IDShield Plans F.A.Q.

Frequently Asked Questions

1. What are the costs of the plan(s)?
   • IDShield Individual Plan ONLY: $8.45/month
   • IDShield Family ONLY: $15.95/month

2. Who is Covered?
   • INDIVIDUAL PLAN: Only covers the individual.
   • FAMILY PLAN: Member and listed spouse and any dependent children of the named member or spouse that are under the age of 26 years old. (Up to 8 children’s SSN can be monitored at one time.) Consultation and restoration services are available for dependent children ages 18 to 26, but monitoring is not available for this age group.

3. How do I enroll?
   • You can enroll through the IDShield enrollment website at: www.legalshield.com/info/umn.
   • Your coverage will be effective on the first day of the month following your enrollment.
   • You can elect to have the premiums taken from your personal checking account, savings account, or from a major credit card. **Premiums are not taken through payroll deduction.**

4. How do I contact IDShield Member Services?
   • Call 612-396-5564, Monday-Friday, 8 a.m. – 5 p.m.; Saturday, 9 a.m. – 12 p.m.
   • Call 1-888-494-8519, Monday-Friday, 7 a.m. – 7 p.m. CST
   • Email: idshield@legalshield.com

5. How do I change or cancel my membership?
   • To make any of these changes, please call Member Services at 1-888-494-8519.
     ▪ Dependents, Names, Address, etc.
     
     **Please note that a dependent cannot call in and make changes to coverage.**
   • You may cancel your membership by calling 1-888-494-8519 or emailing idshield@legalshield.com. Coverage will end on the last day of the month.

6. What does IDShield cover?

**UNLIMITED CONSULTATION**

• Unlimited consultation with a Kroll Licensed Private Investigator
• Do not have to be a victim of identity theft to take advantage of the services offered by IDShield
• Live support with 24/7/365 access for covered emergencies: Phone number will be in your welcome information
• Identity alerts
• Data breach notifications
• Sex offender search
• Reduced junk mail and pre-approved offers
• Lost wallet protection

PRIVACY AND SECURITY MONITORING

*Information monitored includes:*
• The member’s name
• Social Security Number (SSN)
• Address
• Date of birth
• Email address (up to 10)
• Phone numbers (up to 10)
• Driver’s license
• Passport number
• Credit monitoring
• Medical ID numbers (up to 10).
• Credit card numbers (up to 10)
• Bank account numbers (up to 10)
• Quarterly credit score tracking

DAILY MONITORING VIA EXTENSIVE SOURCES

*Daily monitoring through TransUnion includes:*
• Credit and collections accounts
• Public records and credit report inquiries
• Bankruptcies, liens, and judgments
• Pay day loans
• Address changes
• Criminal records

*Black Market Website Surveillance provides:*
• Internet monitoring that includes:
  • Forums
  • Websites (over 10k a day)
  • Web pages (over 6k a day)
  • Twitter feeds
  • P2P sources
  • Hidden/anonymous web services and more
FULL SERVICE RESTORATION

- Complete identity restoration services by licensed private investigators
- $5 million Service Guarantee for services by the private investigators
- One-on-One consultation and advocacy on behalf of the Member, using a Limited Power of Attorney to take on the bulk of the work required to not only resolve known issues, but also proactively identify and resolve unknown potential identity theft events.
- Will resolve a pre-existing identity theft issue, regardless of time passed

IDSHIELD MOBILE APP

- Alerts and push notifications if anything is found with your monitored information
- Easy login with a numerical passcode or Touch ID (Apple devices only)
- View your credit score (updated quarterly)
- Provides case and call history
- Call IDShield directly from the app
- Ability to add credit and debit cards to monitored items by taking a picture inside the app
- Family plan members can add and manage their monitored minors
7. What is LegalShield?

LegalShield is the company that offers the IDShield identity theft protection benefit to University members.

ADDITIONAL ELIGIBILITY

In addition to employees who are eligible for the UPlan, the plan also permits other family members to elect their own IDShield coverage. Eligible family members include: spouses, parents, grandparents, in-laws, adult children (26 and over) and siblings.

ADDITIONAL BENEFITS

- MEMBERPerks:
  - IDShield also includes a MEMBERPerks feature that offers discounts on products and services through major companies.
  - Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more.
  - Learn more about how you can save by visiting www.idshield.com/member-perks.

- Monthly E-Newsletters:
  - IDShield members will receive monthly newsletters containing valuable information about the world of identity theft through Insights and tips from Licensed Private Investigators.

Below are the steps needed to activate an IDShield membership.

1. After the application has been processed, new members will receive a welcome email from Member Services with their account number.

2. The email will provide instructions to activate their account at www.myidshield.com.

3. When activating their account, they will need to enter the information they would like to have monitored, their credit cards, address, phone numbers, bank accounts, passport numbers, etc.

4. 24 hours after their account has been activated, they can sign into the IDShield mobile app.