

Ancillary Benefits: Identity Theft Protection & Legal Shield

IDX: Your Shield Against Identity Theft

Identity theft is a rising concern, and IDX ZeroFox Identity Protection offers essential tools to protect your personal and financial information. With tri-bureau credit monitoring, dark web scans via CyberScan, and real-time inquiry alerts, you can feel secure knowing your identity is being monitored continuously. In case of theft, IDX ZeroFox provides comprehensive identity recovery services with unlimited expert support.

The service also includes privacy protection tools like Safe WiFi VPN, social media monitoring, and password management to secure your digital life. For optimal protection, it's important to enter all relevant information into the IDX platform, which helps track and safeguard your data from potential threats.

Coverage options for you and your family are available with semi-monthly post-tax premium deductions. These plans are also portable, allowing you to maintain coverage directly with IDX ZeroFox if you leave InspereX. Enrollment is open year-round, allowing you to sign up or drop coverage anytime.

Identity Theft Protection Plans

IDX Privacy offers basic privacy protection, including essential features such as a Safe WiFi VPN, Tracking Blocker, ForgetMe tool for data removal, Private Search, SocialSentry for social media protection, Password Detective, and Lost Wallet Protection.

IDX Complete provides comprehensive identity and privacy protection, encompassing all features of IDX Privacy. In addition, it includes Tri-Bureau Credit Monitoring, CyberScan™ Dark Web Monitoring, Credit Lock, Instant Inquiry Alerts, Social Security Number Trace, and Complete Identity Recovery with a \$1 million insurance policy.

Example: How Does IDX Work?

Imagine you're browsing the web and accidentally click on a malicious link in an email, exposing your personal information. Without knowing it, your Social Security number and credit card details are sold on the dark web, and soon after, someone uses your identity to open a credit card in your name. In this scenario, IDX ZeroFox not only alerts you to the breach before it causes serious harm, but also helps you lock down your credit and restore your identity, making the entire recovery process hassle-free.

IDX Privacy

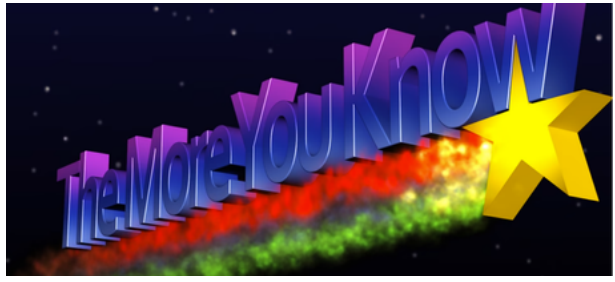
Individual Plan: **\$2.90** per pay period

Family Plan: **\$5.63** per pay period

IDX Complete

Individual Plan: **\$5.80** per pay period

Family Plan: **\$11.25** per pay period



Ancillary Benefits: Identity Theft Protection & Legal Shield

Comprehensive Legal Protection: Your Personal Attorney on Call

LegalShield provides affordable and comprehensive legal protection, offering access to a network of dedicated provider law firms to address a wide range of personal legal needs. Unlike traditional legal services, you do not choose the law firm—LegalShield assigns a firm from its network to handle your case. With fast response times, an attorney will address your legal matters within four business hours or less. LegalShield offers unlimited legal consultations, document review, court representation, and assistance with everyday issues like traffic tickets or contract disputes, making legal support accessible and hassle-free.

Through the LegalShield mobile app, you can easily contact your assigned law firm, upload documents for review, and manage legal matters like speeding tickets directly from your phone. The plan covers a variety of legal matters related to family, finances, estate planning, home, auto, and more, ensuring comprehensive legal protection. LegalShield helps protect both you and your family, with coverage options available for legal needs at every stage of life.

Keep in Mind



Enrollment in the LegalShield plan is limited to the annual Open Enrollment period. This means you cannot sign up for coverage at any time throughout the year—enrollment is only available during the designated window. Additionally, once enrolled, you are committed to the plan for the full benefit year. You cannot drop the plan mid-year unless you experience a qualifying life event.

Premiums are deducted post-tax from your paycheck on a semi-monthly basis, with a fixed rate of **\$11.87** per pay period, whether you choose individual or family coverage. The plan is also portable, allowing you to continue your coverage directly with LegalShield if you leave InspereX.

Example: How Does Legal Shield Work?

Imagine you're in the process of buying a new home and need help reviewing the real estate contract. Instead of paying for an expensive attorney, you turn to LegalShield. Through the LegalShield mobile app or website, you can easily submit your contract for review.

Within a few hours, a LegalShield attorney reaches out to review the document with you, offering legal advice and making sure the contract is in your best interest. They explain any complex legal terms, recommend revisions if needed, and ensure your rights are protected before signing. This gives you the confidence to proceed with the purchase, knowing that a legal professional has thoroughly reviewed the agreement on your behalf.