

# LifeLock with Norton Benefit Plans - Frequently Asked Questions

## WHAT IS IDENTITY THEFT?

Identity theft is when thieves steal your personal information in order to take over or open new accounts, file fake tax returns, rent or buy properties, or do other criminal things in your name.

- Tax-Related ID Theft
- Medical ID Theft
- Social Security ID Theft
- Stealing From Your Savings and Investment Accounts
- Opening New Accounts

## COULD IT HAPPEN TO YOU?

There are a lot of ways identity theft can happen, from your information being exposed in a data breach, ATM overlays, shoulder surfing, or mail theft. Because everyone has an identity, anyone can be vulnerable to identity theft. Here are some facts about ID theft:

- There's a victim of identity theft every 2 seconds.<sup>1</sup>
- Nearly 1 in 4 people experience identity theft.<sup>1</sup>
- Nearly 14.5 billion dollars were stolen from identity theft victims in 2018.<sup>1</sup>

## WHAT IS LIFELOCK?

With more than 5 million members, LifeLock is the #1 most recognized brand in identity theft protection.<sup>2</sup> We are committed to providing our members with peace of mind amid the threat of identity theft. Our proprietary technology detects a wide range of identity threats<sup>†</sup> and if there's a problem, a dedicated, U.S.-based Identity Restoration Specialist will personally handle your case from start to finish and help fix it. It's all backed by our Million Dollar Protection™ Package<sup>†††</sup>.

You could miss certain identity threats by just monitoring your credit or bank statements. LifeLock sees more, like if your personal information is sold on the dark web or if identity thieves try to change your address at the U.S. Postal Service without authorization.

## WHO IS ELIGIBLE FOR THIS BENEFIT?

You must have a United States Social Security number, primary address and telephone number in the 50 states or U.S. territories in order to be eligible for LifeLock services.

## HOW MUCH DOES LIFELOCK IDENTITY THEFT PROTECTION COST?

We have partnered with LifeLock to offer specially discounted pricing on LifeLock services. Please review the specific pricing information provided during open enrollment. Since everyone has their own identity, we offer different identity protection plans so you can decide which level of protection best fits your needs. All of our plans include the protection of our Million Dollar Protection™ Package<sup>†††</sup> as well as our patented LifeLock Identity Alert™ System<sup>†</sup>.

## WHAT DO I NEED TO DO TO ENROLL?

Enroll through your benefits program during benefits enrollment and provide the following information:

- Legal Name
- Date of Birth
- Address
- Social Security Number
- Phone Number
- Email Address

Once you are enrolled, you will receive a welcome email with instructions to set up your LifeLock account in your member portal.

No one can prevent all identity theft or cybercrime.  
<sup>†</sup>We do not monitor all transactions at all businesses.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential, LifeLock with Norton Benefit Premier, Benefit Elite Plus and Benefit Elite Premium. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

<sup>1</sup>-Based on an online survey of 5,000 US adults conducted by The Harris Poll on behalf of Symantec, January 2019.

<sup>2</sup>-Based on a monthly online consumer survey (n=1205) conducted for LifeLock by MSI International, Oct 2017- Dec 2018.

## WHAT DO I NEED TO DO TO ENROLL MY FAMILY?

During the enrollment process, you will need to provide the following information to enroll all eligible dependents.\*

- Legal Name
- Date of Birth
- Social Security Number

*\* Enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee.*

## HOW CAN LIFELOCK WITH NORTON BENEFIT PLANS HELP PROTECT MY CHILD'S IDENTITY AND SECURITY ONLINE?

### WHAT IS LIFELOCK BENEFIT JUNIOR™?

#### WHAT ARE PARENTAL CONTROLS?

Your child's clean credit file is a gold mine for identity thieves. Critical misuse and damage could go completely undetected for years. LifeLock Benefit Junior™ identity theft protection helps proactively safeguard your child's personal information with a combination of advanced monitoring<sup>†</sup> features uniquely designed to help protect children against identity theft.

