



Covered Member Welcome Packet

Dear New Member:

Congratulations! You now have an “ID Theft Recovery Plan” from National ID Recovery, LLC. You can rest assured that if you become a victim of one of the fastest growing crimes in America, National ID Recovery, LLC will recover your Identity and restore your good name.

Your ID Theft Recovery Plan benefits include:

- “Credit Monitor Assist™” National ID Recovery will order for you or provide you with alerts and complete instructions on obtaining your federally mandated free credit reports.
- Fraud alerts placed with all major credit bureaus for victims.
- Crisis Preparation Kit
- Monthly Newsletter and Educational information.

What to do NOW

**Call National ID Recovery at [1-877-253-0100](tel:1-877-253-0100) to activate the following services:
Identity Monitoring and Credit Monitor Assist™**

You may be asked to supply your social security number in order to activate your services. If you think that your identity may be compromised or you have seen evidence of fraud since becoming a Plan Member, or just have questions about the program simply call the toll free number above. One of our ID Theft resolution specialists will respond to your questions and get the process of recovery in motion.

If you become a victim, you will receive a personalized “ID Recovery Kit™” ready for your signature that includes:

- ✓ Specialized Power of Attorney
- ✓ FTC ID Affidavits
- ✓ Police Report Information and Instructions
- ✓ Multiple Required ID Recovery Documents

In order to make this as easy as possible, you have already been pre-registered and your ID Recovery Service has been activated and ready for you to use. Please keep this letter in a safe place and do not hesitate to call if you need assistance in any way.

Help prevent the worst from happening by employing a few simple practices:

- *Make copies of all your identification documents and record your credit card numbers, addresses and phone numbers and store in a safe and secure place (i.e. a safety deposit box).*
- *Shred or destroy old documents that may contain personal information such as billing statements, credit card bills, etc.*
- *Do not carry your Social Security card in your wallet or purse. In fact carry as little personal information as possible.*
- *Place passwords on all important accounts.*
- *Do not mail bills, checks or other items that may have personal information from your home mailbox.*
- *Use common sense! Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.*

If the worst does happen, simply call [1-877-253-0100](tel:1-877-253-0100) and one of our ID Theft resolution specialists will assist you and get the process of recovery in motion.

Sincerely,

Customer Service
National ID Recovery

IDRP (Provided)
CALL M-F 8am-9pm EST 1-877-253-0100

Credit Monitoring Assist

Pre-Victim Credit Monitoring

Provide for voluntary enrollment in “assisted” or “managed” credit monitoring

- Assisted credit monitoring is receiving alerts via email or telephone with complete instructions on when and how to obtain a members federally mandated free credit reports
- Provide assistance in reading and understanding credit reports

Complete Managed Restoration

In cases where an Identity Theft does occur, the NIDR Recovery Specialist will provide the victim with fully-managed complete identity restoration.

- The Recovery Specialist will identify all known Identity Thefts that have occurred
- Provide the victim with a complete NIDR Recovery Kit™ ready for signatures and notarizations delivered via secure overnight service with secure overnight return service provided including a limited power of attorney
- Once the Recovery Kit™ is returned to NIDR the contents will be distributed to all need to know agencies and/or organizations.
- The Recovery Specialist will notify the victim when the restoration is complete

Crisis Preparation Kit™

- Allows Covered Member to Record Necessary Nonpublic Document Information
- Should be stored in a safety deposit box, with the family attorney or CPA
- Provides quick access to document information
- May be used for situations beyond Identity Theft

Educational Information

- Monthly NIDR newsletter
- Better Practices to prevent Identity Theft
- Real Time updates on Data Breaches
- Removal from Marketing and Distribution lists

1. Document Replacement

CALL M-F 8am-9pm EST 1-877-253-0100

- Provides replacement assistance for personal documents lost or stolen
- Covers fire, flood, natural disaster, home break-in, theft or loss
- Consult with Member to ascertain the severity of the event and to start the notification process;
- Identify missing documents;
- Contact each and every creditor/bank in question while Member is on the phone;
- Cancel the Members affected Credit Cards, Licenses and other documents as needed;
- Request new replacement cards, documents, PIN numbers, etc.;
- In most cases NIDR can provide completed forms necessary to obtain replacement documents
- If the personal documents were stolen, NIDR will initiate the fraud affidavit and police report;
- In the event of Identity Fraud or Identity Theft, NIDR will provide complete Identity Theft Recovery for the Member at no additional charge.

