



**IdentityIQ**

## Identity Theft Protection Benefit Plan for employees includes:

- Keystroke Encryption Software • Unlimited Dark Web Scan
- Early Warning Monitoring • Fully Managed Recovery
- IdentityIQ is backed by a \$1,000,000 Personal ID Theft Coverage Policy

According to a recent survey,

**35% of employers now offer  
Identity Theft Protection** as a benefit.

This is expected to reach

**70% within the next year.**

This benefit plan  
comes with its  
own benefits to  
your company.

*See next page for details*



## Reap the Rewards

of providing Employee ID Theft Protection

### Our IdentityIQ is the only ID Protection Plan that also provides keystroke encryption for employee personal devices

Keystroke encryption protects the employee when shopping or banking online but can also prove to be an additional benefit for the employer.

#### Improve Security:

Studies show 87% of companies now rely on employees using their personal devices to access business apps. Using various phishing techniques and other methods, keyloggers (keystroke stealing spyware) are commonly downloaded to PC and mobile devices. If an employee is using their personal device to access a business app, their access credentials can easily be stolen by the **keylogger**. A **keylogger** can also be used to obtain an employee's email contacts within your organization. These email addresses can later be used for more targeted phishing attempts. Employees who fall victim to identity theft, can potentially expose your company to further risks of fraud, data loss and reduced profitability.

IdentityIQ ID Protection Benefit Plan gives your employee the added bonus of Keystroke Encryption software, which blocks 100% of keyloggers and reduces security risks to your organization.

#### References:

1. Syntonic 2016 Employer Report
2. Willis Towers Watson VBS Survey
3. Javelin Strategy & Research Identity 2017 Fraud Study
4. Verizon Data Breach Investigations Report

#### Reduced Absenteeism:

Studies show that more than 100 hours are spent by ID theft victims trying to restore their credit and 56% missed work during this time. Offering your employees an identity theft protection plan can help reduce absenteeism.

#### Receive IRS Tax: Benefits:

The IRS now treats identity theft protection benefits as non-taxable, non-reportable benefits regardless of whether the company has experienced a breach. This benefit was previously only offered tax-free to companies who experienced a data breach. This allows companies to enjoy a tax deduction while providing this valuable benefit.

#### Improve Employee Appreciation:

Providing a benefit that shows you care about securing your employee's assets, makes them feel appreciated. This will help promote better overall outlook and improved productivity.

## Identity Theft Facts:

- Every 2 seconds someone's identity is stolen.
- Identity Fraud increased by 2 million from previous year
- Online account takeover tripled in the last year
- Over 60% of malware contains keyloggers used to steal identity



## Plan Features and Benefits

### The IdentityIQ ID Theft Protection Plan for Employees Includes:

#### Keystroke Encryption Software

Keylogging spyware steals everything you type including your banking credentials, credit card information, emails and texts. Keyloggers infect your PC or mobile device when clicking on links inside emails, using social media or surfing the web.

**PrivacyIQ** keystroke encryption software blocks spyware and keeps everything you type private.

| FEATURES                                   | BENEFITS   |
|--|--|
| License Key for three PC or mobile devices | <ul style="list-style-type: none"><li>• Patented Keystroke Encryption method</li><li>• Guaranteed to block the capture of keystrokes on any PC or mobile device.</li><li>• Unlike Anti-virus which identifies only known catalogued malware, keystroke encryption protects from zero-day (unknown) keylogging malware.</li><li>• Insures privacy for emails and other sensitive information.</li><li>• For anyone who banks, shops, and shares personal information digitally.</li></ul> |

#### Dark Web Scan (Pre-event Monitoring)

Out of the reach of regular Internet searches, lies the Dark Web, a hub for secret chat rooms, forums and black-market sites that sell or distribute illegal products and services and house compromised databases containing millions of stolen identities. Our Dark Web Scan will report if your email address has been found in one or more of these databases and we offer steps you can take to prevent further compromise.

| FEATURES   | BENEFITS  |
|--|---|
| <ul style="list-style-type: none"><li>• Unlimited Free Access to our Dark Web Email Scan</li><li>• Immediate Results Report tells you exactly which account(s) were found.</li></ul> | <ul style="list-style-type: none"><li>• Find out if your email(s) have been compromised on the Dark Web. Come back any time to scan again and check your status.</li><li>• Helps you stay proactive and up to date on the security of your account credentials.</li><li>• Provides steps you can take to protect your account credentials from being used to access other sites such as banking and credit cards.</li></ul> |

#### \$1,000,000 PERSONAL IDENTITY THEFT COVERAGE \*

Restoring one's name and good credit is a time-consuming and expensive process. In response, IdentityIQ™ is providing ID Theft coverage providing assistance and financial relief up to \$1,000,000, for stolen funds, identity restoration costs, legal defense expenses and lost wages.

| FEATURES  | BENEFITS   |
|---|--|
| <ul style="list-style-type: none"><li>• Up to \$1,000,000 of ID Theft Coverage from AIG</li></ul> | <ul style="list-style-type: none"><li>• Stolen Funds Reimbursement</li><li>• Income Protection</li><li>• Personal Expense Reimbursement including legal and notary fees</li><li>• Comprehensive Customer Service</li></ul> |



## Plan Features and Benefits

### Early Warning Identity Monitoring

Monitors billions of public and private database records to identify possible instances of identity theft. Fraudsters may have substituted a new billing address, used a false name or even changed your phone number to commit fraud using your social security number or other personal information. This tool will alert you of changes which may indicate an identity thief is using your information to access one of your existing accounts or has submitted an application to open a new account in your name.

| FEATURES  | BENEFITS   |
|---|--|
| <ul style="list-style-type: none"><li>• Database Monitoring - Billions of individual records are continuously examined</li><li>• Email and SMS Text Message Alerts<ul style="list-style-type: none"><li>- Multiple alert methods about any suspicious activity</li></ul></li><li>• Identity Care Center</li></ul> | <ul style="list-style-type: none"><li>" Monitors for changes to your personal information including name, address, SSN and phone number as well as other information</li><li>• Be proactive, detect thieves when they first attempt to hijack your identity</li><li>• You are alerted by email and SMS text message to any unauthorized changes to potentially alert you to an identity theft event in progress</li><li>• Secure online access to credit alert details</li></ul> |

### Restoration Services

Experience fully managed recovery. You receive 24/7/365 support and access to your Identity Care Center. Fully managed recovery provides you with peace of mind knowing that if you ever fall victim to Identity Theft, you will have access to a dedicated Recovery Advocate

| FEATURES   | BENEFITS   |
|--|--|
| <ul style="list-style-type: none"><li>• Dedicated Case Manager</li></ul> | <ul style="list-style-type: none"><li>A single point of contact for you during the recovery of your identity theft event</li><li>• Your case manager will help you put together a plan of action and be with you every step of the way.</li><li>• Personalized plan developed to recover your identity based on the type(s) of fraud that has been perpetrated against you</li></ul> |