



Summary plan description

Plan features

- Allstate Digital Footprint
- Dark web monitoring
- Rapid alerts
- High-risk transaction monitoring
- Financial transaction monitoring
- Tri-bureau credit monitoring
- Unlimited credit reports from TransUnion
- Annual tri-bureau credit report and credit score
- Accounts secured with two-factor authentication
- Human-sourced intelligence
- IP address monitoring
- Social media reputation monitoring
- Digital wallet storage and monitoring
- Deceased family member coverage
- Data breach notifications
- Full-service 24/7 fraud remediation with a dedicated Privacy Advocate
- \$1 million identity theft insurance policy
- Credit freeze assistance
- Credit lock (adult and child)
- Sex offender alerting
- Enhanced social media monitoring
- \$1 million 401(k) and HSA stolen fund reimbursement
- Tax fraud refund advances

Identity protection:

PrivacyArmor® Plus is a proactive monitoring service that alerts you at the first sign of fraud and fully restores your identity. The PrivacyArmor Plus identity protection plan provides tri-bureau credit monitoring, dark web monitoring, and full restoration and reimbursement services to help detect and recover from identity theft quickly.

Client name:

Effingham County Schools

Policy effective date:

1/1/2020

Policy renewal date:

1/1/2023

Policy number/client ID:

3852

Eligible group(s):

All employees in active employment in the United States with the employer.

Minimum hours requirement:

There is no minimum hours requirement for this plan unless determined by the employer.

Waiting period:	Unless determined by employer, there is not a waiting period for this plan.
Participation requirements:	There are no participation requirements for this plan.
Enrollment:	Employees who are eligible may enroll for coverage at any time unless the employer determines enrollment may only take place during a defined enrollment period.
Cancellation:	Employees who are eligible may cancel coverage at any time unless the employer determines cancellations may only take place during a defined period.
Who pays for the coverage:	Employees pay for coverage through payroll deduction, with deduction frequency determined by employer. After 90 days of no payment, coverage will be terminated.
Pre-existing conditions:	Employees have access to full-service identity theft restoration after the effective date, even if the identity theft was discovered prior to the effective date.
Family member definition:	A defined family member is one who is supported financially by the employee or one who lives under the employee's roof. Under this definition, a family member is eligible to enroll as a part of the family plan.
Portability:	If the employee leaves the company, this plan is portable at the same rates offered through payroll deduction. Employees must activate a direct bill relationship with InfoArmor by calling 800.789.2720.
Billing:	Payment method: Client self-bill Payment type: Check Billing cycle: Monthly Billing contact: AP@infoarmor.com
Account manager:	Kate Judson
Identity theft insurance summary:	If a participant falls victim to identity theft, the \$1 million identity theft insurance policy included with PrivacyArmor benefit reimburses many of the participant's out-of-pocket costs. This ensures financial security by covering lost wages, legal fees, medical record request fees, CPA fees, child care costs, and more, while our Privacy Advocates help the participant restore their good name.