

Summary plan description



Plan features

- Allstate Digital Footprint™
- Pre-existing conditions covered at no additional cost
- Identity monitoring
- Financial transaction monitoring
- Data breach notifications
- Identity health score
- Real-time rapid alerts
- Dark web monitoring
- High risk transaction monitoring
- Social media reputation monitoring
- Social media account takeover
- Financial wellness toolbox
- Tri-bureau credit monitoring
- Unlimited TransUnion credit scores and reports
- Annual tri-bureau credit report and score
- Credit freeze assistance
- Credit lock (adult and child)
- Credit report disputes
- Digital wallet storage and monitoring
- IP address monitoring
- Sex offender notifications
- Accounts secured with two-factor and biometric authentication
- Deceased family member coverage
- Protect yourself and your family (“under your roof and wallet”)
- Full-service 24/7 fraud remediation with a highly trained in-house expert
- 401(k) and HSA reimbursement
- Tax fraud refund advance[†]
- \$1 million identity theft insurance policy[†]

Identity protection:

Allstate Identity Protection *Pro Plus* delivers the most advanced identity and privacy protection. Unique tools and proactive monitoring help you see, manage, and protect your personal data. Monitor your identity, credit, financial transactions, social media, and more — all in one place. If fraud occurs, our \$1 million identity theft insurance policy[†] covers many out-of-pocket expenses, lost wages, and legal fees.

Client name:

McClatchy

Policy effective date:

1/1/2021 – 12/31/2021

Policy renewal date:

Policy auto-renews on an annual basis

Policy number/client ID:

2030

Eligible group(s):

All employees in active employment in the United States with the employer.

Minimum hours requirement:

There is no minimum hour 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:

Employees pay for coverage through payroll deduction, with deduction frequency determined by employer. After 90 days of no payment, coverage will be terminated.

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 definition:

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. Employees must activate a direct bill relationship with us by calling 800.789.2720.

Billing:

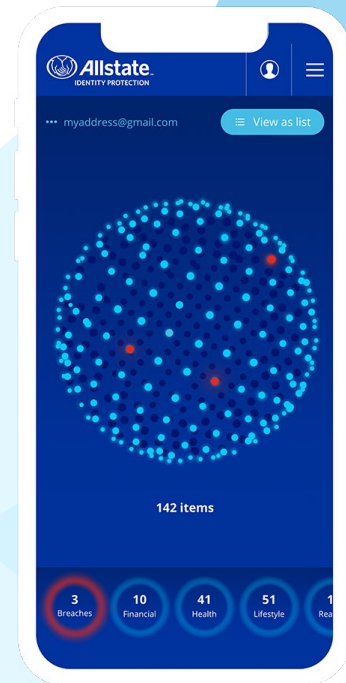
Payment method: [Client self-bill]
Payment type: [Paper or ACH]
Billing cycle: [Monthly]
Billing contact: [accountservices@infoarmor.com]

Account manager:

Diane Graovac – dgraovac@infoarmor.com or 303.349.4054

Identity theft insurance summary:

If a member falls victim to identity theft, the \$1 million identity theft insurance policy included with Allstate Identity Protection benefit reimburses 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, childcare costs, and more, while our in-house privacy experts help the member restore their good name.



Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. 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.

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

Some key features require additional activation. Terms and conditions apply.

