



# LIFELOCK BENEFIT

## FREQUENTLY ASKED QUESTIONS



### WHAT IS LIFELOCK®?

LifeLock is a leader in identity theft protection services. Information is moving faster than ever and life has never flowed more quickly or been shared so broadly. Since 2005, LifeLock has been pioneers in identity protection, leveraging unique data, science and patented technology. They provide threat detection, proactive identity alerts and comprehensive remediation services. With over 4.5 million members, LifeLock is committed to providing consumers peace of mind amid the growing threat of identity theft.



### WHAT HAPPENS WHEN YOUR IDENTITY IS STOLEN? HOW BAD CAN IT REALLY GET?

Having your identity stolen isn't just costly in time and money, it can also lead to false imprisonment, life-threatening false medical records and much more. In the hands of a thief, just your name, address, Social Security number and date of birth, can be used over and over to:

- Open new lines of credit
- Seek medical attention
- Drain savings and retirement accounts
- Provide an alias when arrested
- Get a job and file false tax returns
- Opening Non-Credit accounts like cell phones and TV Services



### HOW DOES LIFELOCK WORK?

LifeLock was designed to help stop identity theft by going above and beyond what members can do on their own. LifeLock alerts<sup>†</sup> members whenever they detect personal information on black market websites or when personal information is being used to apply for wireless services, retail credit, utilities, mortgage loans and more within their extensive network. If you're a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$1 million based on the limits of your plan—and our Service Guarantee to provide for lawyers and experts if needed, to help resolve your case.<sup>†††</sup>



### HOW IS LIFELOCK DIFFERENT FROM THE CREDIT PROTECTION I RECEIVE THROUGH MY BANK?

Both are very valuable services, but free credit monitoring simply isn't enough. LifeLock does more than free credit monitoring to help protect you from identity theft. LifeLock has an extensive network that is able to alert you to more than credit related activity. LifeLock alerts you to identity threats and if there's a problem, a dedicated Identity Restoration Specialist will get on the case and work with you to fix it.

<sup>†</sup> No one can prevent all identity theft.

<sup>†</sup> LifeLock does not monitor all transactions at all businesses.

<sup>†</sup> Must agree to terms and conditions at LifeLock.com/terms.

<sup>†</sup> Credit reports, scores and credit monitoring may require an additional verification process and credit services will be withheld until such process is complete.

<sup>†</sup> For LifeLock Ultimate Plus™ Three-bureau Credit monitoring, credit monitoring from Experian and TransUnion will take several days to begin.

<sup>†</sup> Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior service. Enrollment in LifeLock service is limited to employees and their eligible dependents.

<sup>††</sup> LifeLock Junior™ membership is available as an added membership to an adult LifeLock plan.

<sup>†††</sup> Million Dollar Protection™ Package benefits are provided by a Master Policy issued by United Specialty Insurance Company, Inc. (State National Insurance Company, Inc. for NY State members). The Master Policy provides coverage for Stolen Funds

<sup>†††</sup> Reimbursement and Personal Expense Compensation, each with limits of up to \$1 Million for Benefit Elite members, and up to \$1 Million for Ultimate Plus members. If needed, LifeLock will provide lawyers and experts under the Service Guarantee.

Please see the policy terms, conditions and exclusions at: LifeLock.com/legal.

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## DO I NEED LIFELOCK IF I WATCH MY ACCOUNTS ONLINE DAILY?

By the time an identity theft appears on your bank statement or even your credit files, the actual identity theft has already occurred. In the event that something does happen, LifeLock has dedicated Identity Restoration Specialists available to personally assist you through every step of the recovery process.



## WHO IS ELIGIBLE FOR THIS BENEFIT?

You must have a United States Social Security number, primary address and telephone number in the 50 states or U.S. territories in order to be eligible for LifeLock services.



## I'M ALREADY A LIFELOCK MEMBER. HOW DOES THIS AFFECT ME?

As an existing LifeLock member, you must enroll through the benefits program in order to receive the special pricing. You will automatically be upgraded or downgraded to the coverage level elected through the benefits program. If you have dependents on your existing account, be sure to add them to your new benefits membership. Additionally you can add any new dependents and they will become effective on your benefit effective date.

You do not need to cancel your existing membership. As an existing LifeLock member, your account will simply transition to a benefits membership on your benefit effective date. This will occur automatically in most circumstances. You will receive a refund from LifeLock for any remaining balance on your existing membership. The refund will be refunded directly to the credit card on file within 30 days of your benefit effective date.



