



Identity Theft Plan

Guidebook



Identity Theft Solutions

Identity Theft Insurance Claims

When filing an identity theft claim please contact a claims administrator at the toll free number provided below. Please identify yourself as a Prepaid Plans™ policyholder.

- **Member Services number:** (866) 434-3572
- **Hours of Operation:** 24/7, 365 days per year

Identity Theft Restoration

Identity theft advocates will assist you with the restoration of your identity to its pre-theft state. If you believe you are a victim of identity theft contact an identity theft advocate using the toll-free number provided below.

- **Member Services number:** (888) 490-0382
- **Web Tools:** www.prepaidplans.com/idtheft
- **Hours of Operation:** 9:00 am – 7:00 pm EST, Monday – Friday

Lost or Stolen Credit Card Assistance / Document Recovery Services

Paralegals will assist you with the cancellation and re-issuance of any lost or stolen identification or credit cards. You will be required to remain on the line with the paralegal during the process of contacting your credit card issuers.

- **Member Services:** (888) 490-0382
- **Hours or Operation:** 9:00 am – 7:00 pm EST, Monday – Friday

Identity Monitoring

Identity Monitoring monitors the activity associated with an identity across multiple data sources to detect the type of fraudulent activity that takes place prior to the theft of any individual's identity. Please note the identity monitoring coverage is limited only to the member.

- **Member Services number:** (888) 490-0382
- **Hours of Operation:** 9:00 am – 7:00 pm EST, Monday – Friday

Keylogging Defense System™

Our Keylogging Defense System™ helps prevent online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your Internet browser. Visit www.prepaidplans.com/keylogging to download and install the Keylogging Defense System™ software.

- **Technical Support:** (866) 787-4542 or tech-sup@guardedid.com
- **Hours or Operation:** 9:00 am – 5:00 pm EST, Monday – Friday

Plan Benefits

You will have 24/7, 365 days per year access to Identity Theft Restoration Advocates who will provide you with comprehensive, personalized recovery services.

Our unique identity theft solution provides you with all the components necessary to restore your identity, and prevent future incidences of identity theft. All work done on your behalf is performed by qualified paralegals. Our program takes a completely hands on approach to identity theft restoration.

Identity Theft Insurance*:

You will also receive up to \$25,000 worth of identity theft insurance coverage underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating. This coverage will help offset some of the cost of restoring your identity to its original status including:

- Lost wages: \$500.00 per week, for 4 weeks maximum
- Re-filing of loans
- Defense cost for certain civil & criminal law suits
- Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:
 - a. Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity incident
 - b. Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured's efforts to report a stolen identity incident and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity event
 - c. Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity incident.

** The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Coverage not available to residents of New York and may not be available in other jurisdictions. Insurance coverage is limited only to the member.*

Identity Theft Restoration:

Upon notification of an identity theft incident, Privacy Advocates will act on behalf of our members as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific "Fraud Packet" via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member's behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member's rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a "Case Completion Kit" including copies of documentation, correspondence, forms and letters for their personal records.

Lost or Stolen Credit Card Assistance / Document Recovery Services:

Privacy Advocates will assist members in the event their credit cards are misplaced or stolen.

Privacy Advocates will:

- Consult with member to determine the severity of the event
- Obtain credit reports from each of the three major credit
- Contact each credit card company or other financial institution with the member via teleconference.
- Cancel members affected credit cards
- Request new replacement cards
- Place fraud alerts with all three major credit bureaus
- Assist members with interpreting their credit reports
- Provide daily ID monitoring for six months to help proactively prevent any additional identity fraud
- Provide credit dispute assistance
- Assist with additional lost items including driver's license, library, and other membership cards.

Identity Monitoring:**

Identity Monitoring searches and monitors for past history as well as real time identity frauds or threats. This service includes:

- Secure, hassle-free identity monitoring
- Actionable identity alerts

Our Identity Monitoring does much more than monitor credit, offering a solution as robust as the ones used by the nation's leading financial institutions to prevent theft. Identity Monitoring uses innovative technology to detect misuse or even an elevated likelihood for misuse of an individual's Social Security number, name, address, phone, and date of birth. By creating a SNAPD identity blueprint, this program monitors billions of data on a daily basis from sources such as:

- New Credit Cards
- Wireless Carrier Applications
- Retail Credit Card Accounts
- Automobile Loans
- Mortgage Loans
- Payday Loans
- Checking Accounts and Check Reorders
- Utility Accounts
- DMV Records
- Government Databases
- Real Estate Records
- Court Records
- Criminal Records
- Social Security Records

*** Identity Monitoring coverage is limited only to the member.*

As identity fraud usually precedes identity theft, this type of proactive system is critical to mitigating the extensive and expensive damage perpetrated after an identity is stolen and manipulated.

