Identity Theft Benefits

Identity Theft Coverage Descriptions

- **Legal Advice and Representation:** Members can work with an attorney in-person or via telephone for legal advice and representation. Most covered legal matters – including IRS Audit Protection, IRS Collection Defense and Debt Collection – are 100% paid-in-full when a member works with a Network Attorney (coverage may vary by plan).
- **Prevention and Recovery Tools:** Members have access to several online tools to help them prevent and recover from identity theft. These tools include an Identity Theft Tracking Sheet, Personal Information Organizer, Identity Theft Prevention and Victim Action Guidebooks and more.
- **Assisted Identity Restoration:** Certified Identity Theft Case Managers are available to help members assess their situation and identity their objectives. And, they'll assist members with tracking activities and progress until the conclusion of each case.
- **Full-Service Identity Restoration:** Certified Identity Theft Restoration Specialists are available to provide full-service identity restoration services, including specialized limited Power of Attorney to work on the member's behalf to restore their identity.
- **Lost Wallet Services:** Support from Certified Identity Theft Restoration Specialists in canceling and reissuing personal documents – including credit cards, debit cards, Driver's License, Social Security cards, etc. – due to lost or stolen wallet or identity documents.
- **Identity Theft Insurance:** Should a member become a victim of identity theft, Identity Theft Insurance provides coverage up to $1 million for expenses associated with restoring the member's identity.
- **Credit Monitoring:** Services that monitor and inform members of changes to their credit report.
- **Internet Surveillance:** The capability to monitor thousands of websites and millions of data points throughout the Internet to see if a member's personal information is being traded and/or sold. If a match is found, the plan member will be alerted to take action. Common information often tracked online includes:
  - Social Security Number
  - Email Addresses
  - Telephone Numbers
  - Medical Identification Numbers
  - Credit Card Numbers
  - Bank Account Numbers
  - Driver's License Number
  - Passport Number
- **Child Monitoring:** Monitors your minor's identity to alert you if their personal information is being traded and/or sold.

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