IdentityForce.
A TransUnion® Brand

OFFERED THROUGH Cigna®

COMING MARCH 2023

Identity Matters.

Protecting **PRIVACY** and **SECURITY**.

Exposure at Every Angle

- **350%** increase in phishing emails since COVID-19[1]
- **50%** increase in mobile vulnerabilities in 2020[2]
- **15 Billion** consumer credentials are circulating on the Dark Web[3]

[1] PC Magazine. "Phishing Attacks Increase 350 Percent Amid COVID-19 Quarantine." https://www.pcmag.com/news/phishing-attacks-increase-350-percent-amid-covid-19-quarantine. March 30, 2020.

[2] Skybox. "COVID-19 Pandemic Sparks 72% Ransomware Growth, Mobile Vulnerabilities Grow 50%." https://www.skyboxsecurity.com/news/covid-19-pandemic-sparks-72-ransomware-growth-mobile-vulnerabilities-grow-50/. July 21, 2020

[3] Forbes. "New Dark Web Audit Reveals 15 Billion Stolen Logins From 100,000 Breaches." https://www.forbes.com/sites/daveywinder/2020/07/08/new-dark-web-audit-reveals-15-billion-stolen-logins-from-100000-breaches-passwords-hackers-cybercrime/?sh=6e53c5bf180f. July 8, 2020.

Now is the time to protect what is most important. As our digital footprint expands, fraud and scams increase exponentially, along with vulnerabilities that result from having sensitive personal information exposed. It's why **IdentityForce** offered through Cigna[4] will be included in your Cigna medical coverage at **no additional cost**.[5] We're here to provide you with **award-winning** identity theft protection built to proactively monitor, alert, and help fix any identity theft compromises.

WHY NOW?

Our identities have become more than just a name, birthdate, and social security number. Today our identities include voice signatures and fingerprints, personal property records, health records, and even social media data. All of these details can be capitalized on by criminals to commit identity fraud, whether used directly in forms of synthetic identity theft, or used in social engineering attempts to extract money or personal details that provide additional opportunities for identity crimes.

ID THEFT IMPACT

No one should have to deal with a lifetime of damage that could result from identity theft. We all likely know someone who has already been a victim of identity theft themselves, or had their good name compromised. Security incidents, scams, and fraud continue to grow as our world becomes increasingly digitalized and virtual, and protecting personal information is essential.

We not only proactively monitor the Dark Web, credit reports, and real-time fraud issues, but we will help fix any compromises to personal information. We'll make sure a customer's identity is restored without the burden of phone calls and paperwork.

LOST TIME

6 MONTHS and **100** to **200** Hours Worth of Work

SANS Institute. "Identity Theft." https://sansorg.egnyte.com/dl/HOc9hK6h0o/. Published 2021.

SEVERE EMOTIONAL DISTRESS

77% Reported **INCREASED** Stress Levels

ITRC. "The Aftermath®: The Non-Economic Impacts of Identity Theft." https://www.idtheftcenter.org/wp-content/uploads/2018/09/ITRC_Aftermath-2018_Web_FINAL.pdf. Published 2018.

COST

Average **LOSS** of **$1,343** per ID Theft Incident

U.S. Department of Justice. "Victims of Identity Theft, 2014." https://bjs.ojp.gov/content/pub/pdf/vit14.pdf. Revised: November 13, 2017

[4] The program and services are provided by an independent company/entity and not by Cigna. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

[5] Not available to insured clients sitused in NY and NJ.

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Protect What Matters Most™

#1 Rated Consumer ID Theft Plans

As seen on CNBC and Investopedia

Investopedia

SOURCE | Rated Best Overall Identity Theft Service by Select on CNBC (Aug 2021) and a Best Identity Theft Protection Service of 2021 by Forbes Advisor

Identity Theft Protection

Plan Features	UltraSecure ID
PRIVACY & SECURITY	
Password Manager	●
Bank and Credit Card Activity Alerts	●
Identity Vault and Secure Storage	●
Auto On Monitoring	●
Advanced Fraud Monitoring (Instant Inquiry Alerts)	●
Change of Address Monitoring	●
Court Records Monitoring	●
Fraud Alert Reminders	●
Dark Web Monitoring	●
Compromised Credentials Alerts	●
Sex Offender Notification	●
Social Media Activity Alerts (Adult and Child)	●
Data Breach Notification	●
Identity Threat Alerts	●
Junk Mail Opt Out	●
Smart SSN Tracker (SSN Monitoring)	●
Medical ID Fraud Protection	●
Mobile App (iOS and Android)	●
Two Factor Authentication	●
Lost Wallet Assistance	●
Child Monitoring (SSN and Dark Web)	●
401(k), HSA & Investment Account Activity Alerts	●
CREDIT MONITORING	
Credit Report Assistance	●
Credit Freeze and Lock Assistance (Adult and Child)	●
Credit Report Monitoring (Daily)	1 Credit Bureau
Credit Report and Score (Quarterly)	1 Credit Bureau
Credit Score Simulator	●
Credit Score Tracker (Monthly)	●
RESTORATION SERVICES	
White Glove Restoration	●
Pre-existing Identity Theft Restoration	●
Deceased Family Member Fraud Remediation*	●
Identity Theft Insurance	$1,000,000 **
Stolen Funds Replacement	●
Any Financial Account Covered	●

* Deceased Family Member Fraud Remediation | Available for adults or eligible dependents enrolled in an active IdentityForce Family Plan at the time of their death. Family Coverage, which includes coverage for any adults living in the household, is available to purchase directly through Sontiq for a low monthly cost. You can purchase this coverage through the profile once you have registered for IdentityForce monitoring services.

** The expense reimbursement insurance benefit for members is underwritten by Hamilton Insurance DAC, and its affiliates, under a master group policy issued in the name of CyberScout Limited, Sontiq Inc. and all subsidiaries for the benefit of members. 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. A summary of the terms of coverage is set forth here. The complete policy is available from Sontiq on request. Hamilton Insurance DAC administers all claims and Sontiq and Cigna Corporation and its operating subsidiaries shall have no responsibility with respect to such identity theft and/or cyber benefit. Restoration services are provided by Sontiq, Inc.

The program and services are provided by **Sontiq, Inc. and not by Cigna Corporation or its operating subsidiaries**. Program and services are subject to all applicable program terms and conditions. **Product availability may vary by location and plan type and is subject to change**. References to third-party organizations or companies, and/or their products, processes or services, does not constitute an endorsement or warranty thereof. Your use of such products, processes or services are at your sole risk. Product may be updated or modified prior to availability. Terms and conditions apply.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation.

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