2. NIDR Family Identity Monitoring

CALL M-F 8am-9pm EST 1-877-253-0100 .

Name and social security screening

ID Monitoring runs searches through thousands of public records and national data bases to search for variations of your Name, SSN and DOB

- Provides monthly National database screening utilizing customer's name and Social Security Number to identify existence of possible identity theft.
- Provides an Identity Fraud/Identity Theft risk score to the customer
- Identified fraud/Identity theft during any monthly scan will initiate any additional Complete Managed Restoration processes that are needed.
- Requires member opt in

Provide assistance in reading and understanding IDAlert findings/results

SYNTHETIC

Synthetic Identity Theft combines fake and real consumer information or all false information to open an account. Social Security numbers and/or names might be changed to create new identities and/or fragmented files within the credit bureaus.

Synthetic Identity Theft accounts for approximately 88% of all Identity Thefts

TRUE-NAME

True Name Identity Theft uses consumer's real identifying information is used without modification. The fraudster poses as the actual consumer.

3. Identity Theft Insurance

Each member household will also receive up to \$20,000 (two instances per year not exceeding \$10,000 per instance) worth of insurance coverage* provided by Virginia Surety. This coverage will help members offset some of the out of pocket costs of restoring their identity to its original status.

Identity Theft Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:

- **Lost wages:** \$500.00 per week, for 4 weeks maximum
- **Re-filing of loans**
- **Defense cost for certain civil law suits:** Reasonable and necessary fees and expenses incurred in the United States by the insured with consent for an attorney appointed by them for:
 - Defending any civil suit brought against the insured by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment of goods or services or default on a loan solely as a result of a stolen identity event.
 - Removing any civil judgment wrong-fully entered against the insured solely as a result of a stolen identity event.
 - Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:
 - Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event.
 - Notarizing affidavits or other similar documents, long distance-telephone calls and postage solely as a result of the insured's efforts to report and/or amend or rectify records as to the insured's true name or identity as a result of stolen identity event.
 - Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity event.

**Identity theft coverage is no longer available in New York State or Texas.*

1. Legal Club of America

Free and Discounted Legal Services

Plan members and their families will have access to a nationwide network of thousands of prequalified attorneys in all 50 states. Upon enrollment, members will be referred to a plan attorney that speaks their language, practices the area of law required and is conveniently located. Each attorney will provide Legal Club members with:

Nine Free Services

1. Unlimited phone consultations for each new legal matter
2. Unlimited face to face consultations for each new legal matter
3. Review of important legal documents (6 page max per document)
4. A free simple will with free annual update
5. A web based free living will form
6. Help representing member in small claims court
7. Assistance in solving member's problems with government programs
8. When appropriate plan attorneys will write letters on the member's behalf
9. When appropriate plan attorneys will make phone calls on the member's behalf

Discounts for Eight Commonly Used Legal Services*

Our plan attorney network has agreed to charge a one time, deeply discounted fee for the following services:

Legal Service	Special Member Rate	Non-member Rate
Traffic Ticket Defense	\$89.00	\$199.00
Name Change	\$155.00	\$555.00
Simple Will w/Trust	\$170.00	\$280.00
Chapter 7 Bankruptcy	\$250.00	\$750.00
Non-Support (spouse/child)	\$239.00	\$750.00
Simple Divorce	\$210.00	\$750.00
Regular Incorporation	\$295.00	\$500.00
Personal Real Estate Closing	\$175.00	\$500.00

* Costs & Filing fees are additional.

Discount on Contingency Based Cases

Contingency fee will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

Law Areas Included

Legal Club does not exclude any type of law area. Many legal expense insurance products have waiting periods, pre-existing condition exclusions and limitations on usage. This is due to the fact that they have financial exposure to usage, just the same as an HMO. As such, many types of law areas are excluded in their plans. Legal Club has no exposure and therefore takes the opposite approach and encourages usage. In fact, 80% of all new members use the legal plan within the first 90 days after they join.

Capped Hourly Rate

Legal Club plan attorneys contract to never charge more than \$75.00 per hour for legal care that goes beyond the free and discounted services.

