

ID Sanctuary

DESCRIPTION

Identity thieves target Americans of all ages and at all stages of their lives, from childhood, college, and marriage to home ownership and retirement. For this reason, more organizations are providing identity theft management services to their customers and members. Members appreciate these services, and welcome the identity protection, especially when they need it most. ID Sanctuary combines the power of CyberScout's FraudScout® credit & fraud monitoring and LifeStages® identity management services. With ID Sanctuary powered by industry leader CyberScout, your members can rely on immediate, personalized attention from a fraud specialist whenever they need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited resolution assistance should the member fall victim—providing your members with emotional support and peace of mind.



- Unlimited 24/7 resolution assistance and step-by-step guidance through the identity restoration process if a member is ever a victim of identity theft or fraud
- Document replacement assistance when identification documents such as Social Security cards, birth certificates, passports and driver's licenses are lost, stolen or destroyed
- Checking and savings account alerts
- Credit inquiry activity alerts
- Credit bureau reports, scores and monitoring
- Access to an online educational resource with news articles, information, tips and best practices to protect against identity theft
- Includes monitoring for the member and up to four legal dependents over the age of 18

HOW IT WORKS

- Monitoring will not begin until members activate their account and dependent account(s)
- Activation and new dependent registration occur within the Member Portal
- Members can call fraud specialists any time to report an ID theft incident or for advice and support

LINKS + RESOURCES

- ID Sanctuary Video: <https://youtu.be/W74ppPCI7A>

IMPORTANT INFO

Dependent credit monitoring is limited to four adult dependents, 18 years and older. Members can still call fraud specialists and request a search of SSN for dependents under the age of 18. If there is any fraudulent activity found on the minor's account, ID Sanctuary will resolve it at no additional cost.



Activation and dependent registration on Member Portal



Call to speak with a fraud specialist

ID Sanctuary

FAQ

Q: How does ID Sanctuary monitor my identity?

A: ID Sanctuary detects potential fraud by monitoring a full-range of credit and non-credit information including:

- Public records
- Change of Address
- Court records
- Single bureau credit report and score
- Cyber internet surveillance – chat rooms and websites are monitored for your personally identifiable information (name, SSN, email, phone number, credit/debit cards)
- Social media channels

Q: How does ID Sanctuary resolve identity theft when it occurs?

A: As a member, you can call the toll-free number on the back of your membership card for 24/7 assistance. A fraud investigator from CyberScout will lead the resolution process and help you every step of the way. You will receive a personalized review and a customized, appropriate course of action. Once fraud has been resolved, your fraud specialist will conduct a six-month follow-up to ensure no other issues have occurred and to answer any additional questions.

BENEFIT PROVIDER BACKGROUND

Since 2003, CyberScout (formerly IDT911) has been leading the charge against hackers, thieves and even simple human error by providing unrivaled solutions that deliver valuable prevention education, proactive protection services and swift and appropriate incident remediation. Services are provided through more than 660 client partners that include 16 of the top 20 U.S. property and casualty insurance carriers, six of the top seven Canadian insurers, major credit unions, banks and numerous Fortune 500 companies.

CyberScout's longstanding reputation, industry expertise and scalable approach offer businesses and their customers a trusted ally for Identity Management; Breach Education, Preparation, Response and Remediation; Fraud, Credit and Reputation Monitoring; and Cyber Security and Data Privacy Consulting.

CyberScout offers coverage in all 50 states, as well as in Canada, the United Kingdom and Puerto Rico with a staff of over 100 experts including bilingual specialists and veteran fraud specialists and investigators, who have an average of nine years of experience.

