idwatchdog® from Equifax **Elite**

COMMUNITY HEALTH PLAN of Washington™
The power of community

Advanced Tools to Better Protect Your Digital Life

Explore the tools designed to help you safeguard your identity and financial future.

	Elite
Financial Protection	
Credit Report Lock[1] Lock or unlock access to your Equifax® credit report through your ID Watchdog account, with certain exceptions. Locking your Equifax credit report is an effective way to provide additional protection against unauthorized access and to help keep identity thieves from opening new accounts in your name.	✔
3-Bureau PreCheck[2] Activate Equifax 3-Bureau PreCheck to place an initial fraud alert on your credit reports across the three nationwide credit bureaus. Equifax 3-Bureau PreCheck encourages lenders to contact you and verify your identity before extending credit.	✔
Credit Reports & VantageScore® Credit Scores Update your 1-Bureau credit report and VantageScore 3.0 credit score based on Equifax data daily. By following this credit score, you can gain more insight into how it changes over time. Plan also includes annual 3-Bureau credit reports and 3-Bureau VantageScore credit scores.	1 Bureau Unlimited 3 Bureau Annual
Credit Score Tracker Stay up-to-date on your VantageScore 3.0 credit score based on Equifax data and see how it's trending over time with a 12-month look back.	Daily
Credit Report Monitoring[3] Monitors your credit report from all three nationwide credit bureaus (Equifax, TransUnion, Experian) and provides alerts of activity, which if unexpected, could be a sign of potential fraud. • **Accelerated Credit Inquiry Alerts** Notifies you in near real-time of new Equifax credit inquiries. Receive new credit inquiry alerts when a lender or company requests to review your Equifax credit report (e.g. as part of a loan application process). • **Blocked Inquiry Alerts** Notifies you in near real-time when a business or lender tries to access your Equifax credit report while it's locked or frozen.	3 Bureau
Telecom & Utility Alerts Alerts you of new telecom or utility credit inquiries using your identity against your Equifax credit report, such as cell phone or cable accounts.	✔

What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

1 Bureau = Equifax® **3 Bureau** = Equifax® Experian® TransUnion®

(1) Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like ID Watchdog, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. **(2)** The 3-Bureau PreCheck feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. Encourages potential lenders to verify your identity before extending credit. **(3)** Monitoring from TransUnion® and Experian® will take several days to begin.

	Elite
Financial Protection (Continued)	
High-Risk Verifications Monitoring[4] + CHILD Helps better protect you from account takeovers, fraudulent new accounts, and other high risk transactions through near real-time alerts if we detect a potentially high-risk identity verification. Additional identity verifications are typically required for new financial accounts, changes to account names or credentials, loans or lease documentation, tax filings, government benefits, and high-risk account transactions such as wire transfers.	✔
Financial Accounts Monitoring Get alerts on potentially fraudulent transactions on your credit, banking, investment, 401k/retirement, HSA, and student loan accounts. Monitor account balances at over 17,000 global institutions and set custom alert triggers.	✔
Subprime Loan Monitoring[5] + CHILD Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.	✔
Subprime Loan Block[6] + CHILD *- Within the monitored lending network* Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network. Notifies you in near real-time when a loan is blocked. To accept a loan, you'll need to remove the block. If you do not recognize the activity, the alert could signal potential fraud.	✔
Identity Fraud	
Dark Web Monitoring[7] + CHILD Alerts you if our AI-powered scans detect that your identity or credentials are exposed through a data breach or found on the dark web. Add email addresses, credit cards, bank accounts, insurance IDs, gamertags, and other credentials to broaden our dark web scans.	✔
AI-Powered Phishing & Malware Alerts Alerts you if our AI-powered scans detect that one of your devices has potentially exposed your personal information due to a phishing, malware, or botnet attack.	✔
Work Guard Monitoring NEW! Alerts you if an employment background check is performed using your identity. If you aren't in the hiring process with a new employer, this alert could indicate employment fraud.	✔
Social Accounts Monitoring + CHILD Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media, including activity that could indicate account takeover of a monitored social media account. Link up and monitor your social media accounts as well as those of minor children included in your plan.	**Enhanced!**
USPS® Change of Address Monitoring + CHILD Monitors the United States Postal Service (USPS) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.	✔

NEW! = Targeted to be available by Oct 2026 + CHILD = Helps better protect children

(4) The monitored network does not cover all businesses or transactions. **(5)** The monitored network does not cover all businesses or transactions. **(6)** The monitored network does not cover all businesses or transactions. **(7)** There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded.

