



Allstate Identity Protection Pro+ Cyber

Summary plan description

Plan features

Family protection^A

Identity protection built for real life that covers the people who matter most to you, whether they're under your roof or under your wallet.

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

Cyber protection

- Personal device security for up to five mobile and personal computer devices with:
 - Antivirus protection
 - Safe browsing
 - Phishing protection (Windows, Android, iOS)
 - Webcam protection (Windows only)
 - Missing device locator and theft alerts (Android, Windows)
 - Firewall
 - Safe pay (Windows, MacOS)
 - Smart watch protection (Android only)
 - Anti-tracker (Windows, MacOS, iOS)
 - File shredder (Windows only)
- Network security
- Password manager
- VPN
- Extend protection to up to 10 devices with a family plan^A

Identity and financial monitoring

- Auto-on monitoring[†]
- Rapid alerts
- Identity Health Status
- Allstate Security Pro[®] emerging threat and scam alerts
- High-risk transaction monitoring
- Credit and debit card monitoring
- Address change 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 gathering
 - IP address monitoring
- Social media account takeover monitoring
- Mobile app with biometric authentication security

Credit

- Tri-bureau credit monitoring with annual tri-bureau report and score
- TransUnion credit monitoring with unlimited scores
- Credit score tracking
- Credit freeze assistance
- Credit lock
- Credit report dispute assistance

Plan features continued

Privacy and data monitoring

- Allstate Digital Footprint®
 - Personalized online account discovery
 - Privacy insights
 - Privacy management tools
 - Data breach notifications
- Address change monitoring
- Sex offender alerts
- Robocall blocker
- Ad blocker
- Solicitation reduction

Restoration

- U.S.-based, 24/7 customer care
- Full-service restoration support including restoration for pre-existing conditions
- Help Center
- Fraud resolution tracker
- Unemployment Fraud Center with specialized unemployment fraud support
- Stolen tax refund advance
- Financial protection†
 - Up to \$1M reimbursement for out-of-pocket expenses related to identity theft.
 - Increase to \$2 million with a family plan***
 - Deceased family member fraud expense reimbursement
 - Home title fraud expense reimbursement
 - Professional fraud expense reimbursement
 - Personal ransomware expense reimbursement*
 - 401(k)/HSA fraud reimbursement
 - Up to \$1M reimbursement for stolen funds
 - Up to \$1M for 401(k)/HAS fraud reimbursement
- Up to \$500 stolen wallet emergency cash†
- Tap-to-call support from mobile app

Δ Only available with family plan.

‡ Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection

† Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. 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. See actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

*** For Allstate Identity Protection Pro+ Cyber members, the aggregate limit for an individual plan is \$1 million in one year and \$2 million in one year for a family plan.

* Cyber and ransomware expense reimbursement does not cover cyber ransom payments to hackers. Products and features are subject to change. Certain features require additional activation and may have additional terms.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

Identity protection:

Allstate Identity Protection Pro+ Cyber delivers advanced tools and monitoring that help you protect your identity and your family members'. Monitor your credit, personal devices, financial transactions, social media, and more from one simple interface. Should fraud occur, our \$1 million identity theft expense reimbursement† covers many out-of-pocket expenses, lost wages, and legal fees.

Client name:

Elara Caring

Policy effective date:

01/01/2024

Policy renewal date:

01/01/2027

Policy number/client ID:

9510

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:

Eligible employees may enroll for coverage at any time, unless the employer determines enrollment may only take place during a defined enrollment period.

Cancellation:

Eligible employees 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 the 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 policy effective date, even for identity theft incidents discovered prior to the policy effective date.

Family member definitions:

Plans should fit families, not the other way around. We have the broadest definition of family to protect everyone who matters to you, whether they're under your roof or under your wallet.^Δ 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 with the employee to be covered. Family members meeting this definition are eligible to enroll as part of a family plan.

Portability:

If the employee leaves the company, they must activate a direct bill relationship with us by calling 800.789.2720 for new plan pricing.

Billing:

Billing method: Payroll Deduction

Payment type: Client Self-Bill

Billing cycle: Monthly

Billing contact: Myliam Grumet-Thomas -
carriercorrespondence@elara.com

Account manager:

Brandon Fournet - bfournet@aip.com - 480.382.8002

Identity theft expense reimbursement summary:

If a member falls victim to identity theft, the identity theft expense reimbursement of up to \$1 million 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, childcare costs, and more while our privacy experts help restore participant's identity.

