how your credit score is trending over time.

Identity Profile Report

Provides up to a 30-year look back of verified and unverified records associated with your identity to establish your baseline identity profile for future monitoring.

Support & Restore

Fully Managed Identity Resolution

Assigns one of our certified, in-house resolution specialists to your identity theft case. We go beyond resolution assistance—your case is fully managed until it is resolved.

Resolution for Pre-Existing Conditions

When enrolled through your employer's benefit program, provides full-service resolution for pre-existing identity theft regardless of when it occurred.

NEW =Targeted to be available⁹ by Jan 2023  Helps better protect children

What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(5)Monitoring from Equifax will begin on your plan start date. Transunion and Experian will begin after you create an online account. (6)There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. (7)The monitored network does not cover all businesses or transactions. (8)Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made. (9)May be subject to delay or change.

Support & Restore (cont.)

Online Resolution Tracker

View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

Deceased Family Member Fraud Remediation

Assists you in resolving the identity theft, if necessary, of an enrolled family member who passes away. Only available with a family plan.

Credit Freeze Assistance

If you have been a victim of identity theft, our Resolution Team can work with you to freeze your credit reports at each of the three nationwide credit bureaus.

Lost Wallet Vault & Assistance

Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring (e.g., credit and debit cards and government-issued identification) in the event of a lost or stolen wallet.

Mobile App

Keep a pulse on your personal and financial information by accessing key plan features right from your mobile device. Your phone travels with you, so you won't have to worry about missing an alert when you're on the go. And, contact our 24/7/365 Customer Care Center via phone or email with one touch.

24/7/365 Customer Care Center

Reach an in-house, US-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages.

Identity Theft Insurance

Up to \$2M in coverage,¹⁰ depending on your plan, for certain out-of-pocket expenses you may face as a result of having your identity stolen. Includes up to \$1M stolen funds reimbursement for unrecoverable, fraudulent electronic transfers from checking, savings and money market accounts.

Additional Insurance Coverage¹⁰

Up to \$1M 401k/HSA Stolen Funds Reimbursement

Reimbursement for unrecoverable electronic funds stolen from employer-sponsored retirement accounts (401k/403b/IRA/Roth), health savings accounts (FSA/HSA/HRA), and employee stock option plans.

Home Title Fraud

Reimbursement for expenses and legal fees to rectify home title theft or deed fraud.

Cyber Extortion

Reimbursement for costs to recover from a cyber extortion / ransomware attack affecting a consumer's device, including experts to negotiate with hacker and technical support for device recovery.

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(10)The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance). (11)May be subject to delay or change.

How Does ID Watchdog Help Fight Against Identity Theft?

Gain a better understanding of identity theft, and discover how ID Watchdog services can help you better protect and monitor the identities of you and your family.

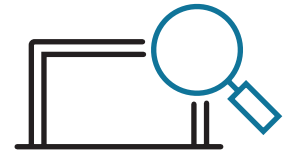
1 What is identity theft, and how does it compare to identity fraud?

Identity theft is when your personal identifying information (PII) is stolen. Stolen PII could include your name, Social Security number, date of birth, or other identifying numbers such as medical insurance or credit card accounts. Identity fraud occurs when your PII is used for illicit gain. For instance, an identity thief could use your information to open new accounts or take out loans in your name. They could even steal your tax refunds, seek medical services using your identity, or commit crimes in your name.

2 How does identity theft happen, and how can ID Watchdog help?

There are numerous ways identity theft can occur. For instance, a cybercriminal could trick you into giving up your personal information through a convincing email or fake website, gain access to your information through a data breach, or purchase your stolen information on the dark web.

- ID Watchdog's identity monitoring scours billions of public records to search for activity, which if unexpected, could be a sign of potential identity theft.
- We monitor your credit report from all three nationwide credit bureaus (Equifax®, TransUnion®, Experian®).¹ We alert you if there are key changes to your credit report(s) and activities to your bank accounts and credit cards, which, if unexpected, could be a sign of potential fraud.
- We include subprime loan monitoring to alert you if we detect within the monitored network² easy-to-obtain loans, like payday loans, opened in your name, which could indicate possible identity theft.
- We monitor the Dark Web³ for your personal information, scanning websites, chat rooms, and other forums known for trafficking stolen personal and financial information.
- We check the USPS National Change of Address Registry to help you detect the rerouting of your mail to a new address in case it was done without your knowledge.
- We offer lock features⁴ that prevent access to your credit report with certain exceptions. Since potential creditors can't check your credit report, a lock helps better protect against identity thieves from opening new accounts in your name.