This is where tremendous savings is realized. After the free letters, calls and consultations take place, members and their attorneys will decide what course of action to take next. In most cases, members will have no choice and litigation may ensue. This is the point in time that Legal Club plan attorneys charge the \$75.00 hourly rate for legal care. This represents up to 66% savings off our competitor's insurance plans. Our competitors in the legal expense insurance business offer their members a 25% discount off hourly rates. In California, Florida, Texas, New York and in other large metropolitan areas, this will leave their members paying well over \$200.00 per hour for extended legal care. The savings with Legal Club will be thousands of dollars. In fact, retainers required by competitors will be thousands more than Legal Club because retainers are figured using the attorney's hourly rate and estimated time needed to service the member.

a. Tax Preparation & Advice

CALL 24/7 1-866-544-4399

This comprehensive tax program provides members with free & discounted tax return preparation and unlimited, toll-free, tax related advice during normal business hours. Additionally, members will have access to deep discounts on most tax schedules.

Product Benefits & Features

Unlimited advice on federal taxation via toll-free phone call/fax/e-mail, Free tax return preparation (includes 1040EZ, 1040A, and 1040), Deep discounts on numerous tax schedules, Unlimited advice on federal taxation for small business owners (sole proprietors), IRS audit assistance IRS notification assistance, Tax planning, Review of prior year's tax return, Member portal with:

- o tax tips
- o tax law changes
- o tax organization area
- o IRS audit area
- o IRS notification area

o member advice on-line

All tax and financial assistance is provided by tax attorneys, financial analysts, CPA's, former auditors and/or Enrolled Agents certified by the IRS. This team of professionals is ready to answer your tax questions in a confidential and secure environment.

Additionally, all tax and financial advice is backed by a **\$1 million** liability policy!

The Voice Behind the Software

With today's tax software programs, users need more than help screens. Tax Rite steps in with tax advice tailored specifically to an individual's unique situation. Live, one-on-one, direct answers to member's tax questions over the phone. When pop-up screens aren't popping up with the right answer, experts are a phone call away with reliable advice.

- Individual Retirement Accounts, Roth IRAs, 401k plans, SEPs
- Healthcare spending accounts
- Investment timing and strategies
- Capital gains
- Real estate timing and strategies
- The tax advantages of home ownership
- Divorce
- Inheritance
- Retirement planning

IRSspeak Interpretation

Our team of professionals will review any notice or letter issued by the IRS and provide professional advice on how to understand and solve the matter. Our experts assist and advise members who get audited. They review the IRS audit notification and help sort out the facts. Members also have access to a web-based IRS audit tutorial, as well as an IRS notification tutorial that helps take the terror out of those ominous-looking IRS letters

Tax Advisor for People in all Income Brackets

According to Thomas J. Stanley in his book *The Millionaire Mind*, "The number one activity for millionaires is consulting with a tax expert." For most of us, tax consultation isn't that high on our list of things to do, but it's still vitally important for nearly everyone at one time or another.

Members can seek and receive advice on the tax implications of all these everyday financial matters:

Our team of professionals will also review a member's prior year's tax return. This review can reveal costly errors and generate a source of extra savings.

Tax Program Provides Discounted Services:

A schedule of these rates can be found on the <http://www.peopleschoicebenefits.com/tax-rates.asp> website.

This program is administered by Tax Rite, Inc.

Complete Credit and Debt Analysis

A credit counselor takes the time to thoroughly understand and assess current credit and debt issues.

Credit & Debt Counseling by Certified Credit Counselors

- Assist in creating a livable budget to balance income and expenses.
- Provide specific advice on how to deal with creditors.
- Offer money management and budgeting techniques to help gain control of finances.
- Develop a comprehensive spending plan.
- Create an action plan to become debt free.
- **"Ask Susan" Online Counseling Sessions**
- A unique opportunity to receive a personalized response to questions on subjects such as loans, budgeting, credit reporting, collections, dealing with debt, and much more. Email your questions to receive a personal response on these and other financial subjects.

Housing Advisory Services

- Advice covering first time homeownership, affordable mortgages and refinancing.
- Post purchase counseling.
- Reverse mortgages – what are they and how do they work?

b. Financial Education and Credit Counseling

CALL 24/7 1-866-944-2227

This component of the Family Protection Plan provides consumers with personalized services 24 hours a day, 7 days a week. We provide access to financial education and credit counseling through a variety of delivery methods including telephone, online tools and live chat sessions.

