



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

Individual Plan:

- The participant (employee)

Family Plan:

- The participant (employee)
- Spouse
- Up to 10 Children under the age of 18 (SSN monitoring)

Consultation and restoration services for up to 10 adults:

- Parents/in-laws/stepparents
- Dependent children 18-26
- Dependent children of any age who are physically disabled or mentally incapacitated
- Adult children over age 26 who live in the primary participant's household

What Services Are Covered

The IDShield plan includes the following covered services:

Restoration Services

Up to \$5 Million Identity Fraud Protection

IDShield provides Identity Fraud Protection that provides up to \$5 Million in coverage

This policy provides reimbursement for certain expenses and financial losses incurred as a result of identity theft – such as:

- Lost Wages
- Travel Expenses
- Elder and Child Care
- Initial Legal Consultation
- Certified Public Accountant Costs
- Ransomware/Cyber extortion
- Home title monitoring
- Senior identity theft
- Reverse records
- Ghosting
- Emergency cash/lost wallet (\$500 sublimit)*
- Cash Recovery for Stolen Funds from Unauthorized Electronic Fund Transfers (subject to a \$1 million sublimit)*
- Loss from Financial Accounts Including 401ks and HSAs (subject to a \$1 million sublimit)*

*This coverage is part of and not in addition to the Expense Reimbursement. An Identity Fraud Protection Plan ("Plan") is underwritten and administered through American Bankers Insurance Company of Florida, an Assurant company. PPLSI is not an insurance carrier. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Note: Pre-existing conditions are not covered under this policy and digital currency, cyberbullying and social engineering theft related loss is also not covered.

Full-Service Restoration

If identity theft occurs, our Licensed Private Investigators will do whatever it takes for as long as it takes, as long as the membership is active, 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 level of professional service.

With the IDShield Family Plan, restoration services are provided to parents of the participant and or participant's spouse, dependent children 18-26, children over the age of 26 who live in the primary participant's household as well as dependents over the age of 26 who are mentally and/or physically incapacitated.

As part of the restoration process, the assigned Licensed Private Investigator will:

- Organize details of open identity theft issues and search for other instances of identity theft.
- Review with the participant their credit history and verify if fraud includes items such as:
 - Public records (liens, judgments, bankruptcies)
 - Credit accounts (new and/or derogatory)
 - Addresses
 - Prior employment
- Explain the participant's rights, process and responsibilities involved.
- Issue a fraud alert to all three credit bureaus.
- Notify the Social Security Administration (SSA).
- Notify the Federal Trade Commission (FTC).
- Notify the U.S. Postal Service (USPS).
- Work directly with financial institutions and credit card companies to resolve any disputes.
- File fraud alerts and disputes with reporting agencies and creditors as needed.

The participant can track their case throughout the restoration process through an Identity Restoration Tracker.

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:

- Fully licensed and rigorously trained in identity theft prevention and restoration
 - Fair Credit Reporting Act (FCRA) Certified by the Consumer Data Industry Association (CDIA)
 - Equipped with extensive knowledge of credit reporting, identity theft risk management, and consumer protection laws
 - Continuously updated on the latest trends and techniques in identity theft to provide cutting-edge protection
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Monitoring and Detection

Address Change Monitoring

IDShield monitors participants' United States Postal Service history through the National Change of Address database. This service scans for change of address requests and notifies participants if their information appears 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 the participant's information. We continuously monitor for the appearance of any new accounts or transactions.

Auto-Monitoring

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, beginning on the plan effective date. 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 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. Spouse and dependent child monitoring will require separate set-up by accessing the participant portal.

Auto and Home Title Monitoring

Auto title monitoring provides alerts if there are ownership changes with a vehicle and home title monitoring will alert participants of new property records, changes in ownership, notice of default, new lender, and updates in financing terms.

Child Monitoring

With the IDShield Family Plan, we'll monitor 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, etc.

Continuous Credit Monitoring

IDShield provides plans with 3 credit bureau (Experian, Equifax and TransUnion) monitoring. Lenders and creditors and many businesses check and submit data to go on credit reports. If changes or inquiries are made, participants will receive a real-time alert.

IDShield continuously monitors the participant's credit bureau report(s) for activities, including:

- Delinquent Account
 - New Address
 - New Tradeline
 - Settlement
 - Card Over Limit
 - Lost or Stolen Card
 - Participant Noted as Deceased
 - Bankruptcy
 - New Collection
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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 the victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield searches federal and state court dockets and documents in search of participant data. If a match is found, the participant will receive an alert with the details.

