

SUMMARY PLAN DESCRIPTION

Allstate Identity Protection Pro+

Plan features

Identity monitoring

- Rapid alerts
- Identity Health Status
- Allstate Security Pro emerging threat alerts
- High-risk transaction monitoring
- Sex offender alerts
- Credit and debit card monitoring
- Bank account transaction monitoring
- 401(k) and HSA account monitoring
- Student loan activity alerts
- Financial transaction monitoring
- Lost wallet assistance
- Dark web monitoring
- Human-sourced intelligence
- Compromised credentials
- Deceased family member coverage†
- Mobile app with biometric authentication security
- Protection for family (“under roof, under wallet”)
- Senior family coverage
- Social media monitoring
- Enhanced social media monitoring for account takeover
- IP address monitoring

Privacy and data monitoring

- Allstate Digital FootprintSM
 - Personalized online account discovery
 - Privacy insights
 - Privacy management tools
 - Data breach notifications
- Solicitation reduction

Credit

- Credit score tracking
- Unlimited Transunion credit scores
- Credit freeze assistance
- Tri-bureau credit monitoring
- Credit lock (adults & minors)
- Annual tri-bureau report and score
- Credit report disputes

Restoration

- U.S.-based, 24/7 customer care
- Full-service remediation support
- Unemployment insurance fraud center with specialized support
- Up to \$1 million identity theft expense reimbursement†
- Stolen fund reimbursement
- Stolen tax refund advance
- 401(k)/HSA fraud reimbursement†
- Deceased family member fraud expense reimbursement†
- Home title fraud expense reimbursement†
- Professional fraud expense reimbursement†
- Stolen wallet emergency cash†
- Tap-to-call from mobile app

Identity protection:

Allstate Identity Protection Pro+ delivers advanced tools and proactive monitoring that help you protect your identity and finances. Monitor your credit, financial transactions, social media, and more — all in one place. If fraud occurs, our up to \$1 million identity theft expense reimbursement[†] covers many out-of-pocket expenses, lost wages, and legal fees.

Client name:

Health Plan of San Mateo

Policy effective date:

8/1/2019

Policy renewal date:

annual auto-renewal

Policy number/client ID:

3523

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:

Employees who are eligible may enroll for coverage at any time unless the employer determines enrollment may only take place during a defined enrollment period.

Cancellation:

Employees who are eligible may cancel coverage at any time unless the employer determines cancellations may only take place during a defined period.

Who pays for the coverage:

Employer pays for coverage. \$4.75 per employee per month. Buy-up to Family plan for \$11.95 payroll deduction per month.

Pre-existing conditions:

Employees have access to full-service identity theft restoration after the effective date, even if the identity theft was discovered prior to the effective date.

Family member definitions:

A defined family member is one who is supported financially by the employee or one who lives under the employee's roof. Under this definition, a family member is eligible to enroll as a part of the family plan.

Portability:

If the employee leaves the company, this plan is portable at the same rates offered through payroll deduction - \$9.95 EE Only, \$17.95 EE and Family per month. Employees must activate a direct bill relationship with us by calling 800.789.2720.

Billing:

Payment method: Client self-bill

Payment type: ACH

Billing cycle: Monthly

Billing contact: accountservices@infoarmor.com

Account Manager:

Diane Graovac - dgraovac@aip.com

Identity theft expense reimbursement summary:

If a member falls victim to identity theft, the up to \$1 million identity theft expense reimbursement 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, child care costs, and more, while our in-house privacy experts help the participant restore their good name.

[†]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. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Product may be updated or modified prior to availability. Certain features require additional activation.

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