Allstate ID Protection Frequently Asked Questions

When can I enroll? When would my coverage become effective?

Unless you are a new hire, Leidos employees may only enroll during the annual enrollment period. If you are a new hire, you may enroll within 31 days of your date of hire. If you enroll in Identity Protection between the 1st and the 2oth of any given month, your coverage will be effective the 1st of the month following your enrollment. If you enroll in the program between the 21st and the last day of any given month, your coverage will be effective the first day of the second month following your enrollment. For example, if you enroll on October 5, your coverage will be effective on November 1. If you enroll on October 25, your coverage will be effective on December 1.

How much does it cost?

The plan costs \$9.95 per month for employee only, or \$18.95 per month per family.

Who is covered under the family plan? Is there an age limit for dependents?

The Allstate Identity Protection benefit is available to those that have a Social Security number. There is no age limit or floor, so from infants to adult children you support, your whole family is covered. However, the Credit Monitoring feature is currently not available for children under 18 years old.

If I am on an unpaid leave of absence (LOA), what happens to my coverage?

You can contact the Allstate privacy expert team at **1-800-789-2720** to continue your membership with them directly. If you wish to resume payroll deductions when returning to work, please contact Added Benefits at **1-833-731-1266**.

If I leave the company, what will happen to my coverage?

If you are leaving your company and would like to keep your coverage, please contact the privacy expert team at **1-800-789-2720**. Pricing may vary. If you do not wish to continue, your coverage will be cancelled at the end of the month in which you separate from your employer.

May I cancel the plan at any time?

You can only cancel your coverage during annual enrollment for the next year or if you have a qualified life event.

What should I do if I have questions after I enroll?

If you have any questions after you enroll, please contact Allstate's Privacy Advocates, who are available 24/7, at 1-800-789-2720 or <u>customercare@aip.com</u>. They have Spanish-speaking Privacy Advocates and Remediation Specialists.

How does Allstate Identity Protection protect me?

Allstate uses our proprietary software to proactively monitor various sources. Through Allstate Identity Protection, you will also have the power to create thresholds for your bank accounts, allowing you to receive alerts for suspicious financial transactions outside of your set limits. They monitor your credit reports and credit-related accounts to ensure no one is using your name fraudulently, and they monitor the dark web to check for compromised credentials and unauthorized account access. While Allstate can't prevent fraud, they can and do alert you at its very first sign, then resolve the fraud and restore your identity.

How does Allstate Identity Protection compare to other services, like credit monitoring? While Allstate Identity Protection's service includes credit monitoring, monthly scores, and an annual credit report, they know that credit is just one aspect of identity protection. Allstate detects a more expansive range of identity theft beyond the range of credit accounts. Allstate Identity Protection's identity monitoring looks for misuse not only of credit, but also of high-risk transactions (suspicious non-credit activity) and compromised credentials on the dark web.

Please note that unlike a bank, they do not monitor all transactions at every business, nor do they monitor for every possible transaction type. However, using Allstate Identity Protection's financial threshold monitoring will give you greater control over your existing bank accounts than your bank's fraud monitoring alone. If you'd like more details on financial threshold monitoring, please contact their Privacy Advocate team.

What is covered under your Identity Theft Insurance Policy?

Allstate Identity Protection's identity theft insurance policy covers the financial damages of identity theft, such as costs to file reports or place freezes, legal defense expenses, and lost wages incurred as a result of resolving the fraud. Please contact Allstate for a full copy of the policy and stipulations.

How do I know that my identity is secure?

Every month, Allstate will email you updates with your Identity Health level and any active alerts. You will also receive alerts when they detect an issue or suspicious activity. If that activity seems fraudulent or suspicious, please notify their Privacy Advocate team by selecting "Not me" or calling 1-800-789-2720.

How will Allstate reach out if there is a problem or if identity fraud is detected?

If your account features are fully up to date and enabled, you will receive an email or text message alert (according to your stated communication preferences) as soon as they detect activity. You will also receive a monthly status email showing your Identity Health status and any outstanding alerts that require your attention. You can also view any outstanding alerts in your online portal.

If your contact information was not included when you initially enrolled, you will receive a welcome letter in the mail with instructions for how to log in to your account, update your contact information, and fully enable all your features.

Allstate strongly recommends you keep your account updated with your most recent contact

information and preferred communication method so that they can quickly alert you to any activity. If you have any trouble completing these tasks or have trouble receiving these communications, call Allstate at 1-800-789-2720.

What should I do if my identity is stolen or I am the victim of fraud?

If you suspect you are a victim of fraud or identity theft, please contact Allstate's Privacy Advocate team as soon as possible, either by selecting "Not me" on the alert within your portal or calling **1-800-789-2720**. Your Privacy Advocate will ask you questions and research with you to determine if you are a victim.

Once you are in touch with a Privacy Advocate and have been confirmed as a possible victim, you will be assigned to a Remediation Specialist who will work on your behalf to manage your case and fully restore your identity. Allstate's Privacy Advocates are not outsourced — they work in-house. Their Remediation Specialists are Certified Identity Theft Risk Management Specialists (CITRMS®). They are experts in identity restoration and are committed to doing the legwork to restore your identity for you.

Is it safe to give Allstate my information?

Yes. Allstate knows that protecting your information is of the utmost importance, so all their employees, consultants, contractors, and vendors adhere to a comprehensive information security policy when interacting with Allstate Identity Protection and its information.

Customer data is stored in a state- of-the-art data center (SSAE 16 SOC1 and SOC2 Type II accredited and with HIPAA-ready infrastructure). That data is only accessible via secure, encrypted connections.

Allstate identity Protection never sells your information to third parties.

Does Allstate provide a credit report to subscribers?

Yes; Allstate provides you with a monthly VantageScore 3.0 credit score, credit monitoring, and a free annual credit report; however, credit monitoring is only one component of their monitoring services. They believe that protecting your identity not only requires credit monitoring, but further actions like monitoring for compromised credentials, financial transactions, and dark web activity. This is why Allstate Identity Protection is able to provide early alerts and comprehensive protection that other providers cannot.

What is Internet Surveillance?

The underground internet, also called the deep web or dark web, is where cybercriminals store and sell Personal Identifiable Information (PII) illegally. Allstate's dark web surveillance scans the dark web for your personal information and scours an ever-evolving complex of more than 30,000 compromised machines, networks, and web services that Allstate Identity Protection and other leading cybersecurity firms identify. Their surveillance is specifically designed to find identifying personal information like a Social Security number, medical insurance card, or even an email address and alert you immediately.

What is a Digital Exposure report?

Your Digital Exposure Report is a summary of what a real-time deep internet search finds about you. The report also shows how vulnerable your online presence could be and provides

tips for you to better secure your information. Please note that the Digital Exposure Report is not a credit report, so you may see search results for people with a similar name to yours. The less information you see on your Digital Exposure Report that matches you, the better!

How do I fully activate my features to make sure I'm totally protected?

Once your plan is effective, log in to your online account to activate all your features. Each additional feature has its own tab and will walk you through instructions to set it up. Setting up these additional features ensures that we can effectively monitor your identity for the first signs of fraud. The best part? Everything on your account is included in your plan, so there are no hidden charges or additional purchases. To activate these features, visit myaip.com. If you have trouble logging in, or have questions about these features, please contact a Privacy Advocate at 1-800-789-2720.