

FREQUENTLY ASKED QUESTIONS

1. What is ID Theft Protector?

ID Theft Protector is a service that saves an identity theft victim time, effort and costs in restoring credit and repairing the damage caused by an identity theft.

2. What is the definition of identity theft?

For the purpose of the ID Theft Protector product, the definition is any event where a subscriber's identity is compromised. It could be as simple as replacing a lost credit card for a victim, and it could be as complicated as full restoration of a victim's identity and credit history.

3. My wallet has been stolen. What do I do?

As a subscriber to the service, you would call our 24/7 emergency call center. We would access your credit history, capture all the needed information, review it with you to ensure no false accounts have been opened, and begin the process of canceling/reissuing your credit cards and any other items that were included in your wallet.

4. How are you able to access my credit history?

Through your authorization. The first step after a subscriber's call is to obtain written authorization from the subscriber to access his or her credit history. ID Theft Protector cannot proceed without this authorization. We have all the tools necessary to assist as much as the subscriber authorizes.

5. Are there other services?

Absolutely, depending on the depth of the identity theft. Steps in restoring your identity may include notification to creditor fraud departments and the three major credit-reporting agencies; completion of the Federal Trade Commission's ID Theft Affidavit; legal counseling and assistance; and emotional counseling.

6. Are there any restrictions to the service?

A few, mostly on the subject of obtaining new identification. We cannot obtain a new driver's license, passport, Social Security card or any other form of identification for the subscriber. However, we make the process as easy and quick as possible by having the necessary forms on file and can even fill out part of those forms on your behalf.

7. Do I receive any compensation if my identity is stolen?

No, ID Theft Protector is a service, not an insurance policy. There are insurance policies that will offer monetary benefits for a stolen identity. Many of those policies compensate for lost wages, but those benefits are capped. We save you the time so work does not have to be missed, and we have no cap on the amount of time we will spend in restoring your identity.

8. How much time does ID Theft Protector really save?

In cases where a fraudulent account have been opened in your name, the Federal Trade Commission reports that a victim will spend 175 hours on average repairing the damage of the theft. Even in the simplest of cases, a subscriber would be making one phone call to us instead of three or four.

9. What if the theft occurs when I am traveling?

ID Theft Protector can service our subscribers worldwide in 25+ languages. We have 33 assistance centers and over 200 agents around the world. In emergencies, we even have the ability to wire cash advances.

10. Will there be any trouble in removing fraudulent accounts from my record?

There could be, but in those cases our Fraud Resolution Specialists would take over your case. These are highly trained, legal professionals with one or more of the following credentials: licensed attorney, practitioner with Master's level or certification in Dispute Resolution or Fair Debt Credit Practices, experience in prosecuting criminal acts or over five year's other relevant legal experience. Once again, we would be the ones doing the work and saving you the time and effort.

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11. Are there legal ramifications to an identity theft?

Yes, there can be. There are many stories of innocent victims who are arrested because their stolen identity was used in the commission of a crime. We offer subscribers one free initial consultation with our nationwide network of attorneys. If more legal assistance is needed, the subscriber would receive a 25% discount on our network attorneys' fees

12. What about any psychological effects of identity theft?

As part of the service, subscribers have 24/7 unlimited access to Master's-level consultants to help alleviate any stress and anxiety caused by an identity theft. If the emotional trauma persists, subscribers can access our national network of Behavioral Specialists for up to three in-person sessions.

13. What if I'm no longer interested in having ID Theft Protector, can I cancel?

You can cancel at anytime. You will be protected through the following month but then terminate. For instance if you notify us in late May that you no longer want coverage, you can still use the program through June. If interested in re-enrolling, you can do so during the next open enrollment.

14. If I leave my employer, can I still be covered? (i.e. is the program portable?)

Yes and no. If you leave your employer, your coverage will terminate effective the end of the month following your last premium payment. You will be eligible to renew your coverage, however, the price may be higher.

15. What do I need to do to access the plan? How do we activate ourselves and our dependents?

Once enrolled and payment is received from your employer, a Welcome Kit will be sent via email or mailed via US Post if an email is not available. The Welcome Kit provides the subscriber a number to call & activate the service. During activation, you can register your dependents. Concurrently, you can set one adult family member up for credit monitoring. This will cover that individual's credit cards/accounts and any joint accounts.

16. What if I suspect ID Theft and need service?

Call the number on your member ID card and provide them with your authorization number. You will be asked to fax or email an authorization card if you haven't already provided one.

17. What info is needed by the District on the census to set up the account?

There is a very simple layout which includes name, address, birthdate, and email—no social security number is sent or stored. If a client is on BenefitBridge it is sent from the system.

18. Do I pay interest to my Credit Card company for the Cash Advance?

No, the cash advance is provided at no interest and no credit card is actually charged. The cash advance should be repaid within 30 days or ID Theft Assist may charge nominal interest.

19. Is Credit Monitoring available under family coverage?

Credit Monitoring is available for the Subscriber (and any joint accounts) only and is available prior to any ID Theft event. Full Identity Theft recovery services are available to you and your family.

20. What is the definition of family coverage?

ID Theft Protector is available for one fee – whether for a single subscriber or your entire family. If ID Theft occurs restoration services will be provided for any affected family member. Your family is any spouse or domestic partner and dependents up to the age of 21 or full time students up to the age of 24. Dependents are registered when you call in to activate your service.

21. How do I register my dependents?

Once enrolled, the subscriber receives a Welcome Kit with the ID Theft Assist toll free number. Please call this number to activate your service. On this call you will register any dependents including full time students. (Documentation of dependents or full time student status is not required at this time.)