	Elite
Identity Fraud (Continued)	
Registered Sex Offender Reporting + CHILD Searches for sex offenders in your area and alerts you when offenders move into or out of the neighborhood. Reports include map, offender photo, and offense details. Run up to 10 reports on any address each month.	✔
National Provider ID Alerts If you are a healthcare provider, this feature monitors the National Provider Identifier (NPI) database for changes associated with your NPI number and alerts you if your account has been modified in a way that, if unrecognized, could indicate identity theft.	✔
Personal Cyber Safety	
Device Security & Online Privacy[8] *- Up to 5 devices, 25 on a Family Plan* Keep your devices and digital identity safer from online threats including viruses, malware, and ransomware with a Bitdefender® account. Includes parental controls, privacy firewall, anti-theft, and other online privacy tools. • **Antivirus Protection** Keep your devices and digital identity safer from viruses, malware, and ransomware with Bitdefender multi-layer, advanced threat defense. Scans mobile devices for malicious apps and security settings. • **Missing & Stolen Device Tools** Remotely locate, lock, wipe, or send a message to your Windows® or Android® device in case your device is lost or stolen. Helps smartwatch users find missing devices. • **Network & Privacy Firewall** Helps stop suspicious network-level activities on your Windows device, helps block malware and botnets, and keep your personal information safer. • **Webcam & Microphone** Alerts you and lets you block access if hackers gain unauthorized access to your device's webcam or microphone. On IOS® devices, it also detects dangerous calendar invites. • **Cryptomining Protection** Alerts you to or allows you to block detected cryptojacking of your device's resources to generate cryptocurrency.	✔
Personal Data Removal[9] Activate to scan for your personal data exposed on 150+ people search sites that resell information from public records, retailers, and social media platforms. Continuously helps monitor and remove your information as these sites require your personal data.	✔

+ CHILD = Helps better protect children

(8) ©1997-2026 Bitdefender (9) There is no guarantee that we can detect or remove consumer personal information from all people search sites.

	Elite
Personal Cyber Safety (Continued)	
Scam Defense[10] NEW! *- Up to 5 devices, 25 with a Family Plan* Activate multi-channel defense against sophisticated online scams with automatic threat detection, real-time alerts, and trusted AI help. Helps you better detect web, text, email, video, and chat scams with a Bitdefender® account. • **Scamio Pro®** NEW! Better detect and defend against sophisticated scams with help from our advanced AI assistant. Get cybersecurity advice, help check for potential scams, and receive notifications on new scams targeting devices in your region. • **Mobile Scam Defense** Alerts you in real-time of phishing texts and notifications sent to your Android® or IOS® device. Helps better protect you from potential scams & malware through AI-powered scans of embedded links. On IOS devices, it also detects potentially dangerous calendar invites. • **Browser & Phishing Scam Defense** Better protect yourself from phishing and online fraud when you shop, bank, or browse online on laptop and mobile devices. Windows devices also get social media network protection to help you stay safer from malicious links. • **Email Scam Defense** NEW! Flags potentially risky incoming emails that may contain phishing or scams before you open them. (Gmail® Outlook® Thunderbird®) • **Chat Scam Defense** NEW! Monitors chats in popular messaging apps (Facebook Messenger® WhatsApp® Telegram® and Discord®) for potential scams. Available with the Bitdefender® app for Android. • **Remote Access Scam Defense** NEW! Alerts you in near real-time to help you block remote access apps before they gain access to your device. • **Phone Scam Defense** NEW! *- Up to 10 devices* Alerts you in near real-time to help you block potential scam calls before you answer them. Available with the NordVPN app for Android.	✔
Personal VPN Access the internet more securely and privately with a NordVPN® account. Get high-speed, encrypted connections on up to 10 devices at the same time. • **Threat Protection** NordVPN is more than just a VPN - it also offers anti-malware protection. Helps block ads, trackers, and malicious websites on any device. • **Password Manager** Create and store complex passwords, help synchronize and manage passwords across devices, and store up to 3GB of documents online with a NordPass® account.	10 devices
Family Protection	
Extended Family Coverage Get instant-on monitoring for family members covered under your employer's benefits plan plus add additional family members through your online portal.	✔
Family Alert Sharing Choose to share your credit monitoring and identity alerts and your children's alerts with other adult family members, and see the alert details of other adults who have authorized alert sharing. View your children's alerts online. (Family Plan Only)	✔

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(10) May be subject to delay or change.

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	Elite
Family Protection (Continued)	
Child Credit Lock + CHILD Through your ID Watchdog account, activate a child credit lock for your minor child to help better protect against credit fraud in your child's name by creating an Equifax credit report for your child then locking it to help prevent access to it by potential lenders and creditors. Only available with a Family Plan.	✔
Child Credit Monitoring + CHILD Scans the Equifax credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Typically, a child should not have a credit report; if they do, it could be a sign of identity theft.	✔
Parental Controls + CHILD *- Unlimited Devices* Helps parents keep kids safer online. Helps you prevent excessive use and exposure to inappropriate content, plus helps you establish family routines and assists in locating your child and missing devices. • **Online Activity Monitoring** Prioritize your child's safety by helping prevent excessive use and exposure to inappropriate content. • **Online Search & Content Control** Help limit online access to age-inappropriate content by defining access by category (e.g., restrict adult content), restricting access to YouTube® and filtering Google® searches. • **Screen Time Management** Establish family routines with new focus time, family time, and bedtime settings to help you manage your child's online activities. • **Internet Tme Reward System** Allows you to reward or extend internet time for your children, promoting healthier online habits. • **Geolocation Tracking & Alerts** Help track your child's location, get alerts when your child reaches safe locations like school or home, and find lost and stolen devices.	✔
Reimbursement & Support	
Personalized Identity Restoration + CHILD *- Including Pre-Existing Conditions* Assigns one of our certified, U.S.-based restoration specialists to your identity theft case—your case is personally managed until it is resolved. Includes pre-existing identity theft regardless of when it occurred. • **Unemployment Claims Fraud Support** Provides you with personalized support from our dedicated team to help you report and resolve the fraud based on the state that the unemployment fraud occurred in and the type of fraud. • **Online Resolution Tracker** View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.	✔

