





IDENTITY THEFT PLAN COMPARISON*






As of: January 2016

Plan Highlights				
Service Level	Individual	Couple/Family	Standard	Ultimate Plus
Monthly Rate	\$9.95	\$19.95	\$9.99/\$19.98	\$29.99/\$59.98
Adults Included	1	up to 2	1/2	1/2
Children Included	N/A	up to 8	+\$5.99 per child	+\$5.99 per child
Underwritten by	Kroll Inc.	Kroll Inc.	Lifelock	Lifelock
Number of Years in Business	44	44	10	10
Level of In-House Professionals	Licensed Investigators	Licensed Investigators	Customer Service Reps	Customer Service Reps
Cover All 5 Major Types of ID Theft? -Financial/Credit, Tax/Employment Fraud, Medical Fraud, Driver's License, Criminal	Yes	Yes	No	No
Level of Restoration	Complete Restoration	Complete Restoration	Limited Assistance	Limited Assistance
Daily Credit File Monitoring	✓	✓	No	✓
-Quarterly Credit Score Tracker	✓	✓	No	✓
-Annual Credit Report Updates	✓	✓	No	✓
Address Change Monitoring	✓	✓	✓	✓
International Black Market Web Surveillance	✓	✓	✓	✓
-Financial Account Numbers Monitoring	✓	✓	✓	✓
-Social Security Number Monitoring	✓	✓	✓	✓
-Medical ID Numbers Monitoring	✓	✓	✓	✓
-Driver's License Number Monitoring	✓	✓	✓	✓
-Email Addresses Monitoring	✓	✓	✓	✓
-Passport Number Monitoring	✓	✓	No	No
Payday Loan Monitoring	✓	✓	No	No
Criminal Records Monitoring	✓	✓	No	No
Direct Access to Licensed Investigators	Yes	Yes	No	No
Power of Attorney to Correct/Restore Records on Behalf of the Member	Yes	Yes	No	No
Service Guarantee	\$5 million	\$5 million	\$1 million	\$1 million
Best Protection for the Price?				

* This comparison is not meant to be an exhaustive benefit comparison.
For more complete information, consult the provider's official materials or representative.

IDENTITY THEFT PLAN COMPARISON*






As of: January 2016

Plan Highlights					
	Individual	Couple/Family	Premier	Basic	Basic
Service Level	Individual	Couple/Family	Premier	Basic	Basic
Monthly Rate	\$9.95	\$19.95	\$19.95/\$29.95	\$15.95/\$31.90	\$19.99/\$38.98
Adults Included	1	up to 2	1/2	1/2	1/2
Children Included	N/A	up to 8	0/4	+\$6.95 per child	0
Underwritten by	Kroll Inc.	Kroll Inc.	ID Patrol	Affinion Group	Affinion Group
Number of Years in Business	44	44	7	10	10
Level of In-House Professionals	Licensed Investigators	Licensed Investigators	Cust. Service	Cust. Service	Cust. Service
Cover All 5 Major Types of ID Theft? -Financial/Credit, Tax/Employment Fraud, Medical Fraud, Driver's License, Criminal	Yes	Yes	No	No	No
Level of Restoration	Complete Restoration	Complete Restoration	Limited Assistance	Limited Assistance	Limited Assistance
Daily Credit File Monitoring	✓	✓	✓	✓	✓
-Quarterly Credit Score Tracker	✓	✓	✓	✓	✓
-Annual Credit Report Updates	✓	✓	✓	✓	✓
Address Change Monitoring	✓	✓	✓	✓	No
International Black Market Web Surveillance	✓	✓	✓	✓	No
-Financial Account Numbers Monitoring	✓	✓	✓	✓	No
-Social Security Number Monitoring	✓	✓	No	No	No
-Medical ID Numbers Monitoring	✓	✓	No	No	No
-Driver's License Number Monitoring	✓	✓	No	No	No
-Email Addresses Monitoring	✓	✓	No	No	No
-Passport Number Monitoring	✓	✓	No	No	No
Payday Loan Monitoring	✓	✓	No	No	No
Criminal Records Monitoring	✓	✓	No	No	No
Direct Access to Licensed Investigators	Yes	Yes	No	No	No
Power of Attorney to Correct/Restore Records on Behalf of the Member	Yes	Yes	No	No	No
Service Guarantee	\$5 million	\$5 million	none	none	none
Best Protection for the Price?					

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IDENTITY THEFT PLAN COMPARISON*

As of: January 2016

Plan Highlights			 	
Service Level	Individual	Couple/Family	Executive Member Rates	ID Essentials
Monthly Rate	\$9.95	\$19.95	\$8.99/\$17.98	\$14.99/\$27.99
Adults Included	1	up to 2	1/2	1/2
Children Included	N/A	up to 8	+\$2.99 per child	0/4
Underwritten by	Kroll Inc.	Kroll Inc.	CSID	Trusted ID
Number of Years in Business	44	44	9	11
Level of In-House Professionals	Licensed Investigators	Licensed Investigators	Customer Service Reps	Customer Service Reps
Cover All 5 Major Types of ID Theft? -Financial/Credit, Tax/Employment Fraud, Medical Fraud, Driver's License, Criminal	Yes	Yes	No	No
Level of Restoration	Complete Restoration	Complete Restoration	Limited Assistance	Limited Assistance
Daily Credit File Monitoring	✓	✓	✓	✓
-Quarterly Credit Score Tracker	✓	✓	✓	✓
-Annual Credit Report Updates	✓	✓	✓	✓
Address Change Monitoring	✓	✓	✓	No
International Black Market Web Surveillance	✓	✓	✓	✓
-Financial Account Numbers Monitoring	✓	✓	✓	✓
-Social Security Number Monitoring	✓	✓	✓	No
-Medical ID Numbers Monitoring	✓	✓	✓	No
-Driver's License Number Monitoring	✓	✓	✓	No
-Email Addresses Monitoring	✓	✓	✓	No
-Passport Number Monitoring	✓	✓	✓	No
Payday Loan Monitoring	✓	✓	✓	No
Criminal Records Monitoring	✓	✓	✓	No
Direct Access to Licensed Investigators	Yes	Yes	No	No
Power of Attorney to Correct/Restore Records on Behalf of the Member	Yes	Yes	No	No
Service Guarantee	\$5 million	\$5 million	none	none
Best Protection for the Price?				

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