## HOW MUCH DOES LIFELOCK® IDENTITY THEFT PROTECTION COST?

We have partnered with LifeLock to offer specially discounted pricing on LifeLock services! Please review the specific pricing information provided during open enrollment.



## WHAT DO I NEED TO DO TO ENROLL?

Enroll through your benefits program during benefits enrollment and provide the following information:

- Legal Name
- Address
- Phone Number
- Date of Birth
- Social Security Number
- Email Address



## WHAT DO I NEED TO DO TO ENROLL MY FAMILY?

During the enrollment process, you will need to provide the following information to enroll your spouse/ domestic partner, and children up to the age of 26 years old:

- Legal Name
- Date of Birth
- Social Security Number



## HOW CAN LIFELOCK PROTECT MY CHILDREN? WHAT IS LIFELOCK JUNIOR®?

Your child's clean and unmonitored credit file is a gold mine for identity thieves. Critical misuse and damage could go undetected for years. That's why LifeLock now offers advanced monitoring of your child's personal information with proactive protection features designed specifically for children, LifeLock Junior®.

<sup>1</sup> No one can prevent all identity theft.

<sup>2</sup> LifeLock does not monitor all transactions at all businesses.

<sup>3</sup> Must agree to terms and conditions at [LifeLock.com/terms](https://www.lifelock.com/terms).

<sup>4</sup> Credit reports, scores and credit monitoring may require an additional verification process and credit services will be withheld until such process is complete.

<sup>5</sup> For LifeLock Ultimate Plus™ Three-bureau Credit monitoring, credit monitoring from Experian and TransUnion will take several days to begin.

<sup>6</sup> Children under the age of 18 will receive a product designed specifically for minors, LifeLock Junior service. Enrollment in LifeLock service is limited to employees and their eligible dependents.

<sup>7</sup> LifeLock Junior® membership is available as an added membership to an adult LifeLock plan.

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<sup>10</sup> Please see the policy terms, conditions and exclusions at: [LifeLock.com/legal](https://www.lifelock.com/legal).

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## WHAT WILL I RECEIVE WHEN MY ACCOUNT BECOMES ACTIVE?

You will receive a series of new member communication emails from LifeLock within 24 hours of enrollment. The first is a welcome email that explains how LifeLock works to protect you. You will also receive login credentials for LifeLock.com, where you will have access to your secure member portal—providing you with 24/7 access to your LifeLock account profile, along with the ability to manage contact preferences, read identity alerts, and set up Investment Account, Checking and Savings Account Activity alerts.



## HOW CAN I ENSURE THAT I RECEIVE IDENTITY ALERTS?

To ensure LifeLock is able to reach you with an identity alert that they have detected, please login to your member portal to update your account to include a personal phone number and email address. You also have the option to elect to receive text message alerts and download the LifeLock phone app.



## I'M ALREADY PROTECTED BY ANOTHER SERVICE. HOW IS LIFELOCK DIFFERENT?

In the world of identity theft protection, all services are definitely not the same. In fact, many providers describe their services with similar language that can make it difficult to pinpoint what differentiates one service from another.

- LifeLock Identity Alert® system: It's the foundation for all LifeLock services. We send alerts\* through the patented LifeLock Identity Alert system by text, phone, or email\* and our Identity Restoration Specialists are there to help.
- U.S.-based Member Services Agents are available to help. If you're a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$1 million based on the limits of your plan—and our Service Guarantee to provide for lawyers and experts if needed, to help resolve your case.<sup>†††</sup> A Certified Resolution Specialist will personally handle the case and help restore the members' identity in case of a fraudulent event.



## WHO CAN I CALL IF I HAVE ADDITIONAL QUESTIONS?

Please contact 866-917-2555 or email [memberservices@excelsiorcompanies.com](mailto:memberservices@excelsiorcompanies.com) for pre-enrollment questions. If your question is in regards to an identity alert that you have received, please contact LifeLock Member Services directly at 800-607-9174.



## I DO NOT WISH TO PARTICIPATE IN THE LIFELOCK BENEFIT. HOW DO I CANCEL MY COVERAGE?

If for some reason you do not want to participate in the LifeLock Identity Theft Protection benefit anymore, you should contact your HR team to request to terminate your service.



## IF I LEAVE EMPLOYMENT, CAN I KEEP MY LIFELOCK BENEFIT?

Yes, LifeLock does offer the ability to continue to receive LifeLock at a discounted rate by signing up through the continuation program.

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