Whether you are renting or buying a home, having problems with debt, or setting up a trust, there are legal and financial ramifications associated with each. This financial education program is designed to provide individuals and their families with the tools they need to make better financial decisions. Personal financial guidance and education is provided by over 1,000 experienced financial counselors.

Product Benefits & Features

Free Consultations

- Financial Assessment – A complete financial assessment includes review and analysis of member's household income, expenses, assets and liabilities.
- Complete Credit and Debt Analysis
- A credit counselor takes the time to thoroughly understand and assess current credit and debt issues. Credit & Debt Counseling by Certified Credit Counselors
- Assist in creating a livable budget to balance income and expenses.
- Provide specific advice on how to deal with creditors.
- Offer money management and budgeting techniques to help gain control of finances.
- Develop a comprehensive spending plan.
- Create an action plan to become debt free.
- **"Ask Susan" Online Counseling Sessions**
- A unique opportunity to receive a personalized response to questions on subjects such as loans, budgeting, credit reporting, collections, dealing with debt, and much more. Email your questions to receive a personal response on these and other financial subjects.
 - o Housing Advisory Services
 - o Advice covering first time homeownership, affordable mortgages and refinancing.

- Post purchase counseling.
- Reverse mortgages – what are they and how do they work?

Online Tools and Articles

- Access online articles designed to inform, assist, educate and alert consumers in all areas of credit, money management and how to get help.
- Online tools for budgeting.
- Articles designed to help make smart financial decisions.
- Articles designed to help with family financial and purchasing decisions.
- Hotlinks to a wide variety of consumer resources on topics such as lending, credit reports, credit cards and vehicle purchasing and financing.
- Easy-to-use online calculators to help get finances back on track. Calculators are available to help with budgeting, vehicle and home financing.
- Tests and quizzes to gain a better understanding of how to improve money management skills.

Money Choices

- Five private self-paced courses, presented by Visa, that teach the skills needed for smart money management.

c. LifeEvents™ Counseling

CALL 24/7 1-800-843-1327

Employees and family members will have toll free access to behavioral health experts anytime – 24 hours a day, 365 days a year. All calls are answered directly by licensed, degreed clinical staff, and all services are handled with complete confidentiality. LifeEvents provides our members and their families with telephonic counseling for problems related to marital, parent-child, alcohol and other drug abuse, emotional, legal/financial, childcare, eldercare, and other personal challenges or stresses. Each covered individual and eligible family member is entitled to unlimited telephonic counseling per episode.

The Process From Start to Finish

Employee/Family Member Initiates Contact

To ensure that members receive help when needed, licensed counselors are readily accessible 24 hours a day, seven days a week, 365 days a year via a dedicated toll free number. Non-English speaking members also have 24x7x365 assistance via bilingual staff and affiliates, as well as through an online translation service with capabilities in over 140 languages.

The EAP counselor will:

- Explain the role of an EAP
- Ensure confidentiality
- Conduct an initial assessment
- Determine member's needs and related resources

EAP Counselor Aligns Appropriate Resource

- Schedule an appointment for in-person assessment with a local Provider.
- Involve, where needed, a dependent care coordinator or legal financial professional to assist in securing resources and arranging all referrals.
- Directly refer member to a community agency or local hospital if an emergent situation is evident.
- After the initial assessment, the Counselor follows up with the local Provider to coordinate recommendations.
- Counselors work with members every step of the way, from assessment, through recommendation and follow-up.

Satisfaction and Closure

- Recommendations may include referrals to local mental health providers, detoxification facilities, hospitals, physicians, or short term counseling.
- For work/life issues, the Counselor oversees the resource search and ensures that the consultation and resources provided have addressed the issues presented.
- Coordinates with member's benefit plan to ensure a seamless service progress.
- Counselors will follow-up with member in a timely fashion to ensure quality and satisfaction of services. Counselors close the case only after determining, with member and the Provider, that the issue has been successfully resolved and that the member has completed all recommended treatment.