*LifeLock Benefit Junior™ membership is available only as an added membership to an adult LifeLock plan.*

Parental Controls help your kids explore the web safely by highlighting your kids' online activity and identifying potential dangers before they become problems. Easy-to-use tools allow you to set screen time limits, block unsuitable sites, monitor search terms and overall activity history.<sup>§</sup>

## WHAT WILL I RECEIVE WHEN MY ACCOUNT BECOMES ACTIVE?

You will receive a welcome email from LifeLock within 24 to 48 hours of the benefit effective date. This email will prompt you to verify your identity and then will ask you to create a Norton account. The Norton account you create will be the credentials you use to sign into my.norton.com, where you will have access to your secure member portal—providing you with 24/7 access to your LifeLock account profile, along with the ability to manage contact preferences, read identity alerts<sup>‡</sup>, and set up investment account<sup>††</sup>, checking and savings account activity alerts<sup>‡</sup>. Plus you can manage all of your included Norton features in this portal too.

## HOW CAN I ENSURE THAT I RECEIVE IDENTITY ALERTS?

If suspicious activity is detected, in order for LifeLock to deliver identity alerts<sup>‡</sup> to you, please login to your member portal to update your account to include your personal phone number<sup>††</sup> and email address. You also have the option to elect to receive text message alerts. LifeLock also provides a free iOS and Android™ app which you can download to receive alerts and notifications directly to your mobile device.

*Downloading the app alone does not provide identity protection.*

## I'M ALREADY PROTECTED BY ANOTHER SERVICE. HOW IS LIFELOCK WITH NORTON BENEFIT PLANS DIFFERENT?

In the world of identity theft protection, all services are definitely not the same. In fact, many providers describe their services with similar language that can make it difficult to pinpoint what differentiates one service from another. But, LifeLock with Norton Benefit Plans are different.

- LifeLock, a leader in Identity theft protection and Norton, a pioneer in consumer cyber security, are now part of one company, Symantec.
- We provide innovative protection against ever-changing cyber threats to employees' connected devices, online privacy, and identity.
- The LifeLock Identity Alert™ system<sup>†</sup> is the foundation for all LifeLock services. We monitor for fraudulent use of your Social Security number, name, address, or date of birth in applications for credit and services. The patented system sends alerts by text, phone<sup>††</sup>, email, or mobile app.
- LifeLock has over 1,000 Member Service & Support agents available 24/7, over 10 years perfecting identity theft protection services and helps protect over 5 million members.
- If you're a victim of identity theft, LifeLock helps protect you with our Million Dollar Protection™ Package. This includes reimbursement for stolen funds and coverage for personal expenses—each with limits of up to \$1 million based on the limits of your plan—and coverage for lawyers and experts if needed, to help resolve your case.<sup>†††</sup> An Identity Resolution Specialist will personally handle the case and help restore the members' identity.

No one can prevent all identity theft or cybercrime.

<sup>†</sup> We do not monitor all transactions at all businesses.

<sup>††</sup> Requires LifeLock with Norton Benefit Premier/Essential, LifeLock Benefit Elite Premium or LifeLock Benefit Elite Plus.

<sup>‡</sup> Requires LifeLock with Norton Benefit Premier, LifeLock Benefit Elite Premium or LifeLock Benefit Elite Plus.

<sup>‡†</sup> Phone alerts made during normal local business hours.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential, LifeLock with Norton Benefit Premier, Benefit Elite Plus and Benefit Elite Premium. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

<sup>§</sup> Norton Family Parental Control features are not supported on Mac.

## WHO CAN I CALL IF I HAVE ADDITIONAL QUESTIONS?

Contact 844-698-8640, press 2 or email [EB\\_Service@nortonlifelock.com](mailto:EB_Service@nortonlifelock.com) for pre-enrollment questions. If your question is in regards to an identity alert<sup>†</sup> that you have received, please contact LifeLock Member Services directly at 800-607-9174.

## I NO LONGER WISH TO PARTICIPATE IN THE NORTON LIFELOCK BENEFIT. HOW DO I CANCEL MY COVERAGE?

If for some reason you do not want to participate in your LifeLock with Norton Benefit Plan anymore, you should contact your HR Team or benefits administrator to request to terminate your service.