Credit Score Factors

IDShield provides insight into various credit-related categories that affect participants' credit scores, such as payment history, credit card usage, derogatory marks, credit age, total number of credit accounts, hard inquiries, and other credit score factors that contribute to a credit score.

Credit Simulator

This simulator tool allows participants to preview how applying for new loans, opening accounts, letting bills go past due, increasing balances and other financial moves, may impact their credit score.

Dark Web Monitoring

IDShield scans millions of servers, online chat rooms, message boards and websites across all sides of the web to detect fraudulent use of your personal information. Participants will receive real-time alerts if their personal information is found. We monitor the following:

- Bank Account Numbers
 - Business License Numbers
 - Credit/Debit/Retail Card Numbers
 - Cryptocurrency Wallets
 - Date of Birth
 - Driver's License Number
 - Email and Mailing Addresses
 - Full Name
 - Gamertags
 - Health Savings Account Numbers
 - Health Insurance Plan IDs
 - International Classification of Disease (ICD) Codes
 - Investment Account Numbers
 - Medical ID Numbers
 - Medicare Beneficiary Plans
 - Mother's Maiden Name
 - Medical Records Numbers
 - National Provider Identifier Number
 - Passport Number
 - Phone Numbers
 - Social Security Number
 - Usernames
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Deceased Family Monitoring

IDShield will provide high risk application monitoring for a deceased spouse or child. IDShield will monitor for opened high risk accounts such as new bank accounts or large money transfers that are associated with their SSN.

Financial Account Monitoring and Alerts

IDShield monitors participants' financial accounts including credit cards, checking, savings, 401k, 403 (b), 457 accounts, loans and more for discrepancies. Participants will receive alerts of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount. We also will list the most recent financial transactions and detect reoccurring payments which can be viewed as subscriptions.

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. 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
 - Auto Pawns/Title Pawns
 - Buy Here/Pay Here Auto Loans
 - Enhanced Sub-Prime Loans
 - Rent-to-Own Applications
 - Telecom Account Applications
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Monthly Credit Score Tracker

The credit score tracker gives participants the ability to watch their Experian credit score on a monthly basis with a 12-month historic view of credit trends from the past year beginning when the service was first activated.⁵ 

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.

Public Records Monitoring

IDShield monitors public records within the information monitored from the credit bureaus and publicized from court records. Members can also request a report of this information from the credit and restoration team.

Quarterly Credit Report

Quarterly credit reports give participants detailed accounts of their credit history, including information about their accounts, payment history, outstanding debts, and more. Experian quarterly credit reports allow participants to regularly review their credit health by identifying recent transactions and ensuring that the information is accurate, which helps guard against identity theft.

Sex Offender Monitoring and Alerts

Participants can learn if a registered sex offender lives near them. They can also receive alerts when a new offender moves into their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius up to three addresses (e.g., home, school, work).

With sex offender search, participants can:

- View sex offender details.
 - Search using an adjustable radius of their home address.
 - Receive an alert when a sex offender moves nearby.
 - With the IDShield Family Plan, participants can monitor up to three addresses.
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Sub-Prime Monitoring

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

Telecom Monitoring

IDShield monitors the participants phone number to help guard them against caller ID spoofing and vishing. An alert will be sent if it is suspected that the monitored phone number is being targeted by an imposter.

Utility Monitoring

With utility monitoring, participants will receive an alert when a telecommunication or utility company makes an inquiry on their Equifax credit file.

Online Privacy and Reputation Management

Cyberbullying Protection

If any covered participant is being bullied, online or face-to-face, we will connect them to local agencies/ authorities, school administrators and counselors, help them navigate the situation, and reduce the impact of bullying on the victim.

Data Broker Site Management

Data brokers collect valuable personal information. In the best case, they sell it to companies who wish to use the data to deliver targeted ads. In the worst scenario, the private data will fall into an identity thief's hands. Privacy Check scans every 90 days and if a participant's private data is found, they will receive an alert and have the ability to review and remove the information.

Online Privacy Management

IDShield provides consultation and guidance on ways participants can protect their privacy and Personally Identifiable Information across the internet and on smart devices. Our identity theft specialists provide unlimited consultation on how to switch to easy-to-use and privacy-conscious alternatives to well-known software such as Google search, Gmail, Facebook, and Amazon.