Keylogging Defense System™:

Our unique program is the only one in the country that provides you with a software tool that helps prevent identity theft.

Keyloggers are self propagating viruses that steal your keystrokes, and the information contained, as you navigate the Internet. Our Keylogging Defense System™ helps proactively prevent online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your Internet browser. Our Keylogging Defense System™ bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise your vital information.

With our defense system, members can now browse, access critical business applications, shop and bank online with confidence knowing that each and every keystroke is encrypted and not being transmitted to an awaiting Identity Thief.

Terms of Service

Communication

By providing your phone number, you hereby consent to any relevant communication or phone calls, even if your phone number is on any Do Not Call list. Also, by providing your e-mail address, you hereby consent to any relevant e-mails, even if your e-mail address is on any Do Not SPAM list. For information regarding our Privacy Policy, please go to www.prepaidplans.com/privacy.

Newsletter

By enrolling in a membership, you agree to automatically be added to our monthly newsletter. When using our contact form to send an e-mail, you have the option of joining our newsletter. The check box to join the newsletter is initially checked. To not be added to our newsletter, simply deselect the check box next to "Join Newsletter".

If you no longer wish to receive our newsletter and promotional communications, you can opt out by clicking on an unsubscribe link on the bottom of a newsletter or by e-mailing us through our contact form.

Automatic Recurring Payment

By enrolling in one of our plans and providing a payment method, you authorize us to draft the applicable monthly membership fee from your account. Your Prepaid Plans membership will continue month-to-month unless and until you cancel your membership or we discontinue it. We will draft the monthly membership fee from the payment method you provide. You must cancel your membership before it renews each month in order to avoid billing of the next month's membership fee to your debit/credit card.

We automatically draft your debit/credit card each month on or around the calendar day corresponding to the commencement of your enrollment. In the event your enrollment occurred on a day that is not within a given month, we may draft your debit/credit card on the next available day. Group members please refer to your HR department for information on your payment method and enrollment date.

Our Attorneys

Attorneys are often in deposition or court and as such they may not call back for two or three days. Accepting a case is left to the personal judgment of the attorney. The attorney may determine that the case lacks merit in which case, they are truly trying to save the member the time and money of pursuing a potential losing case. In addition, the attorney may be too busy to give the member the time and care they require. In either situation, members should contact Member Services and request another attorney. They may use as many plan member attorneys as they like. Results with the next attorney could differ.

Limitation of Liability

In no event shall Prepaid Plans™ be liable for any direct, indirect, special, or consequential damages, or any other damages whatsoever, for any use of or reliance on this Site, or any linked or referenced website, including, without limitation, any lost opportunity, lost profits, business interruption, loss of programs or data, even if expressly advised of or otherwise aware

of the possibility of such damages, whether in an action of contract, negligence, tort, or otherwise.

The pages contained in this Site may contain technical inaccuracies and typographical errors. The information in these pages may be updated from time to time and may at times be out of date. We accept neither responsibility for keeping the information in these pages up to date nor liability for any failure to do so.

Cancellation and Refund Policy

As a member, you can cancel your membership at anytime. Membership cancellations received within 7 days of initial enrollment may be eligible to receive a full refund less the one-time enrollment fee. Refunds will be credited back to the original debit/credit card used for payment.

Cancellations received after the initial 7 day period will not be eligible for a refund for any previous month. Even if you do not use the plan benefits or speak with an attorney, you will be responsible for any membership fees until you cancel your membership or until it is otherwise terminated.

Cancellations can be submitted by verifying your full name, address and membership number via e-mail, by phone, fax or post mail. For mail and fax cancellations, send to: PO Box 27312, Albuquerque, NM 87125 or e-mail it to service@prepaidplans.com.

Cancellations cannot be made retroactive. Cancellations are effective the date the completed cancellation letter is confirmed as being received with a confirmation e-mail by Prepaid Plans. Cancellations received on or after the recurring monthly draft day are not eligible for a refund. Members can continue using their membership through the paid month. We reserve the right to suspend or cancel a membership for non-payment.

Group members, please contact your HR department representative to cancel your membership.

Acknowledgement

We reserve the right to change these terms at any time. By using this service, you acknowledge that you have read and reviewed these terms in their current version available at www.prepaidplans.com/terms. If you continue to use the service after we make changes to these terms, you are signifying your acceptance of the new terms.