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Reimbursement & Support (Continued)	
Identity Theft Insurance[11] + CHILD Coverage for certain out-of-pocket expenses that can include applicable legal fees you may incur as a result of having your identity stolen.	Up to $5M (per adult)
• **Up to $2M Stolen Funds Reimbursement** The Identity Theft Insurance for this plan includes up to $2 million reimbursement for unauthorized electronic fund transfers - up to $1 million for checking, savings, and money-market accounts, and up to $1 million for employer-sponsored retirement accounts, health savings accounts, employee stock option plans, and personal 529 college savings plans.	
• **Home Title Fraud** The Identity Theft Insurance for this plan includes reimbursement for certain expenses and legal costs incurred as a direct result of fraud or embezzlement, forgery, or identity fraud, resulting in title theft or deed fraud.	
• **Cyber Extortion** The Identity Theft Insurance* for this plan includes reimbursement for certain costs to recover from a cyber extortion/ransomware attack affecting consumer's device, including experts to help negotiate with hackers and technical support for device recovery.	
• **Professional Identity Fraud** The Identity Theft Insurance* for this plan includes reimbursement of certain expenses and legal fees resulting from the fraudulent use of an enrolled member's professional licenses and credentials.	
• **Deceased Family Member Fraud** The Identity Theft Insurance* for this plan includes reimbursement for certain expenses and legal fees to help resolve identity fraud using a deceased family member's identity.	
• **Senior Family Coverage** Add a parent or grandparent of you or your spouse living outside your home who you care for physically or financially. Identity Theft Insurance reimburses certain related expenses and legal fees.	
• **Cyberbullying Expenses** NEW! + CHILD *- Up to $100k* Reimbursement for counseling, tutoring, and other related expenses arising as a direct result of an online cyberbullying event.	
• **Stolen Cash Replacement** + CHILD Provides up to $500 emergency cash if your wallet is lost or stolen while traveling.	
Customizable Alert Options Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family plan members can opt to share their alerts with other adult family members.	✔
Cyber Crime Coverage[12] Reimbursement for certain expenses incurred due to online scams, social engineering, and cyber extortion (ransomware), and for related professional services.	Up to $50k
• **Online Fraud & Scams** Reimbursement for funds lost through online fraud, including social engineering.	
• **Cyber Extortion Response (Ransomware)** Reimbursement for payments made in direct response to a cyber extortion threat (ransomware) impacting a personal device, system, or data.	

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(11) The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits idwatchdog.com/terms/insurance. (12) Cyber Crime Coverage is currently available to all customers residing in the United States, including U.S. territories and the District of Columbia, with the exception of residents of New York. ID Watchdog is not a licensed insurance producer. Benefits under the Master Policy are issued and covered by HSB Specialty Insurance Company. Review the Summary of Benefits for further details and explanation. idwatchdog.com/terms/cybercrimecoverage.

	Elite
Reimbursement & Support (Continued)	
24/7/365 Customer Care Center Reach an in-house, U.S.-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages. All of our advocates are certified in internet and social media safety and participate in ongoing industry training. • **AI-Enhanced Chat** Get AI help on alerts and features and live chat support from an in-house, U.S. based customer care advocate.	✔
Lost Wallet Vault & Assistance Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring in the event of a lost or stolen wallet, such as credit or debit cards and government-issued identification.	✔
Credit Freeze Assistance Provides education and quick access to features and links to manage credit report locks, credit freezes and subprime loan block across national and specialty credit bureaus – including banks & utilities. If you have been a victim of identity theft, our Resolution Team will assist you in freezing your credit reports and setting fraud alerts at each of the three nationwide credit bureaus.	✔
Mobile App Access plan features right from your mobile device. Lock or unlock your Equifax credit report with certain exceptions, activate an Equifax Child Credit Lock, receive alerts and view details, track your VantageScore 3.0 credit score based on Equifax data, and contact 24/7 Customer Care with one-touch. Depending on your plan, you may also file Cyber Crime claims directly through the app and get access to device protection features.	**Claims & Device Protection Access**
Data Breach Notifications Notifications of recent data breaches where your personal information may have been exposed.	✔
Solicitation Reduction Opt in or out of the National Do Not Call Registry and pre-approved credit offers—reducing junk mail and telemarketing.	✔

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