Program Overview
IDTheft Assist – Benefit Overview

- Full Restoration
- Tri-Bureau Credit Monitoring
- Monthly AllClear notifications
- Lost Wallet/Purse Storage and Assistance
- Additional identity monitoring services for victims
- $1,000,000 Cash Asset and Expense Reimbursement Protection*

*Requires enrollment in Tri-Bureau Credit Monitoring
RECOVERY SERVICES

- Full Restoration
- Power of Attorney
- Phone calls
- Letters to creditors and other entities
- Legal referrals
- Credit Counselor and Tax referrals
RECOVERY ISSUES

- Credit
- Bank accounts
- Tax fraud
- Criminal

- Leases
- DMV
- Medical
- Employment
RECOVERY STAFF

Full-time, in-house and salaried

- Certified Fraud Examiner (CFE)
- Certified Identity Theft Risk Management Specialist® (CITRMS®)
- Fair Credit Reporting Act Certified (FCRA)
- Certified Credit Report Reviewer (CCRR®)
- Certified Credit Counselor
- CPA, EA & Certified Tax Coach™

Legal Network

- Civil and Criminal
- 5+yrs Experience, Good Standing with State Bar, Carry Malpractice
VICTIM ID MONITORING

- High risk transactions
  - SSN
  - MIB (Medical Information Bureau)
- Internet surveillance/dark web
- Debit and credit card numbers
- Email and text alerts
CREDIT MONITORING SERVICES

- Tri-Bureau (Real-time)
- Credit Report (TU)
- Credit Score (TU)
$1,000,000 INSURANCE BENEFIT*

- Underwritten by AIG
- $0 Deductible
- Expense Reimbursement and Cash Asset Protection
  - Lost Wages
  - Legal Fees
  - Recovery Expenses
  - Unauthorized electronic funds transfers from personal checking and savings accounts.

*Requires enrollment in Tri-Bureau Credit Monitoring*
DELIVERY MODEL
SERVICE DELIVERY

- Welcome email sent to employees/member
- Membership handbook
- Credit Monitoring Instructions
- Recovery toll free number
SERVICE DELIVERY

- Member calls dedicated IDTheft Assist customer service line (866-262-5844).
- Customer Service Representative (CSR) verifies eligibility and facilitates referral to Fraud Resolution Specialist.
- Fraud Resolution Specialist (FRS) engages member in conversation designed to identify the member’s needs.
- Limited Power of Attorney is completed by member, and FRS stays with member throughout the entire process until complete.
SERVICE DELIVERY - Monitoring

- Member visits designated [https://idandcredit.com/idtheftassist](https://idandcredit.com/idtheftassist),
- Enter Subscription number and zip code
- Welcome Email
- Member enters personal data, etc.
- Alerts – text and email
- Monthly AllClear notifications
QUESTIONS?