PREPARED FOR YOUR BUSINESS

A low-lift identity protection benefit — built for businesses like yours.

This proposal outlines the problem identity theft creates for employers, how defend-id solves it, and what it costs to protect your team.



THE PROBLEM

Most identity theft resolves in a day. New-account fraud averages 77 hours — and the worst cases stretch 6 to 22 months.

Most identity theft is a 20-minute phone call — a fraudulent card charge, resolved the same day. But 5 to 8% of employees are affected every year, and the ones who catch new-account fraud face a different problem: an average of 77 hours of calls, filings, disputes, and follow-up. The most severe cases — tax fraud, government ID fraud — can stretch 6 to 22 months. Almost all of that time falls during the 9-to-5 window when banks, credit bureaus, and government agencies are open.

For a 100-person company, that's up to 8 employees per year spending part of every workday trying to save their financial life instead of doing their job. Without a recovery advocate, they're doing it alone — and your business is absorbing the cost whether or not you offer protection.

Sources: FTC; Identity Theft Resource Center (ITRC) Aftermath Study; Bureau of Justice Statistics

5–8%
of employees affected by identity theft every year

77 hrs
average to resolve new-account fraud, mostly during business hours

Up to 22 mo.
average IRS resolution time for tax identity theft

The disruption is already on your books. The question is whether you have a system to stop it.

THE SOLUTION

Protection that doesn't become a project.

defend-id is a low-lift identity protection benefit built specifically for small business. It launches fast, runs itself, and puts a real person in charge the moment something goes wrong — so this never becomes something you have to manage.

Fast to Launch

Up and running in minutes — not the three to six weeks most programs take. Employees are covered from day one.

Simple to Run

Add an employee, remove an employee — that's it. No ongoing admin, no monthly management. The platform runs itself unless something changes.

Covered Immediately

The moment an employee activates, monitoring, alerts, and fully-managed recovery are live. The $1M AIG-underwritten insurance is in place even before they activate.



WHEN IT HAPPENS, THEY'RE NOT ALONE

If an employee's identity is stolen, a dedicated Recovery Advocate takes over the entire process — the calls, the forms, the agencies, the cleanup — start to finish. Your employee gets back to work. Your HR team never becomes the help desk. That's the difference between a self-serve app and a benefit that actually lifts the weight off your team.

CHOOSING YOUR PLAN

GOLD

Comprehensive Protection

Full monitoring, fully-managed recovery, and $25,000 in AIG-underwritten expense reimbursement insurance. A strong, complete baseline of protection for every employee.

See attached Plan Overview for full feature details and pricing by group size.

PLATINUM

Maximum Coverage

Everything in Gold, plus 3-bureau credit monitoring and reporting, and $1,000,000 in AIG-underwritten expense reimbursement insurance — for businesses that want the highest level of protection available.

See attached Plan Overview for full feature details and pricing by group size.

Find Your Group Size Below

PLAN PRICING — PER MEMBER PER MONTH

EMPLOYER PAID

Group Size	Gold Indv.	Gold Fam.	Plat. Indv.	Plat. Fam.
3 – 249	$3.99	$5.99	$6.25	$8.25
250 – 499	$3.75	$5.75	$6.00	$8.00
500 – 999	$3.50	$5.50	$5.75	$7.75
1,000 – 4,999	$2.25	$4.25	$3.75	$5.75
5,000 – 9,999	$2.00	$4.00	$3.25	$5.25
10,000 – 99,999	$1.75	$3.75	$3.00	$5.00
100,000+	$1.50	$3.50	$2.75	$4.75

EMPLOYEE PAID (VOLUNTARY)

Plan	Gold Indv.	Gold Fam.	Plat. Indv.	Plat. Fam.
Payroll Deduction	$8.99	$14.99	$10.99	$18.99

Why Employer-Paid? Higher adoption, stronger ROI. When the employer covers the cost, participation rates increase significantly — and every covered employee is one less productivity drain when identity theft hits.

** All prices per member per month. Pricing is fixed — agents do not have authority to modify rates.*

NEXT STEPS — IT'S THIS SIMPLE

Two decisions, one action. Then we take it from here.

1 Who Pays?

Decide whether the business covers the cost for every employee (recommended for highest adoption and ROI), or whether employees opt in through payroll deduction at no cost to the company.

2 Gold or Platinum?

Choose your coverage level. Gold provides comprehensive protection with $25,000 in insurance. Platinum adds 3-bureau credit monitoring and increases coverage to $1,000,000.

→ Send Over Your Census

Once you've made your two decisions, provide a list of eligible employees — name, date of birth, and contact information is typically all that's needed. Your broker or defend-id will guide you on the exact format.

That's it. We handle the rest.

Enrollment, setup, and activation are handled by your broker and the defend-id team — no additional work required on your end.