Identity thieves are constantly searching for new ways to access your personal information.

Some of these Include:

- Data breaches
- Online shopping
- Public WiFi
- Computer malware
- Stolen wallets or mail
- Changing home addresses through the United States Postal Service (USPS)

(1)Monitoring from Equifax will begin on your plan effective date. TransUnion and Experian will take several days to begin after you create an online account. (2)The monitored lending network does not cover all businesses or transactions. (3)Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (4)Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like ID Watchdog, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com.

3 What could identity thieves try to do with my personal information?

Identity thieves may try to use your information in the following ways:

- Attempt to open new bank or credit card accounts in your name
- Try to create fraudulent checks or debit cards in your name
- Try to set up phone or utility services in your name

4 How do I use my credit report to help determine if I might be a victim of identity theft?

Once you've obtained a copy of your Equifax® credit report, ask yourself the following questions to help determine if you might be a victim of identity theft:

- Is your personal information, such as your name and address, correct on your Equifax credit report?
- Are there unfamiliar credit accounts listed on your Equifax credit report?
- Do you have an unfamiliar account that has late payments or is in collections?
- Are there inquiries listed on your credit report from companies you don't recognize?

With ID Watchdog Platinum Plus, you will receive daily Equifax credit reports and an annual 3-bureau credit report.

5 Will checking my own credit reports impact my credit scores?

No. There are two forms of inquiries: soft and hard. Only hard inquiries affect credit scores. Checking your own credit report is considered a soft inquiry and will not impact your credit scores.

6 If I am not liable for unauthorized charges on my credit card, do I need identity theft protection?

While you may not be liable for unauthorized credit card charges, there can be losses and challenges associated with identity theft you should be aware of. In addition to financial, identity theft can take on many forms, including medical, employment, or tax. That's why ID Watchdog offers identity monitoring and resolution services that include:

- Credit and identity monitoring across your credit cards, bank accounts, loans, public records, and the dark web
- Customizable alerts when activity is detected so you can take immediate action if necessary
- Fully Managed Identity Theft Resolution and an in-house, 24/7 Customer Care Center

7 My bank/credit card offers identity theft protection. How is ID Watchdog different?

ID Watchdog offers identity monitoring and resolution services that go beyond the basic features that many banks/credit companies provide, including:

- Credit and identity monitoring across your credit cards, bank accounts, loans, billions of public records, and even the dark web
- Customizable alerts when activity is detected so you can take immediate action if necessary
- Fully Managed Identity Theft Resolution and an in-house, 24/7 Customer Care Center

8 How does ID Watchdog help me if I become a victim of identity theft?

If your identity is stolen, we assign one of our highly trained and certified resolution specialists to your identity theft case. We go beyond resolution assistance —your case is fully managed until it is resolved. With a Limited Power of Attorney, your assigned specialist will place phone calls, obtain detailed information, and submit requests on your behalf. Plus, through your ID Watchdog dashboard, you can view the status of your open identity theft case at anytime.

9 Can children become victims of identity theft?

Many parents assume their children are safe from identity theft because of their age and lack of credit history, but the opposite is true.

From a perpetrator's standpoint, children can be the perfect victims. Cybercriminals have been known to open accounts using a child's identity, which may go unnoticed for years. The fraud may not be discovered until the child becomes an adult and accesses their credit for the first time.

10 How does ID Watchdog help me protect my child's identity?

We help you better protect the identities of your minor children with more than 10 features, including Equifax Child Credit Monitoring, Social Network Alerts, Public Records Monitoring, and Registered Sex Offender Reporting.

And we are the only benefits provider offering online child credit lock capabilities for children eligible under the plan. Child Credit Lock can help prevent access by potential lenders and creditors to a child's Equifax credit report.