

Identity Theft Protection

Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception, typically for economic gain. With enough identifying information about an individual, a criminal can take over the individual's identity to conduct a wide range of crimes, for example: false applications for loans and credit cards or fraudulent withdrawals from bank accounts. In 2014, a total of 15 million U.S. adults had become victims of some form of identity fraud.

The firm is pleased to introduce ID Watchdog, who is a leader in providing identity theft protection services including identity monitoring, alerting, and resolution services; allowing you to protect yourself. Should your identity be compromised, their certified resolution experts will step in and work on your behalf to fully restore your identity to its pre-theft condition. ID Watchdog knows that peace of mind is important, which is why they include up to \$1,000,000 in expense reimbursement insurance, to ensure you are covered in those rare instances where an expense can arise.

ID Watchdog will monitor your credit report and alert you when any changes are detected, maintaining a full alert history for as long as you maintain your account. In addition, they will send you a copy of your credit reports annually, including 3 years of payment history and credit scores. It is worth noting that this service utilizes a tri-bureau approach (TransUnion, Experian and Equifax) versus a single bureau option.

Another nice feature of this service is the secured online vault that allows you to store the contents of your wallet. ID Watchdog will continuously monitor this to identify compromised credentials including a driver's license, insurance ID card, credit cards and more. Additionally, in the event your wallet is lost or stolen, their trained representatives will help you cancel and replace all lost or stolen contents.

Criminals do not take a day off and neither will ID Watchdog. Their call center is active 24 hours a day, 7 days a week. If an alert is sent to you or you have any questions about the product, their highly trained agents will be more than happy to assist you. Whenever you need assistance, you can reach ID Watchdog directly at their toll-free number: 1-866-513-1518.

Services are available as long as you are an employee who works an average of 20 hours or more per week. You can purchase coverage for yourself and eligible family members (spouses and up to 5 dependent children through age 26) whose primary address is the same as yours. If your employment status changes, this coverage is portable, meaning you can take it with you by paying the full amount of the discounted, monthly group rate directly to ID Watchdog for up to twelve months following termination. After the twelve month period, regular retail pricing will apply for continued service.

Have other questions?

Please call Watchdog directly at 1-866-513-1518 and talk with an agent.

If there are any inconsistencies between this summary and the official plan documents, the official plan documents prevail.