

MyIDCare™ Protection Package

Complete identity monitoring and recovery for data breach victims

When affected by a data breach, your customers look to you for help—help in protecting their identity, and help in restoring it if the need arises. In most cases, simple credit monitoring is not enough. You need a flexible solution that offers total protection against identity theft in all its vicious forms.

The Solution: MyIDCare™ Protection Package from ID Experts

At ID Experts, we match the solution to the problem, be it medical, financial or other forms of identity theft. Our MyIDCare Protection Package includes:

- A customizable combination of credit, cyber, identity and health monitoring, including alerts
- Member services to help your customers protect their own identities
- Fully-managed identity recovery by ACFE- certified Recovery Experts
- Up to \$1 million of reimbursement insurance

It's the most complete solution for protecting privacy you can find, bringing victims peace of mind and protecting your good name.

Credit, Cyber, Identity and Health Monitoring

ID Experts offers thorough credit monitoring from one of the three national credit bureaus, or tri-bureau credit monitoring. The service monitors all activities that affect a subscriber's credit record, and alerts your customers of any changes to their credit file. Those who are protected can also choose to set fraud alerts or credit freezes.

For cyber monitoring, we offer CyberScan™, our proprietary Internet surveillance technology. CyberScan scours criminal websites, chat rooms and Internet bulletin boards 24/7 for stolen identities. It

protects the illegal selling and trading of Social Security, passport, military ID, driver's license, medical insurance and phone numbers; credit cards and bank accounts; and email addresses. It alerts consumers of the illegal use of their identity, so they can take immediate steps to protect themselves.

Our comprehensive identity monitoring is an early-warning prevention technology for detecting identity theft. We monitor change of address, payday loans, and court records and bookings. This technology will detect if someone is trying to divert mail or gain employment and/or open a new account in a victim's name.

Our health identity monitoring protects all elements of a patient's medical information. CyberScan continually searches for stolen medical identities, and alerts individuals if a problem arises. We also use MIDAS™—Medical Identity Alert System—the first and only member-focused healthcare fraud solution that engages health plan members to monitor their own healthcare transactions and take control of their medical identities.

"Major breaches typically involve multiple types of data loss that affect separate consumer populations... targeted remedies - involving a sensible combination of credit monitoring, medical identity monitoring, cyber monitoring, and public records monitoring - can save organizations millions of dollars in potential losses by helping consumers more quickly and effectively identify fraud."

"Square Pegs and Round Holes: Know the Right Breach Response Offer," August 24, 2015

Self-Protection with Member Services

ID Experts provides tools that help your customers proactively reduce the risk of identity theft. Members can access the ID Experts team via phone, as well as the online resource center for news, education, and advisory services.

Learn more at:

www.IDExpertsCorp.com

MyIDCare™ Protection Package Features and Benefits

Cyber, Health, Identity and Credit Monitoring and Alerts	ID Experts' flexible MyIDCare monitoring can be tailored to fit your needs: credit monitoring from one or all three credit bureaus; CyberScan™ to detect selling of financial, identity and health data; and MIDAS™ to help detect and protect against medical identity theft. Consumers receive immediate alerts of the illegal use of their identity.
Self-Protection with Member Services	Services to help consumers proactively protect themselves include: phone access to ID Experts; exclusive website with ID Self-Defense Academy, Identity Protection Toolkit™ and other tools; monthly newsletters; and victim theft event report sent directly to ID Experts
Fully-Managed Identity Recovery	Our ACFE-certified Recovery Experts have a 100% success rate in restoring victims' identities to pre-theft status. Services include limited power of attorney, assistance in understanding documents and filing complaints with appropriate agencies.
Reimbursement Insurance	We provide up to \$1 million in reimbursement insurance for out-of-pocket expenses related to identity restoration.

Membership includes:

- Monthly newsletters with the latest news in scams, developments in identity theft, and protection tips
- Personal protection test to assess a household's risk of identity theft and customized advisories to improve it
- Member-only website with ID Self-Defense Academy, Identity Protection Toolkit™, and more to protect against identity theft
- Web-based victim theft event report sent directly to ID Experts

- Guidance in requesting and interpreting financial statements, explanation of benefits (EOBs), provider medical records and other relevant information
- Dispute resolution assistance for bills or collections resulting from fraudulent activities
- Instructions on how to file an identity theft police report and complaints with federal and state regulatory agencies
- Post-recovery follow-up

Proactive Cyber Monitoring

We stop identity theft in its tracks with CyberScan, advanced cyber monitoring that immediately alerts your customers of the illegal use of their identity, so they can take immediate steps to protect their good name.

Fully-Managed Identity Recovery

If your customers have fallen victim to identity theft, rely on ID Experts to help them. We have a 100-percent success record of restoring affected individuals to pre-theft status. Our restoration services include:

- Experienced ACFE-certified Recovery Experts to handle every case
- Use of limited power of attorney (LPOA) to work on behalf of the victim
- Damage assessment plan of the member's identity theft

Identity Theft Reimbursement Insurance

ID Experts provides up to \$1 million of insurance that reimburses victims for out-of-pocket expenses related to the restoration of their identity. Covered expenses typically include legal fees, lost wages, private investigators and notary/documentation fees. The insurance is underwritten by a top-tier national insurance company.

ID Experts YourResponse™: Your Comprehensive Response Solution

Identity monitoring and recovery is just one critical aspect of a successful breach response. Based on our proven, time-tested approach, we offer a complete array of breach response products and services to help you achieve a successful response every step of the way.

Talk to an Expert

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About ID Experts

At ID Experts, we provide innovative software and services that simplify the complexities and reduce the risks of managing data incident response. Since 2003, we have served many of the largest healthcare, financial services, retail, and government organizations in the U.S.