Allstate
IDENTITY PROTECTION

summary plan description: Pro+ Cyber

Plan features

Family protection

- Identity protection for real life
- Senior family coverage (parents, grandparents, and in-laws age 65+)$^\Delta$
  - Elder fraud protection$^\Delta$
  - Elder Fraud Center
  - Scam support$^\Delta$
- Family digital safety tools$^\Delta$
  - Web filtering$^\Delta$
  - Screen time management$^\Delta$
  - Parental monitoring$^\Delta$
  - Location tracking$^\Delta$

- Deceased family member coverage$^{\dagger\Delta}$
- Up to $2 million reimbursement for identity theft expenses & stolen funds†***, includes coverage for:
  - Deceased family member fraud
  - Home title fraud
  - Professional fraud
  - Ransomware§ on personal devices

Cyber protection

- Personal computer security
  - Webcam protection††
  - Firewall††
  - Antivirus protection
  - Safe browsing and phishing protection
  - Web filtering
  - VPN
- Mobile device security
  - Mobile device and app security for 5 mobile & desktop devices
  - Missing and stolen device tools††† for 5 mobile & desktop devices

  - Safety VPN with safe browsing and phishing protection for 5 mobile & desktop devices
  - Wi-Fi security for 5 mobile & desktop devices
- Password manager
- Network security
- Computer protection for the whole family$^\Delta$
- Family mobile and desktop device protection for up to 10 mobile & desktop devices$^\Delta$

Privacy and data monitoring

- Allstate Digital Footprint^{SM}
  - Personalized online account discovery
  - Privacy insights
  - Privacy management tools

  - Data breach notifications
- Robocall blocker
- Ad blocker
- Solicitation reduction

Credit

- Tri-bureau credit monitoring
- Credit score tracking
- Unlimited TransUnion credit scores
- Annual tri-bureau report and score

- Credit freeze assistance
- Credit lock (adults & minors)
- Credit report disputes

Identity and financial monitoring

- Auto-on monitoring‡
- Rapid alerts
- Identity Health Status
- Allstate Security Pro$^\circledR$ emerging threats and scam alerts
- High-risk transaction monitoring
- Credit and debit card monitoring
- Bank account transaction monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts

- Financial transaction monitoring
- Lost wallet protection
- Dark web monitoring for personal data and passwords
- Human-sourced intelligence
- Social media account takeover monitoring
- Sex offender alerts
- IP address monitoring
- Help Center
- Mobile app with biometric authentication security

Restoration

- U.S.-based, 24/7 customer care
- Full-service remediation support
- Remediation for pre-existing conditions
- Fraud resolution tracker
- Specialized unemployment fraud support
- Unemployment Fraud Center
- Stolen tax refund advance
- Financial protection
  - Up to $1 million reimbursement — $2 million for family plans — for out-of-pocket expenses related to identity theft and stolen funds, including:

  + Identity theft expense reimbursement†
  + Stolen funds reimbursement†
  + 401(k)/HSA fraud reimbursement†
  + Deceased family member fraud expense reimbursement†
  + Home title fraud expense reimbursement†
  + Personal ransomware expense reimbursement†
  + Professional fraud expense reimbursement†
  - Up to $500 stolen wallet emergency cash†
- Tap-to-call from mobile app

Identity protection:

Allstate Identity Protection Pro+ Cyber delivers comprehensive identity monitoring and powerful cybersecurity for you and your entire family. See and manage your personal data, safeguard your devices, and protect your identity and finances with unique tools designed to help you stay safe. If fraud occurs, rely on our full service remediation and restoration, plus stolen fund personal ransomware, and identity theft expense reimbursement† to cover many out-of-pocket expenses, lost wages, and legal fees.

Client name:

Policy effective date:

Policy renewal date:

Policy number/client ID:

Eligible group(s):

All employees in active employment in the United States with the employer.

Minimum hours requirement:

There is no minimum hours requirement for this plan unless determined by the employer.

Waiting period:

Unless determined by the employer, there is not a waiting period for this plan.

Participation requirements:

There are no participation requirements for this plan.

Enrollment:

Employees who are eligible may enroll for coverage at any time unless the employer determines enrollment may only take place during a defined enrollment period.

Cancellation:

Employees who are eligible may cancel coverage at any time unless the employer determines cancellations may only take place during a defined period.

Who pays for the coverage:

Employees pay for coverage through payroll deduction, with deduction frequency determined by employer. After 90 days of no payment, coverage will be terminated.

Pre-existing conditions:

Employees have access to full-service identity theft restoration after the effective date, even if the identity theft was discovered prior to the effective date.

Family member definitions:

Our plan fits your family, not the other way around. We have the broadest definition to protect everyone under your roof or "under your wallet." A defined family member is one who is supported financially by the employee or one who lives under the employee's roof. Parents, in-laws, and grandparents age 65+ **do not need** to be supported financially by the employee or live under the employee's roof to be covered.

Portability:

If the employee leaves the company, this plan is portable at the same rates offered through payroll deduction. Employees must activate a direct bill relationship with us by calling 800.789.2720.

Billing:

Payment method:
Payment type:
Billing cycle:
Billing contact:

Account manager:

Identity theft expense reimbursement summary:

If a member falls victim to identity theft, the up to $1 million identity theft expense reimbursement included with Allstate Identity Protection benefit covers many of the member's out-of-pocket costs. This ensures financial security by covering lost wages, legal fees, medical record request fees, CPA fees, child care costs, while our in-house privacy experts help the participant restore their good name.

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