YOUR EMPLOYER IS BRINGING YOU THIS BENEFIT

Identity theft happens to real people. This is how you protect your family.



Your company has arranged access to defend-id, a professional identity theft protection program, as part of your benefits package. Because it comes through your employer, you get group pricing that's significantly lower than anything available on your own.

This is a **voluntary benefit** available through payroll deduction. You choose whether to enroll and which plan fits your family best. Group pricing through your employer is a fraction of what you'd pay on your own.

1 in 15
Americans affected by identity fraud each year

$27.3B
Lost to identity fraud in 2025 (Javelin Research)

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

WHAT YOUR PLAN INCLUDES

Fully-Managed Recovery
A dedicated advocate handles calls, forms, agencies, and cleanup on your behalf, start to finish.

Monitoring and Alerts
Continuous monitoring of credit file, dark web, SSN, public records, and address. Instant alerts on changes.

AIG-Underwritten Insurance
Covers out-of-pocket recovery costs. $25,000 (Gold) or $1,000,000 (Platinum), underwritten by AIG.

Credit Report and Score
Monthly score tracking plus annual report. Platinum: 3 bureaus. Gold: TransUnion.

Credential Vault
Encrypted storage for up to 50 items, bank accounts, cards, passports, retirement accounts.

U.S.-Based Advocates
Certified, bilingual (English/Spanish) recovery advocates. Real people, not automated systems.

Your Family Plan covers more than just you
Extends full coverage to your spouse or domestic partner, dependents at your address, IRS-qualified dependents, and parents living with you or in a senior care facility. Coverage continues for **12 months after death**, protecting their identity through estate settlement.

Coverage begins when you enroll. Monitoring and alerts are live immediately. AIG-underwritten insurance is in place from your first day of coverage.

Make your election, then let your employer know.

Two plans. Two coverage levels. Choose what's right for your family. Your premium is deducted from your paycheck. No bills, no separate payment.

COMPARE YOUR OPTIONS

GOLD — *Comprehensive protection*

Strong coverage for you and your family.

- ✓ Fully-managed identity recovery by a dedicated advocate
- ✓ $25,000 AIG-underwritten expense reimbursement insurance
- ✓ TransUnion credit monitoring with daily alerts
- ✓ Annual TransUnion credit report with score
- ✓ Monthly credit score tracker
- ✓ Dark web & deep web monitoring
- ✓ SSN, criminal, public records & address monitoring
- ✓ Credential vault (50 items) & lost document replacement
- ✓ Child public records monitoring (Family Plan)

PLATINUM — *Maximum coverage*

Everything in Gold, plus higher insurance and 3-bureau coverage.

- ✓ Fully-managed identity recovery by a dedicated advocate
- ✓ **$1,000,000** AIG-underwritten expense reimbursement insurance
- ✓ **3-bureau** credit monitoring (TransUnion, Equifax, Experian)
- ✓ Annual **3-bureau** credit report with scores
- ✓ Monthly credit score tracker
- ✓ Dark web & deep web monitoring
- ✓ SSN, criminal, public records & address monitoring
- ✓ Credential vault (50 items) & lost document replacement
- ✓ Child public records monitoring (Family Plan)

VOLUNTARY PRICING — PER MONTH VIA PAYROLL DEDUCTION

Coverage	Gold	Platinum	What's included
Individual	**$8.99** per month	**$10.99** per month	You only, all features above
Family	**$14.99** per month	**$18.99** per month	You + spouse/partner + dependents + parents

** Premiums are deducted post-tax from your paycheck. These rates are a group benefit. Individual retail pricing for comparable coverage is significantly higher.*

Ready to enroll? Here's all you do.

Tell your employer which plan and coverage level you want. That's it. They'll handle the rest. Pick one of the four options below and let your HR or benefits contact know your choice.

GOLD	GOLD	PLATINUM	PLATINUM
Individual	**Family**	**Individual**	**Family**
$8.99 per month	**$14.99** per month	**$10.99** per month	**$18.99** per month

If you choose not to enroll at this time, simply let your employer know. You may have the opportunity to enroll during a future open enrollment period.