



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.**



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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>,
- Enter Subscription number and zip code
- Welcome Email
- Member enters personal data, etc.
- Alerts – text and email
- Monthly AllClear notifications

QUESTIONS?