



Identity Matters. Protecting PRIVACY and SECURITY.

Exposure at Every Angle

- 350% increase in phishing emails since COVID-19'
- 50% increase in mobile vulnerabilities in 2020²

• **15 Billion** consumer credentials are circulating on the Dark Web³

- ¹ PC Magazine. "Phishing Attacks Increase 350 Percent Amid COVID-19 Quarantine." <u>https://www.pcmag.com/news/phishing-attacks-increase-350-percent-amid-covid-19quarantine</u>. March 30, 2020.
- ² Skybox. "COVID-19 Pandemic Sparks 72% Ransomware Growth, Mobile Vulnerabilities Grow 50%." <u>https://www.skyboxsecurity.</u> <u>com/news/covid-19-pandemic-sparks-72-</u> <u>ransomware-growth-mobile-vulnerabilitiesgrow-50/.</u> July 21, 2020
- ³ Forbes. "New Dark Web Audit Reveals 15 Billion Stolen Logins From 100,000 Breaches." <u>https://www.forbes.com/sites/</u> <u>daveywinder/2020/07/08/new-dark-web-</u> <u>audit-reveals-15-billion-stolen-logins-from-</u> <u>100000-breaches-passwords-hackers-</u> <u>cybercrime/?sh=6e53c5bf180f.</u> 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 Healthcare⁴ will be expanding to subscribers with active Cigna Healthcare medical coverage at **no additional cost** when the employer has 50–2,999 employees.⁵ We're here to provide your clients 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.



⁴ The program and services are provided by **Sontiq, Inc.** and not by Cigna Healthcare or its affiliates. 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.



Identity Theft Protection

Plan Features	UltraSecure ID
PRIVACY & SECURITY	
Password Manager	•
Bank and Credit Card Activity Alerts	•
Identity Vault and Secure Storage	•
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	٠
Identity Threat Alerts	•
Junk Mail Opt Out	٠
Smart SSN Tracker (SSN Monitoring)	٠
Medical ID Fraud Protection	•
Mobile App (iOS and Android)	•
Two Factor Authentication	٠
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)	٠
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 Healthcare shall have no responsibility with respect to such identity theft and/or cyber benefit. Restoration services are provided by Sontiq, Inc.

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