PROTECTING WHAT MATTERS MOST

A GROWING CRISIS: IDENTITY THEFT

12.7 MILLION IDENTITY THEFT VICTIMS IN 2014[1] **/ $16 BILLION STOLEN** FROM FRAUD VICTIMS IN 2014[1] **/ EVERY 2 SECONDS** AN IDENTITY IS STOLEN[1] **/ 2 IN 3 DATA BREACH VICTIMS** BECAME AN IDENTITY FRAUD VICTIM IN 2014[1] **/ 58 – 165 WORK HOURS** TO REMEDIATE A CASE OF IDENTITY THEFT[2]

MORE THAN MONITORING

INFOARMOR'S PRIVACYARMOR® PROVIDES COMPREHENSIVE PROTECTION THAT GOES FAR BEYOND CREDIT MONITORING AND FREE BREACH SOLUTIONS. Our identity and credit monitoring solution deploys cutting-edge technology and professional service to detect, intercept, and remediate the misuse of personal information that puts your identity at risk.

Sources: 1. Javelin Strategy and Research: 2015 Identity Fraud Report / 2. ITRC "Identity Theft: The Aftermath" 2008

INFOARMOR: PROTECTING YOUR FINANCES, PRIVACY, AND REPUTATION

Identity & Credit Monitoring / Let us give you peace of mind by proactively monitoring for the most damaging types of identity fraud.* By uncovering and resolving issues early, we can help minimize damages. We also monitor your credit through TransUnion.

Credit Scores and Reports / Gain access to a monthly credit score and a credit report each year from TransUnion. Stay informed and protect your financial assets by detecting credit misuse quickly.

Password Protection / Our secure vault automatically saves and syncs your passwords across desktop and mobile devices. This tool makes using complex passwords simple and safe.

Social Media Reputation Monitoring / We monitor Facebook, LinkedIn, Twitter, and Instagram profiles, generating actionable alerts that help defend you and your family from reputational damage or cyberbullying.*

Wallet Protection / InfoArmor can easily replace the contents of a lost or stolen wallet through an online, secure vault that conveniently stores important documents.

Digital Identity Report / Our deep internet search creates a snapshot of your exposed information online, giving you a chance to take control of your privacy.

Privacy Advocate Remediation / Have an expert on your side to guide you through the identity restoration process and fight back against identity thieves.

$1,000,000 Identity Theft Insurance Policy / If you are a victim of fraud, we will reimburse your out of pocket costs to reinforce your financial security.†

Solicitation Reduction / Guidance on how to limit exposure to fraud while reducing annoying calls, mail, and preapproved credit offers.

LEARN MORE AND ENROLL THROUGH ADP TOTALSOURCE® AT MYTOTALSOURCE.COM

Click Myself → Benefits Resource Center → Total Choice™ Voluntary Benefits

QUESTIONS? CALL MERCER: 800 557 1038

PLANS AND PRICING

$7.95 per person per month

$13.95 per family per month‡

INFOARMOR®

DETECTION IS THE NEW PREVENTION

*Network provides comprehensive coverage, although no solution can detect all suspicious activity. Nonetheless, our Privacy Advocates will work tirelessly to restore your identity regardless of when or how the damage was done.

†Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. 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. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

‡Family coverage is available for individuals that are supported by you financially or live under your roof.

Identity Protection

TotalChoice™

Frequently Asked Questions

Q. How can identity thieves steal my personal information?

A. Identity thieves access your personal information in a number of ways such as stealing mail, rummaging through trash, and stealing a wallet or purse—or even getting it via email or phone by posing as legitimate company claiming there's a problem with your account. Others access personal information online or steal private information directly from organizational and company databases.

Q. How do I know if I'm a victim of identity theft?

A. The truth is, without continuous monitoring and vigilance, it's not always easy to tell. In many instances, it can be years before people realize their identity has been stolen. The best way to learn of identity theft is to monitor your financial records and make sure they are accurate. Obtaining updated credit reports and credit scores is also important. Unfortunately, today's hectic schedules mean most people do not invest the time to do this on a regular basis.

Q. How do they use the personal information they steal?

A. In most cases, the goal of identity theft is financial gain. It's common for an identity thief to call a credit card company and ask that the mailing address be changed. They run up charges on the account, and then have the bill sent to another address. Another tactic is to take out a loan or open a new credit card or bank account using your name, date of birth, and Social Security number. In all cases, creditors think they're dealing with you. Still others may use your identity to gain employment, file for fraudulent health benefits, or commit other types of criminal activity.

Q. How should I expect InfoArmor to contact me in the event of a fraud?

A. InfoArmor's will alert you as soon as we detect an issue or suspicious activity. Depending on the communication preferences established in your personal online account once your benefit is active, you will also be notified by your primary communication preference (either email or text). When you confirm the alert to be fraudulent, a Privacy Advocate will reach out to discuss next steps to begin the restoration process.

Q. What is covered under your Identity Theft Insurance Policy?

A. InfoArmor's Identity Theft Insurance Policy protects against financial damages of identity theft such as associated costs, legal defense expenses and lost wages up to $1,000,000 . For a copy of the full policy, please contact us.

Is it safe to give InfoArmor my information?

Data protection and security are fundamental to InfoArmor's business and success. As a result, we adhere to a comprehensive information security policy that applies to all employees, consultants, contractors and vendors that interact with InfoArmor and its information assets. Customer data is stored in a state-of-the-art data center (SSAE 16 and DISA STIG compliant). That data is only accessible via secure, encrypted connections.

How does InfoArmor compare to other services, like credit monitoring?

InfoArmor detects a different type of identity theft that is not related to credit accounts. InfoArmor's identity monitoring provides a broader range of protection by monitoring for misuse of not only credit, but a variety of data sources. Credit is an important component in identity protection, but it represents just a piece of the whole issue of identity protection. InfoArmor's service includes (free of charge) an annual credit report, monthly credit scores and continuous monitoring. Activate these credit services in your online portal with our complements.

Who is eligible to enroll in this benefit?

All benefit-eligible employees and their families are eligible to enroll. InfoArmor's PrivacyArmor benefit is available to United States citizens residing in the country. (Also residents of Puerto Rico and Guam) All ages are welcome and there is no age limit for children to enroll (i.e., infants all the way through adult children supported by their parents) may be enrolled. Family is defined as individuals under "house" or under "wallet".

When can I enroll?

You can enroll at any time throughout the year, not just Open Enrollment.

What happens to my coverage if I leave my employer?

If you leave your company, you can keep your coverage. You will receive an email from InfoArmor to let you know that we have been notified of your job status change and that you may continue coverage by using a credit/debit/bank account for the same price. Your enrolled family members may continue coverage as well.

If you have any further questions, please call Mercer at (800) 557-1038, 8:00 a.m. to 8:00 p.m. ET, Monday – Friday. Or to apply visit MyTotalSource.com, click **Myself > Benefits Resource Center > TotalChoice™ Voluntary Benefits**.

Prepared for ADP TotalSource®
Program Offered and Administered by Mercer Health & Benefits Administration LLC

AR Ins. Lic. #100102691 | CA Ins. Lic. #0G39709
In CA d/b/a Mercer Health & Benefits Insurance Services LLC