

Eligibility: All CML employees
Paid by: 100% Employee-Paid

idwatchdog[®]
from Equifax



COLUMBUS
METROPOLITAN
LIBRARY

No one is immune to identity theft.

Better Protect What Matters Most.

Identity theft can affect anyone—from infants to seniors. Each generation has habits that savvy criminals know how to exploit—resulting in over \$50 billion lost in the US to identity fraud in 2021.¹ Take action with award-winning ID Watchdog identity theft protection.

Greater Peace of Mind

With ID Watchdog[®] as an employee benefit, you have a more convenient and affordable way to help better protect and monitor your identity. You'll be alerted to potentially suspicious activity and enjoy greater peace of mind knowing you don't have to face identity theft alone.



Awarded Best in Class
Identity Protection Service
Provider for Consumers

Why Choose ID Watchdog?



Advanced Identity Theft Detection

We scour billions of data points—public records, transaction records, social media and more—to search for signs of potential identity theft.



Greater Protection & Control

We've got you covered with lock features for added control over your credit report(s) to help keep identity thieves from opening new accounts in your name.



Fully Managed Identity Restoration

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will fully manage the case for you until your identity is restored.



Extensive Family Coverage

Our family plan helps you better protect your loved ones² with personalized accounts for adult family members, family alert sharing, and exclusive features for children.

Our US-based, customer care team is here for you **24/7/365** at **866.513.1518**.

Learn more about this valuable benefit at
idwatchdog.com/myplan/CML

¹Javelin Strategy & Research, 2022 *Identity Fraud Study: The Virtual Battleground*, Mar 2022.

²Refer to your employer or ID Watchdog for family plan eligibility.

Powerful Features Included in Both ID Watchdog Plans

Control & Manage

- Financial Accounts Monitoring
- Social Account Monitoring 
- Registered Sex Offender Reporting 
- Customizable Alert Options
- Equifax Blocked Inquiry Alerts
- National Provider ID Alerts
- Integrated Fraud Alerts¹
With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.

Monitor & Detect

- Dark Web Monitoring² 
- Data Breach Notifications
- Telecom & Utility Alerts | 1 Bureau
- High-Risk Transactions Monitoring³ 
- Subprime Loan Monitoring³ 
- Public Records Monitoring 
- USPS Change of Address Monitoring 
- Identity Profile Report
- Credit Score Tracker

Support & Restore

- Fully Managed Resolution Services including Pre-Existing Conditions 
- Online Resolution Tracker
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation⁴ (Family Plan only)
- Credit Freeze Assistance

Help better protect children with Equifax Child Credit Lock & Equifax Child Credit Monitoring PLUS features with this icon 

Plan-Specific Features

Essentials

Platinum Plus

Credit Report Monitoring ⁵	1 Bureau	3 Bureau
Credit Report(s) ⁶ & VantageScore Credit Score(s)	1 Bureau Monthly	1 Bureau Daily & 3 Bureau Annually
Credit Report Lock ⁷	1 Bureau	Multi-Bureau
Identity Theft Insurance ⁸ 	Up to \$1 Million	Up to \$2 Million
<ul style="list-style-type: none"> • Up to \$1M Stolen Funds Reimbursement <ul style="list-style-type: none"> - Checking and savings accounts  - 401k/HSA/ESOP accounts - • Home Title Fraud - • Cyber Extortion - 		<ul style="list-style-type: none">    
Subprime Loan Block ³  within the monitored lending network	-	
Personal VPN ⁹  and Password Manager ⁹	-	
Device Security & Online Privacy ¹⁰ 	-	
Employee	\$6.50/month	\$9.50/month
Employee + Family	\$10.50/month	\$15.50/month

1 Bureau = Equifax® | Multi-Bureau = Equifax, TransUnion® | 3 Bureau = Equifax, Experian®, TransUnion

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)The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (2)Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (3)The monitored network does not cover all businesses or transactions. (4) Applicable for enrolled family members only. (5)Monitoring from Equifax will begin on your plan start date. TransUnion and Experian will take several days to begin after you create an online account. (6)Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made. (7)Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion 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 or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. 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 preapproved offers, visit www.optoutprescreen.com. (8)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 (www.idwatchdog.com/terms/insurance). (9)Available for simultaneous use on up to 6 devices. (10)Equip up to 5 devices; 10 with a Family Plan. (11)May be subject to delay or change.