

Millions of people will become victims of identity theft this year.
Don't wait until you're one of them.

Protect what you've worked for. Enroll in LifeLock[®] Identity Theft Protection through MHBP[®].

Identity theft is one of the fastest growing crimes in the nation.¹ When criminals steal your identity, they can ruin your good name by:

- Opening new lines of credit
- Draining your savings and retirement accounts
- Running up utility or healthcare bills
- Obtaining jobs and filing fraudulent tax returns
- Giving your name to police when arrested

LifeLock[®] Identity Theft Protection works to safeguard your identity, 24 hours a day, seven days a week. Using advanced detection technology, LifeLock's always-on service helps protect you from identity theft before it happens. Now, MHBP brings you LifeLock[®] services at special discounted rates.

LifeLock[®] Identity Theft Protection

Identity Threat Detection and Alerts

Receive alerts whenever your personal information is detected on fraudulent applications for credit and/or services within LifeLock's extensive network.[†]

Lost Wallet Protection

Helps you cancel and replace credit cards from a lost or stolen wallet.

Address Change Verification

LifeLock notifies you whenever there's a change of address with your information.

Advanced Internet Monitoring

Patrols over 10,000 criminal Internet sites for the illegal selling or trading of your information.

Reduced Pre-Approved Credit Offers

Requests your name be removed from pre-approved credit card offer mailing lists.

24/7/365 Member Service

Complete access to live and domestic identity theft experts.

\$1 Million Total Service Guarantee**

If you become a victim of identity theft while you are a LifeLock member because of some failure or defect in LifeLock's service, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery.

***Restrictions apply. See www.LifeLock.com for details. Due to New York State law restrictions, the LifeLock \$1 Million Total Service Guarantee cannot be offered to residents of New York.*

How much does LifeLock[®] Identity Theft Protection cost?

LifeLock[®] Identity Theft Protection Discounted Monthly Pricing:

 Adult	LifeLock [®] Identity Theft Protection	\$8.50
 Minor (under 18)	LifeLock [®] For Minors	\$2.13

LifeLock offers protection for every family type and through MHBP you have access to discounted pricing. You will receive a 15% discount at checkout by using the promo code **MHBP**.

Add LifeLock[®] Identity Theft Protection during Open Season or anytime during the year by visiting www.MHBP.com or by calling 1-800-254-0227.

Quick answers about receiving LifeLock[®] service through MHBP.

Who enrolls in LifeLock[®] service?

Individuals

Any individual with a social security number can benefit from LifeLock[®] Identity Theft Protection.

Families

Each family member needs identity theft protection since everyone has a unique individual identity. LifeLock's always-on system not only protects each adult's name, assets and credit, but safeguards childrens' identities to help ensure a positive, fresh start when they leave home.

How do I enroll?

LifeLock and MHBP have made the enrollment process simple. You can choose to enroll online at www.MHBP.com or by simply calling 1-800-254-0227.

Online Enrollment Steps:

- 1 Visit www.MHBP.com.
- 2 Select **Dental and Discounts**.
- 3 Locate LifeLock and select **Learn More and Enroll**.
- 4 Provide personal information.
- 5 Enter promo code **MHBP** for 15% savings.
- 6 Your membership is activated!

What's the difference between credit card theft and identity theft?

Credit card theft is when someone steals your credit card or credit card number and runs up charges.

Identity theft is when a criminal steals your personal information such as your social security number, date of birth or name and uses it to open a new line of credit, gain employment or even for false identification. This is usually much more difficult to correct, and if left unchecked can be much more serious.

Why should I trust LifeLock with my information?

LifeLock maintains the highest levels of security with ISO 27001 certification. As part of this certification, LifeLock enforces a set of information security controls. LifeLock's security compliance is independently recertified and compliance with applicable federal and state privacy and security laws is independently assessed. LifeLock is also compliant as a Level 1 merchant under the Payment Card Industry Data Security Standard (PCI-DSS). You can rest assured that LifeLock is committed to protecting your information to the highest security standards in the industry. LifeLock also utilizes services such as VeriSign and TRUSTe.



Did you know?

You are four times more likely to have your identity stolen than to have your home burglarized.²

An identity is stolen every 4 seconds.³

The average identity theft requires **29 to 59 hours to remedy**³, often during working hours.

*Network does not cover all transactions and scope may vary.

Source 1: Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.

Source 2: Statistic based on burglary information from: FBI. "Uniform Crime Report: Crime in the United States, 2009." September 2010, and identity fraud information from: Javelin Strategy & Research. "2011 Identity Fraud Survey Report." February 2011.

Source 3: An identity was stolen on average every four seconds in 2010 based on identity fraud victim figures from: Javelin Strategy & Research. "2011 Identity Fraud Survey Report." February 2011.

*These benefits are neither offered nor guaranteed under contract with the FEHB Program, but are made available to all FEHB enrollees and their covered family members. You cannot file a FEHB disputed claim about them. The premiums and fees you pay for these services do not count toward FEHB deductibles or out-of-pocket maximums. A single annual \$42 Mail Handlers Benefit Plan associate membership fee makes this program available to you.