We provide step-by-step advice and consultation to participants on how to take control of their online privacy by showing them how to:

- Delete unused online accounts
- Delete unused mobile phone apps
- Audit third-party app access to personal information
- Block browser tracking
- Delete unused software on their computer
- Remove data from public records sites (Intelius, MyLife, BeenVerified, etc.)
- Reset and recycle (or donate) unused devices (mobile, PC)

IDShield's identity theft specialists also provide anti-cyberbullying, password, and privacy management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
- Social media platforms
- Voice assistance devices (Alexa, Google, etc.)
- Online browsers (Brave, Ghost, etc.)
- Smart TVs
- Password management services

Reputation Management

IDShield's Reputation Management service allows the participant to scan their social media accounts, for existing content that could damage their online reputation. Participants will be notified of high-risk posts and images and have the ability to review and remove flagged content for their personal accounts. Participants can also see how they appear in a Google Search and learn how to improve their visibility by increasing positive posts. The Family Plan provides this service to both the participant and the participant's spouse.

Reputation Score

A reputation score is provided based on content and photos found on scanned social media accounts. Tips to improve the participant's score are provided along with social posts and photos that were flagged as part of the scan. Participants will have the option to review flagged content and remove it to improve their score.

Social Media Monitoring

IDShield monitors participants' social media accounts to see if personal information has been exposed through image captions, posts and comments. Participants will be notified if their social content presents reputational risks such as foul language, drug references or discriminatory terms as well as suspicious activities that could put one's identity at risk. IDShield's Family Plan also allows both the participant and the participant's spouse to monitor the social media accounts of their dependent children who are under the age of 18.

Online Security

Ad Blocker

The Trend Micro Toolbar browser extension stops unwanted ads and pop-ups so websites can load faster to make browsing safer and more enjoyable.

Anti-Malware Protection

IDShield's Maximum Security protection from Trend Micro, uses cloud-based AI technology to deliver highly effective and proactive protection against ever-evolving malware infections. As part of this protection, we provide tools that limit access to important files and folders and can prevent ransomware from maliciously encrypting these files. A protected web browser adds an extra layer of protection when banking or shopping online.

IDShield safely stores participants' sensitive files inside a password-protected storage vault. IDShield also scans webmail from Gmail, Outlook, or Yahoo for malicious email links and attachments.

The IDShield Individual Plan protects up to three devices and the IDShield Family Plan protects up to 15 devices.

System Requirements: Microsoft® Windows® 10 and Microsoft® Windows® 11. Mac Operating Systems: Apple® macOS11 or later, Chrome OS Operating System: Chrome OS 79 or higher (Chromebooks only supported by IDShield Endpoint Anti-Malware on Chrome Web Store), Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later. 64-bit device required for latest version.

Block Trackers

Trend Micro helps participants stay safe from privacy-compromising cookies and invasive trackers looking to harvest their data while browsing online. Fingerprinting protection is also available on the web that safeguards participant's online privacy and security by preventing websites from collecting info such as browser settings, details about their computer's hardware and software, and more.

Email Defender

Email Defender scans and helps protect your Gmail, Outlook, and Yahoo Mail against scams and phishing attacks.

Mobile Security

Mobile security safeguards against malicious apps, fraudulent websites, and provides performance-boosting tools. It includes a mobile version of Pay Guard browser and Parental Controls as well as a secure QR code scanner. It also includes Fraud Buster and Calendar Guard which protects from scam and spam links in messaging and calendar events. It also helps you stay safe from privacy compromising cookies and invasive trackers looking to harvest your data.

System Requirements: Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later. 64-bit device required for latest version.

Online Parental Controls

IDShield's maximum security protection from Trend Micro allows participants to set parental controls and content filters to monitor and block what web pages can be viewed, and schedule specific timeframes for when their children can browse the web.

System Requirements: Microsoft® Windows® 10 and Microsoft® Windows® 11. Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later. 64-bit device required for latest version.

Password Manager

IDShield's password manager from Trend Micro allows participants to create and secure strong and unique passwords. The password manager can identify weak passwords and change them with unique, tough-to-hack passwords. The IDShield Individual Plan provides one password manager license and the IDShield Family Plan provides six.

System Requirements: Microsoft® Windows® 10 and Microsoft® Windows® 11. Mac Operating Systems: Apple® macOS 10.13 or later, Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later. 64-bit device required for latest version.

Privacy Scanner

Trend Micro's Privacy protection includes a social network scanner that reviews and reports on your privacy settings, social network link checking and a special secure browser for extra security on banking and shopping sites.