Terms & Conditions of Service

Section 1: Definitions:

- A. NIDR is proud to offer the broadest definition of "Covered Member". "Covered Member" is defined as any person age 18 or older who has been enrolled in the National ID Recovery Service, and spouse or Domestic Partner; children under the age of 21 who live with the Covered Member; and children under the age of 25 who are full-time students. The term "Domestic Partner" is defined as any person living in domestic partnership with a Covered Member not related by blood or marriage, regardless of sex, who are of legal adult age in their state of residence. The term "Covered Household" is defined as a "Covered Member" who enrolled in the National ID Recovery Service and all legal dependents of the enrolled member (IRS dependency requirements are utilized to determine dependency) either residing at the covered members residence or attending college at a different address.
- B. "ID Recovery Kit™" means the document set needed to recover the Covered Member's Identity from the specified ID theft(s), including ensuring that all damage caused by the Identity Theft has been satisfactorily remediated. The ID Recovery Kit contains, but not limited to; a Cover Letter, Special Power of Attorney, ID Theft Affidavits, Form Letters, Forgery Affidavits, complete step by step instructions and any other specific documents needed per ID theft type, number of ID thefts and ID theft location. The ID Recovery Kit is completely generated and personalized by NIDR's proprietary, patent pending Kaizen Software System.
- C. "Credit Monitoring Assist™" means NIDR will assist Covered Member in obtaining the maximum authorized free copies of his/her credit report from all bureaus based on his/her state of residence. The NIDR Kaizen™ Application will notify the Covered Member when it is time for him/her to request a credit report –or, based on the Covered Member's choice, NIDR will automatically order a copy of the credit report for the Covered Member.

Section 2: NIDR Services

- A. Covered Members will have unlimited toll free access to the multilingual National ID Recovery ("NIDR") ID Recovery Assistance Center located in Norcross, GA between the hours of 8:00am and 9:00pm ET Monday through Friday.
- B. Credit Monitoring Assist™ Covered Members will be able to choose to be notified when to order their free credit reports or have NIDR order their free credit reports on their behalf and have them mailed to them.
- C. NIDR IDAlert provides continuous monthly Identity Monitoring for the Covered Member. This Identity Monitoring can more accurately identify fraud committed using the Covered Members non-public information. It will also detect Synthetic Identity Theft.
- D. Upon notification of an identity theft incident, NIDR will:
 - a. Consult with Covered Member to ascertain the severity and types of the ID Theft and to start the notification and recovery process;
 - b. Prepare and ship the "ID Recovery Kit™" to the Covered Member via Overnight Delivery with prepaid Overnight Deliver return;
 - c. Send all necessary electronic notifications;
 - d. Contact credit reporting agencies to obtain a free credit report for the Covered Member and place fraud alerts on the Covered Member's credit records with all three credit reporting bureaus, and to obtain a list of creditors involved with the fraud from them;
 - e. Submit Special Power of Attorney and ID Theft Affidavit to involved creditors requesting cancellation of their card and an issuance of a new one;
 - f. If other forms of identification were stolen or missing, such as an ATM card, Driver's License, Social Security Card, Passport and so forth, notify the appropriate bank or agency of the situation so that they may take appropriate action and reissue a new form of identification;
 - g. Notify local authorities of the ID Theft incident and provide documentation to help the Covered Member to obtain necessary reports;
 - h. Where needed, follow up with creditors/agencies to ensure that the matter has been properly handled;
 - i. Provide fraud resolution, Identity Monitoring, legal and emotional assistance;

Section 3: Limitations & Exclusions

- A. Coverage starts immediately when confirmation of payment has been made. If paying by credit card, the subscription will automatically renew per payment mode selected unless Covered member notifies of intent to cancel.
- B. Any identity thefts or incidents discovered by the Covered Member prior to service effective date not eligible for service. Pre-existing Identity Theft may require the Covered Member to utilize NIDR's Emergency Recovery Service.
- C. The services of NIDR are available in the United States and its territories only. NIDR reserves the right to add additional countries and/or territories at NIDR's own discretion.
- D. NIDR cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.
- E. NIDR guarantees its ID Recovery Services 100%. However, NIDR cannot guarantee the actual outcome of the recovery process. NIDR reserves the right to refer Covered Member to a local attorney from its national network of preferred attorneys if the severity of the identity theft dictates.
- F. NIDR's ID Recovery Services will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act by the Covered Member, their spouse, or their child.
- G. NIDR's ID Recovery Services do not cover financial losses of any kind arising from the identity theft.