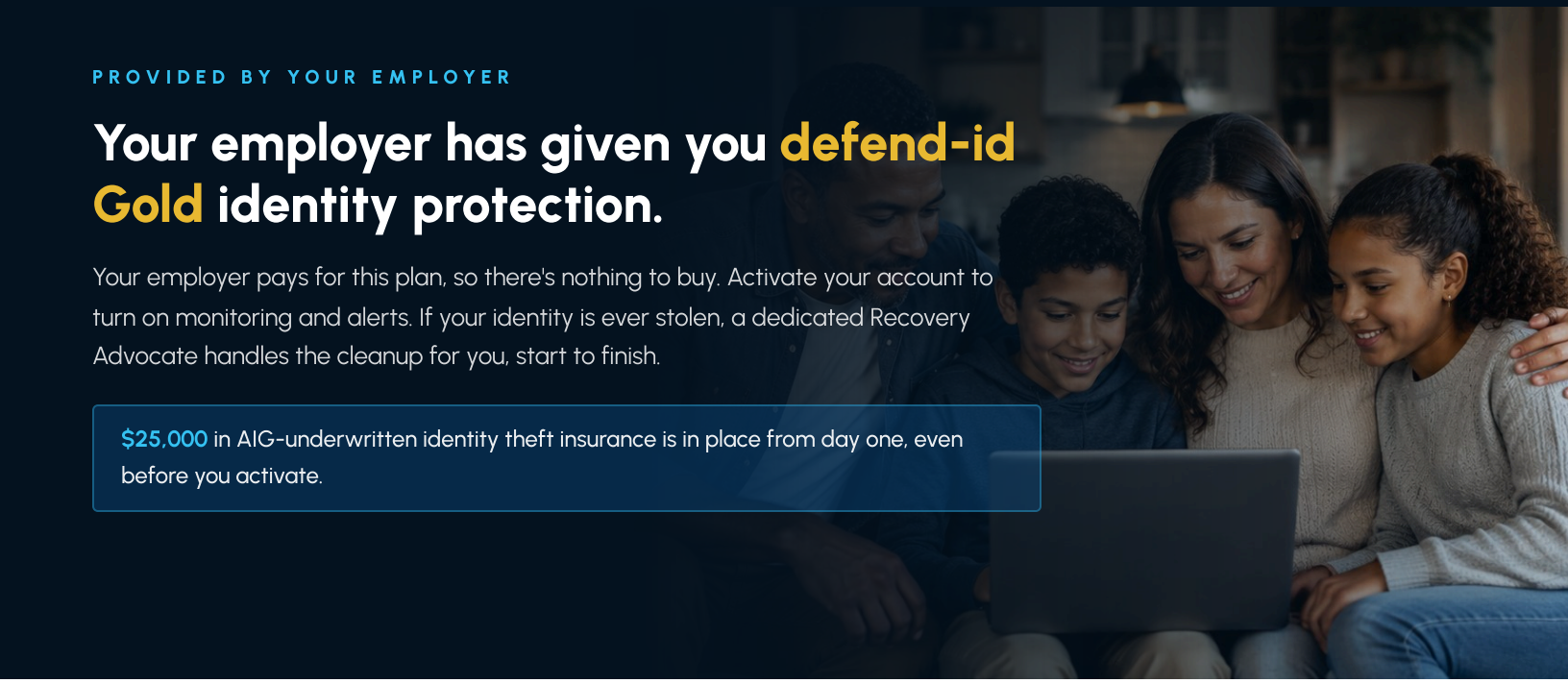
defend-id

YOUR GOLD BENEFIT



PROVIDED BY YOUR EMPLOYER

# Your employer has given you defend-id Gold identity protection.

Your employer pays for this plan, so there's nothing to buy. Activate your account to turn on monitoring and alerts. If your identity is ever stolen, a dedicated Recovery Advocate handles the cleanup for you, start to finish.

**$25,000** in AIG-underwritten identity theft insurance is in place from day one, even before you activate.

## YOUR GOLD PLAN AT A GLANCE

### Recovery
**FULLY MANAGED**

A certified Recovery Advocate does the calls, forms, and follow-up for you.

