Identity Theft Plan

Eighty percent of identity theft has nothing to do with credit.
Enlist the comprehensive services of ID Watchdog and you’ll be covered from every angle.

What is identity theft?
Identity theft, also known as “identity fraud” is generally defined as the fraudulent use of someone else’s information without permission. This means that a victim of identity theft is left with the consequences of his or her imposter’s actions, whether he or she is aware of it or not. These crimes can threaten everything from your finances and personal reputation, to your livelihood and physical health.

How We Protect You
Most identity monitoring companies only monitor your information for credit card fraud, but ID Watchdog provides protection for your entire identity. We constantly monitor thousands of databases, watching for suspicious changes in our customers’ information, and promise 100% resolution if there is ever a problem on our watch.

Monitoring
When you sign up for ID Watchdog Plus, we will verify your identity and create an Identity Profile Report for you. Each month thereafter, we’ll send you an update that highlights any changes or gives you an “all clear” notice.

Step 1 - Verification
Before we unleash our search engines to retrieve your personal information, we utilize an identity verification system that generates personalized questions about you, to ensure that we are providing services to the correct individual.

Verification is the first step in making sure your identity is safe under our watch, and that your information is not being provided to anyone but you.

Step 2 - Identity Profile Report Page
After enrolling in ID Watchdog’s services, we’ll compile an “Identity Profile Report,” containing all of your personal data. This will include all of the addresses and names associated with your identity. Although there may be variances in spelling and data entry errors, we’ll have you look for red flags such as completely different addresses or entirely new names, which may be a sign that criminals may be taking advantage of your identity.

If all is recognized and approved by you, we will use this report to check against any new or changed data on a monthly basis, and alert you to any changes. If anything suspicious turns up in your Identity Profile, we’ll proceed with an ID SnapShot to start rectifying the problem.

Step 3 - Monthly Monitoring
After your recognized profile has been established, we will comb our thousands of databases for your identity information each month. If there are no new or changed data points, we’ll notify you that your records are clean. However, if we find new data points, we will notify you of the changes for you to review. More often than not, the new information will have resulted from a new account you opened. In that case, you can approve the data, and we’ll add it to your identity profile.

In the case that the new data is unfamiliar and suspicious, we ask that you let us know. We will initiate extensive reporting that will tell us more about activities on your records through our ID SnapShot, and then proceed with our ID Rehab resolution services, if necessary, until the problem is resolved.

Detection
If there is a reason to believe that your identity has been compromised, be it an unrecognized record in your Identity Profile Report or a suspicious change found through your monthly search, we’ll compile an ID SnapShot. The SnapShot is an extensive report that will allow us to pinpoint any fraudulent data. The ID SnapShot pulls information associated with your identity, including addresses, phone numbers, property deeds, driving records, banking accounts, credit history and more. If we detect new threats after your enrollment in ID Watchdog Plus, your ID SnapShot is included in your plan, but it can also be purchased separately for any pre-existing conditions.

The ID SnapShot pulls information associated with your identity, including the following:

- Credit Reports
- DMV Driving History
- Motor Vehicle Registration History
- Global Criminal Check
- U.S. Criminal Record Check
- U.S. Wants and Warrants Check
- Sex Offender Registry
- Social Security Number Trace
- Terrorist Watch List
- Bankruptcies, Liens and Judgments
- And much more...

If you require an ID SnapShot, we’ll be compiling a very detailed report with highly-sensitive data, so we’ll just need a few additional components from you to verify our permission to pull these records on your behalf. We’ll work with you to obtain these documents, so that we can efficiently compile and mail your full report to your home.

After providing the ID SnapShot to you and going over any unfamiliar data, we will then decide whether our ID Rehab resolution services are required. Through the ID SnapShot, we will know exactly which entities to contact in order to clear your good name.