Safety Cam

Camera and microphone protection prevents unauthorized applications from accessing your camera or microphone, and notifies you when either is turned on so that your privacy is always protected. This feature is provided on Mac computers only.

System Requirements: Mac Operating Systems: Apple® macOS11 or later.

Trend Micro Firewall Booster

The Firewall Booster enhances Windows Firewall's functionality. It provides network vulnerability detection and anti-botnet protection. (A botnet is a network of private computers infected with malicious software and controlled as a group without the owner's knowledge.)

Trend Micro Folder Shield

Folder Shield adds an extra layer of defense that limits access to important files and folders. It prevents ransomware from maliciously encrypting these files and holding them hostage until the attacker is paid.

Trend Micro Pay Guard

Pay Guard protects financial transaction data against security and identity threats. Participants can open the Pay Guard secure browser to visit banking and shopping websites to safeguard online transactions.

Trend Micro Toolbar

This is a browser extension that warns users about security risks associated with websites they visit. It monitors and rates links in search engines and social media channels and shows ratings when the mouse hovers over a link. Toolbar also protects against phishing scams, banking scams, tech support scams, and unwanted ads and pop-ups so websites can load faster to make browsing safer and more enjoyable.

Trend Micro VPN (Virtual Private Network)

A VPN from Trend Micro utilizes bank-grade data encryption to prevent a participant's incoming and outgoing internet traffic from being tracked, hacked or censored. It turns a public hotspot into a secure Wi-Fi. The IDShield Individual Plan provides protection for up to 3 devices; the Family Plan provides protection for up to 15.

System Requirements: Microsoft® Windows® 10 (1803 or later) and Microsoft® Windows® 11. Mac Operating Systems: Apple® macOS 10.13 or later, Android Operating Systems: Android 5 or later. iOS Operating Systems: iOS 13.0 or later.

Web Threat Protection

Web Threat Protection by Trend Micro shields you from online threats by blocking dangerous websites before you can access them, ensuring a safe browsing experience.

Consultation Services and Support Tools

24/7 Emergency Assistance

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants receive immediate assistance.

Alerts

IDShield gives participants the power to choose how they receive various alerts for credit monitoring, identity threats, and much more. Participants may opt into receiving alerts via any combination of email, push notifications, or SMS texts. Participants can also choose to receive a monthly summary of their alerts via email. All alerts can also be viewed when logging into the IDShield mobile app or member portal.

Credit Counseling and Education.

IDShield's identity theft specialists can provide one-on-one education to help participants understand their valuable credit rating and actions that are likely to have an impact on their credit score. They can also provide counseling on debt management, financial budgeting, credit score health and more.

Credit Freeze and Fraud Alert Assistance

IDShield's investigators will assist participants 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 licensed private investigator will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

Data Breach Alerts

IDShield provides access to a list of the most recent data breaches. In the wake of large data breaches, IDShield will also send an email notification. As a proactive approach, the Dark Web is monitored, for the participant's personal information, including email addresses, usernames and Social Security number. It is common that stolen information is bought and sold on the Dark Web after a data breach. If the monitored information is found, the participant will receive an alert.

Instant Identity Health Check

IDShield evaluates participants' identity health and identifies ways to improve it with tips, tools, and privacy services, like consultations with IDShield's trained specialists. Participants can choose a "do-it-yourself" experience or work with one of our highly qualified identity theft specialists for unlimited identity consultation.

Language Support

IDShield's investigators can provide language support in English, Spanish and French.

Live Member Support

IDShield's identity theft specialists, Licensed Private Investigators and Customer Care teams are available from 7 a.m.-7 p.m. CT Monday-Friday. Identity theft specialists are also available 24/7 for identity theft emergencies.

Lost/Stolen Wallet Support

Losing a wallet can be stressful, but our investigators are here to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

Medical Data Report Support

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

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. Participants can also use IDShield Privacy Check to manage their information displaying on data broker sites.

IDShield is a product of Pre-Paid Legal Services, Inc. ("PPLSI") and provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan covers the named member, named member's spouse and eligible dependent children. Consultation and restoration services are available for eligible dependent children ages 18 to 26 who permanently reside in the same residence as the named member. Some of the services provided under the plan by third-party providers are subject to change without notice. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan is underwritten and administered through American Bankers Insurance Company of Florida, an Assurant company. PPLSI is not an insurance carrier. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.