### $25,000
**INSURANCE**

Covers out-of-pocket recovery costs, including lost wages from time off work.

### 1 bureau
**CREDIT MONITORING**

Your TransUnion credit file is watched daily, with alerts on new activity.

### Beyond credit
**MONITORING**

Dark web, SSN, court records, public records, and address changes.

## ACTIVATE IN 5 STEPS

**Watch for your activation email.** It includes your personal Enrollment ID and a link to get started. Until you activate, your monitoring and alerts aren't running.

1. **Enter your Enrollment ID**
   Use the ID from your activation email.
2. **Your info**
   Confirm your name and contact details.
3. **Account info**
   Create your login and password.
4. **Verify your identity**
   Answer a few multiple-choice questions to confirm it's you.
5. **You're protected**
   Monitoring and alerts are now live.

**Think your identity has been stolen?**
Call right away. A Recovery Advocate will take it from there.

RECOVERY CARE CENTER
**800-487-0160**

Your complete **Gold** plan details are on the back.

defend-id

YOUR GOLD BENEFIT

# Everything included in your Gold plan

## RECOVERY SERVICES

### Fully Managed ID Theft Recovery

A certified Recovery Advocate takes over the entire restoration process on your behalf, from filing forms to contacting banks, creditors, agencies, and credit bureaus. You don't have to figure it out alone.

$25,000

### Expense Reimbursement Insurance (AIG)

Up to $25,000 in AIG-underwritten coverage for out-of-pocket recovery costs, including phone calls, notary fees, postage, lost wages from time off work, and fees for credit applications rejected because of the theft.

### Unauthorized Electronic Funds Transfer Coverage

Provides reimbursement if funds are fraudulently transferred from your bank or financial accounts without your authorization.

## CREDIT MONITORING & REPORTING

ANNUAL, TRANSUNION

### Credit Report with Score

An annual TransUnion credit report with your score, so you can review your credit and spot anything that isn't yours.

TRANSUNION, DAILY

### Credit Monitoring with Daily Alerts

Monitors your TransUnion credit file daily and alerts you within 24 hours of new activity: new credit lines, inquiries, derogatory marks, and name or address changes.

### Instant Inquiry Alerts

Notifies you the moment a creditor requests your TransUnion credit report, so you know right away if someone is trying to open credit in your name.

### Monthly Credit Score Tracker

A monthly update of your credit score so you can track changes over time and catch unexpected drops that may signal fraud.

## NON-CREDIT MONITORING

### Dark Web & Deep Web Monitoring

Scans underground forums, breach databases, and file-sharing sources for your personal information and alerts you if your credentials appear where they shouldn't.

### SSN Monitoring

Monitors millions of public and private records for use of your Social Security number in a new account, application, or suspicious context.

### Criminal & Court Records Monitoring

Scans criminal and civil court records nationwide to confirm your information hasn't been used in a crime or legal proceeding without your knowledge.

### Public Records Monitoring

Watches public and private database records for signs that a thief is using your identity to access existing accounts or open new ones.

### Address Change Monitoring

Alerts you if someone tries to change your mailing address, a common first step fraudsters take to intercept your mail and financial statements.

## TOOLS & VAULT

### Credential Vault

Encrypted storage for up to 50 pieces of personal information: credit cards, bank accounts, passport details, retirement accounts, and more.

### Lost Document Replacement

Step-by-step help replacing lost or stolen identity documents, including your driver's license, passport, Social Security card, and insurance cards.

### Authentication Service

Adds an extra layer of security to verify your identity when you access your defend-id account and sensitive personal information.

## FAMILY COVERAGE

FAMILY COVERAGE

### Expanded Family Plan

Extends full coverage to your spouse or domestic partner, dependents at your address, IRS-qualified dependents, and parents who live with you or in a senior care facility.

FAMILY COVERAGE

### Child Public Records Monitoring

Monitors records for use of your child's personal information. Children's SSNs are a common target because the theft can go undetected for years.

### Post-Death Coverage

Coverage continues for up to 12 months after the death of any covered member, protecting their identity while the estate is settled.

**Family coverage:** if your employer's plan includes family coverage, your spouse or domestic partner, dependents, and qualifying parents are protected too. Not sure? Ask your HR team which coverage your employer selected.