Resolution
Should your ID SnapShot reveal any indication that you have been a victim of identity theft, we will work on your behalf to clear your name through our unique ID Rehab™ process. Our resolution experts will negotiate with any applicable institutions, file the necessary paperwork, and follow up to see that your good name is restored. This restoration is provided, free of charge, to ID Watchdog Plus...
customers who encounter issues while enrolled in the program, and is backed by our 100% resolution guarantee. ID Watchdog ensures you’ll never have to worry about cleaning up the damage that can come from a breached identity.

This service, which is free of charge to any customers who become victimized during their enrollment in ID Watchdog Plus, will include the work it takes to clear your good name. After obtaining a police report and ID Theft Affidavit as proof that damages have occurred, our Resolution Agents will use limited Power of Attorney to work towards restoring the identity that is rightfully yours. By communicating on your behalf with the agencies that control your records, our experts will do all of the legwork for you.

Our guarantee of full-service protection means that we won’t stop until you are no longer held responsible for any damage caused by the identity thief.

ID Rehab is included, at no extra cost, for ID Watchdog customers who become a victim while enrolled in our services, but can also be purchased separately to help you resolve any pre-existing instance of identity theft.

You could spend hundreds of hours rectifying a case of stolen identity, but with the ID Rehab services of ID Watchdog your identity will be secure again before you know it.

**Take Control with Online Account Access**

You can manage your account online with our exclusive Identity Management Dashboard and receive alerts and communication via e-mail. This 24/7 access allows you to check your Identity Profile Report at your leisure, and make updates to your data at any time. Through our secure web site, you’ll have the option to make the most of your ID Watchdog monitoring by providing more insight into the records that are associated with your identity. Also, by managing your account exclusively online, you’ll save precious time by receiving your monthly alerts instantly to your inbox.

If you need additional support, you can call us with your questions at 1-800-970-5182. Our Customer Service is available: Monday - Friday 8 a.m. - 6 p.m. (MST).

**Who is an eligible dependent covered under this plan?**

Eligible dependents covered under this plan include:

- Spouse (until a final decree of divorced has been filed)
- Domestic Partner
- Unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/she reaches age 20.
- Children may be covered until the end of the calendar year in which the child reaches age 25 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 25 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.

**What is ID Watchdog?**

ID Watchdog was created in 2004 by a group of seasoned credit professionals who recognized the growing crime of identity theft and sought out to provide unmatched protection services to consumers. By enlisting experts on all facets of identity theft – including law enforcement authorities, judicial representatives, consumer privacy advocates and banking and credit experts – ID Watchdog created the most powerful, pro-consumer identity theft protection product possible. ID Watchdog is a publicly traded company on the Toronto Stock Exchange, under the symbol (IDW.V.)

**NOTE:** This product description does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in the certificates of coverage.

Certificate(s) of Coverage for your insurance benefits are available to you online throughout the year. A hard copy of these certificates will not be mailed to you automatically. Your Certificate(s) of Coverage are document(s) issued by the insurance company for benefits registered with the State of Florida. These documents are available for the benefits you selected during Open Enrollment or as a new employee. To view or print a copy of a Certificate of Coverage for any benefit, log on to www.dadeschools.net. Click on Employee Benefits, then click on “Employee Benefits.” Your Certificate(s) of Coverage will be located under your tab (i.e., M-DCPS Employees, Retirees, Part-Time Food Service or COBRA). If you prefer to have a hard copy mailed to your home address, please contact the appropriate insurance company directly. Their phone numbers are listed on the M-DCPS Web site under “Important Phone Numbers.”

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**Your individual plan rates are listed below.**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>10-Month (20 Deductions)</th>
<th>11-Month (24 Deductions)</th>
<th>12-Month (26 Deductions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ID Theft Plan (Employee only)</td>
<td>$4.77</td>
<td>$3.98</td>
<td>$3.67</td>
</tr>
<tr>
<td>ID Theft Plan (Family)</td>
<td>$8.97</td>
<td>$7.48</td>
<td>$6.90</td>
</tr>
</tbody>
</table>

**NOTE:** These premiums will be deducted on a post-tax basis.

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