Provider	ID Sanctuary	LifeLock™
Level of Coverage	Enhanced	Standard
Individual Coverage Price PEPM		
Family Coverage Price PEPM		
Monitoring and Alerts		
Actionable Identity Alerts (Email)	Included	Included
Actionable Identity Alerts (Alert Center)	Included	Included
Lost Wallet Protection / Document Recovery Assistance	Assistance with cancelling/replacing on-file credit cards, debit cards, insurance cards, etc.	Assistance with cancelling/replacing on-file credit cards, debit cards, insurance cards, etc.
Address Change Verification	Not Included	Included
Court Records	Not Included	Not Included
Black Market Website/Cyber Surveillance	Included	Included
Live Member Support 24/7/365	Included	Included
Credit Card Monitoring	Up to 10 Credit/Debit Cards	Not Included
Checking and Savings Account Monitoring	Up to 5 Checking/Savings Accounts	Not Included
Payday Loan Monitoring	Not Included	Included
Online Annual Credit Report(s)	1 Credit Bureau (TransUnion)	Not Included
Online Annual Credit Score(s)	1 Credit Bureau (TransUnion)	Not Included
Credit Bureau Monitoring	1 Credit Bureau (TransUnion)	Not Included
Credit Inquiry Activity	Included	Not Included
Drivers License Number Monitoring	Included	Not Included
Discovery Based (pre-existing)	Included (No pre-existing exclusions)	For a nominal fee of \$300, LifeLock Resolution Specialists will assist and restore a members identity stemming from prior identity theft.
Medical/Insurance ID Theft	Included	Not Included
Social Security Number Trace	Not Included	Included
Resolution/Restoration Services		
Restoration Services*	Unlimited restoration to pre-theft status	\$1 Million Total Service Guarantee
Service Guarantee		
Expense Reimbursement Benefits**	\$25,000	\$25,000
*Amount the vendor will spend to hire experts to work on member's behalf to restore identity to pre-theft status		
**Amount the vendor will reimburse member for out of pocket expenses and/or lost funds		

Legal Services

DESCRIPTION

With a national average hourly rate of \$381, contacting an attorney may seem out of reach. Give your members access to free and discounted rates on services from experienced lawyers. Attorneys help with traffic tickets, bankruptcy, divorce, spousal and child support. Additional services are also available at no cost.

- Free services* include one-on-one consultations, attorney-made phone calls, help with legal documents, assistance with welfare and INS, representation in small claims court, and a Simple and Living Will
- Attorneys only charge \$125 an hour or 40% off their hourly rate, whichever is greater
- Members receive 10% off all contingency-based cases
- Members are referred to plan attorneys based on location, language and area of law
- Capped fees on eight commonly used legal services, which include:

○ Traffic ticket defense	\$ 89.00
○ Name change	\$155.00
○ Real Estate closing	\$250.00
○ Chapter 7 Bankruptcy	\$750.00
○ Simple Divorce	\$275.00
○ Simple will with trust	\$250.00
○ Non-support (spouse/child)	\$275.00
○ Regular incorporation	\$295.00

**In certain situations, attorney liability may require plan attorneys to ask for a retainer prior to providing some of the free legal services.*

HOW IT WORKS

- Members call and identify themselves as a Legal Services member.
- A list of participating attorneys is provided to the member based on the area of law needed, language spoken and location of the member.
- The entire network of over 20,000 attorneys has contracted with Legal Services to provide its members with numerous free and discounted legal services. Plan attorneys will either charge \$125.00 per hour or, when appropriate, give members a 40% discount off their usual and customary hourly rate.
- In most cases, the attorney will be able to determine the amount of hours any given case may consume prior to beginning work on the case.



Call to find a participating attorney



Read the full terms and conditions online



Keep your membership card in your wallet

Legal Services

LINKS + RESOURCES

- Legal Services Video: <http://youtu.be/hfi0vXQqykk>

DISCOUNTED LEGAL SERVICES

Legal Service	Average Cost	Legal Care Direct Cost	Savings Percentage
Traffic Ticket Defense	\$199.00	\$89.00	55%
Name Change	\$1,100.00	\$155.00	85%
Simple Will with Minor's Trust	\$530.00	\$250.00	53%
Chapter 7 Bankruptcy	\$1500.00	\$750.00	50%
Non-Support (Spouse/Child)	\$1490.00	\$275.00	82%
Simple Divorce	\$1,100.00	\$275.00	75%
Corporation (Regular)	\$585.00	\$295.00	50%
Personal (Non-Commercial Real Estate Closing)	\$675.00	\$250.00	63%
	National Average	Discounted Rate	Savings Percentage
Hourly Rates	\$204.00/hour	\$125.00/hour	40%

Court costs, filing fees and time charged for travel to and from any courts are additional.

BENEFIT PROVIDER BACKGROUND

Legal Club of America (LCOA) was formed in 1996 with the goal of providing Americans affordable access to the legal system. Legal Services of America Corporation is located in Sunrise, Florida, and is a publicly traded corporation on the OTCBB under the symbol "LEGL." The company has six regional offices located throughout the U.S. LCOA has created a proprietary network of over 20,000 attorneys nationwide.