## IF I LEAVE EMPLOYMENT, CAN I KEEP MY LIFELOCK BENEFIT?

Yes. Norton LifeLock offers you the ability to continue to receive a membership at a discounted rate. In order to keep your membership, you must contact Norton LifeLock Member Services & Support at 800-607-9174 to provide a credit card for billing, and select from one of the retail plans available.

## HOW DO I TAKE ADVANTAGE OF THE BENEFIT OFFER IF I AM AN EXISTING LIFELOCK MEMBER?

If you are an existing LifeLock member, we will be unable to automatically change your existing membership to the new LifeLock with Norton Benefit Plan selected via your Employer.

In order for you to complete the transition, please call Norton LifeLock Member Services & Support at 800-607-9174 close to your benefit effective date. Please mention to the representative that you would like to cancel your retail plan in order to enroll through your Employer's benefit program. Within a few days following cancellation, your enrollment through your Employer's plan will be activated and you will receive a new welcome e-mail for your LifeLock with Norton Benefit Plan.

## NOW THAT THERE ARE FREE CREDIT FREEZES, WHY WOULD I NEED NORTON LIFELOCK?

Of course there are benefits to utilizing a credit freeze, but there are also reasons that identity theft protection should be considered in addition to the freeze, such as:

**No protection for existing accounts** – Data thieves may have enough of your personal information to penetrate your existing accounts—your credit cards, your bank account. They could charge purchases or withdraw money. You will still need to monitor your accounts for fraudulent transactions.

**No immediate access for legitimate reasons** – A lot of people, companies and institutions need to see your credit report for legitimate reasons. These could include a potential employer, when you apply for a job; a landlord, when you want to rent an apartment; a cellphone service provider, when you want to switch plans. What if you want to buy insurance or sign up for a new credit card? In all of these cases, you'll have to plan ahead to provide access to your credit report.

Learn more by reading the article here: <https://www.lifelock.com/learn-data-breaches-equifax-data-breach-need-credit-freeze.html>

In addition, here is some information about how the new credit freezes work: <https://www.consumer.ftc.gov/blog/2018/09/free-credit-freezes-are-here>

**Note:** It will still take some time to freeze and unfreeze credit with each bureau when you make the request — up to one business day to put the freeze in effect, and up to one hour to lift the freeze.

## HOW DOES DEVICE SECURITY HELP PROTECT MY PERSONAL INFORMATION?

Mobile devices need security too. Cybercriminals continue to develop stealthy new threats for mobile devices — threats that can spy on your location information and steal your passwords, which may lead to identity theft. Device Security helps protect your data on your devices to reduce risk.

## WHY IS ONLINE PRIVACY SO IMPORTANT?

Your online privacy and security are becoming harder and harder to protect. With multiple devices and Wi-Fi connections, it's becoming easier for cybercriminals to access your personal information. Your online behavior may also be at risk of being sold with companies tracking and selling your browsing history and other data.

## HOW DO I KNOW MY PERSONAL INFORMATION IS SECURE WITH NORTON LIFELOCK?

The security of your Personal Information is important to us and we have put into place multi-layered technical, physical and procedural measures to help keep it safe. For example, we keep Personal Information encrypted during transit and at rest using strong encryption technology and employ proactive monitoring and other tools to protect against unauthorized access. We work with third parties on an ongoing basis to keep our practices current and undergo annual third party audits that examine our practices on security and privacy.

For questions about the security of your Personal Information or the security of the site, or to report a potential security issue, please visit [www.lifelock.com/security](http://www.lifelock.com/security).

## WHY WOULD I USE PASSWORD MANAGER?

Weak passwords may stand between cybercriminals and your personal and financial information. Norton Password Manager helps provide the tools you need to create, store, and manage all your passwords, credit card information and other sensitive information online –safely and securely in your very own encrypted, cloud-based vault.

- Securely stores and remembers all your usernames, passwords and more so you don't have to
- Automatically fills in your usernames and passwords for you
- Let's you access usernames, passwords and other profile information from your Mac, PC or mobile device
- Securely stores addresses and other important information to help fill in online forms for fast online checkout
- Warns you of suspicious sites while you surf and search the web on your mobile device