

## summary plan description: Pro+



### Plan features

#### Family protection<sup>Δ</sup>

Identity protection built for real life that covers the people who matter most to you, whether they're under your roof or under your wallet.

- Senior family coverage (parents, grandparents, and in-laws age 65+)
  - Elder fraud protection
    - Elder Fraud Center
    - Scam support
- Family digital safety tools
  - Web filtering
  - Screen time management
  - Location tracking

#### Identity and financial monitoring

- Auto-on monitoring<sup>†</sup>
- Rapid alerts
- Identity Health Status
- Allstate Security Pro<sup>®</sup> emerging threat and scam alerts
- High-risk transaction monitoring
- Credit and debit card monitoring
- Address change monitoring
- Bank account transaction monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring for personal data and passwords
  - Human-sourced intelligence-gathering
- IP address monitoring
- Social media account takeover monitoring
- Mobile app with biometric authentication security

#### Privacy and data monitoring

- Allstate Digital Footprint<sup>®</sup>
  - Personalized online account discovery
  - Privacy insights
  - Privacy management tools
  - Data breach notifications
- Robocall blocker
- Ad blocker
- Solicitation reduction
- Sex offender alerts

#### Credit

- Tri-bureau credit monitoring with annual tri-bureau report and score
- TransUnion credit monitoring with unlimited scores
- Credit score tracking
- Credit freeze assistance
- Credit lock
- Credit report dispute assistance

#### Restoration

- U.S.-based, 24/7 customer care
- Help Center
- Full-service remediation support including remediation for pre-existing conditions
- Fraud resolution tracker
- Unemployment Fraud Center with specialized unemployment fraud support

#### Financial protection<sup>†</sup>

- Up to \$1M reimbursement for out-of-pocket expenses related to identity theft.
  - Deceased family member fraud expense reimbursement
  - Home title fraud expense reimbursement
  - Professional fraud expense reimbursement
  - Up to \$500 stolen wallet emergency cash
- Stolen funds reimbursement
  - 401(k)/HSA fraud reimbursement
- Tap-to-call support from mobile app

Product may be updated or modified. Certain features require additional activation.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

<sup>Δ</sup> Only available with family plan. Family digital safety features are managed through the primary subscriber's account in family plans. Ability to enroll in family plan is dependent on enrollment method. Allstate Identity Protection coverage definition can be aligned with client's benefit eligibility. Contact your Allstate Identity Protection representative for more details.

<sup>†</sup> Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. See actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

<sup>‡</sup> Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection.

**Identity protection:**

Allstate Identity Protection Pro+ delivers advanced tools and proactive monitoring that help you protect your identity and your family members'. Monitor your credit, financial transactions, social media, and more from one simple interface. Should fraud occur, our \$1 million identity theft expense reimbursement<sup>1</sup> covers many out-of-pocket expenses, lost wages, and legal fees.

**Client name:****Policy effective date:****Policy renewal date:****Policy number/client ID:****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 the employer, there is not a waiting period for this plan.

**Participation requirements:**

There are no participation requirements for this plan.

**Enrollment:**

Eligible employees may enroll for coverage at any time, unless the employer determines enrollment may only take place during a defined enrollment period.

**Cancellation:**

Eligible employees 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 the 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 policy effective date, even for identity theft incidents discovered prior to the policy effective date.

**Family member definitions:**

Plans should fit families, not the other way around. We have the broadest definition of family to protect everyone who matters to you, whether they're under your roof or "under your wallet."<sup>A</sup> A defined family member is one who is supported financially by the employee or one who lives under the employee's roof. Parents, in-laws, and grandparents age 65+ **do not need** to be supported financially by the employee or live with the employee to be covered. Family members meeting this definition are eligible to enroll as part of a family plan.

**Portability:**

If the employee leaves the company, they must activate a direct bill relationship with us by calling 800.789.2720 for new plan pricing.

**Billing:**

Billing method:

Payment type:

Billing cycle:

Billing contact:

**Account manager:****Identity theft expense reimbursement summary:**

If a member falls victim to identity theft, the identity theft expense reimbursement of up to \$1 million included with Allstate Identity Protection benefit covers many of the member'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 experts help restore participant's identity.