



Official Identity Protection Partner of:



Employer FAQs

- 1. Question:** **How does IdentityForce compare to LifeLock?**

Answer:

 - IdentityForce offers social media monitoring with every package for each member of the family, including children, to detect threatening language, bullying, suicidal tendencies, etc.
 - IdentityForce plans include more frequent Bureau credit monitoring and reports vs. comparable LifeLock plans.
 - LifeLock has a history of [legal issues with the FTC](#), along with [class action lawsuits](#) around false advertising and false promises, whereas IdentityForce has a clean compliance and regulatory history.
 - IdentityForce is available at a 25% to 40% reduced cost, while including more features.
 - The Child protection package is included with every membership.
 - There are no pre-existing conditions clauses; IdentityForce will help restore existing ID theft situations.
 - IdentityForce has a 100% USA-based customer service team with licensed restoration specialists and FCRA-certified agents.
- 2. Question:** **Can IdentityForce integrate with our employee management system to eliminate enrollment duplication?**

Answer: Most likely. IdentityForce has been connecting with employee management systems of all kinds for over a decade and will likely have no problem connecting with yours to automate eligibility, enrollment and payroll changes.
- 3. Question:** **Do I need to enroll a minimum number of employees?**

Answer: Yes. You must enroll at least 10 people to take advantage of the discounted group pricing.
- 4. Question:** **Where do we send our Onboarding Questionnaire and Terms of Use Agreement?**

Answer: Please send the completed documents electronically to services@michamber.com.
- 5. Question:** **What if an employee is already paying for IdentityForce as an individual?**

Answer: IdentityForce can transfer the individual account to the group account.
- 6. Question:** **What if an employee is already experiencing an identity theft situation?**

Answer: IdentityForce, unlike most other providers, does not have a pre-existing conditions clause. Though the \$1,000,000 insurance coverage will not be available, their U.S.-based team of certified restoration specialists will get right to work restoring your enrolled employees' identities – even if they haven't set up their own IdentityForce accounts.
- 7. Question:** **What information do you need about my employees to get them enrolled?**

Answer: You will first let us know how many total employees will receive coverage, so your portal can be set up. Then you will receive instructions to upload a list of employees and their contact information. You will need to provide the first name, last name, email and product selected for each employee. Each employee will then receive an email to complete their registration.



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- 8. Question:** **How do I pay for this service? Can I deduct the cost?**
Answer: You will receive a single monthly invoice for all employees, payable within 30 days. If your employees buy up or add additional family members, you will collect that amount directly from your employees. You may pay with credit card, check or ACH. If your total monthly billing is under \$250, you will be set up for auto-billing on your credit card or ACH. Also, the U.S. IRS treats ID theft protection as a non-taxable, non-reportable benefit that companies can offer, so you can deduct the cost.
- 9. Question:** **Can we do a 50/50 (or some other split) employer/employee share of an option?**
Answer: No. If you have selected an employer-paid option, you must pay 100% of the base option selected. If you have selected an employee-paid option (no employer contribution), the employee must pay 100% of the option at those rates (which you collect from them via payroll deduction).
- Employers are encouraged to at least purchase the minimum package for their employees (\$2.98 per employee per month) to proactively protect your organization and employees. This way, in the event of a breach of your organization's private employee information, each employee is already covered with the \$1,000,000 restoration protection ready to go.
- 10. Question:** **Can my employees buy up to a higher level of coverage or add family coverage?**
Answer: Yes, if you are purchasing the minimum level of coverage for employees, your employees can buy up at the lower, employer-paid pricing level. (Great news!) You will receive an invoice for the entire amount and will be responsible for collecting the cost difference from your employee(s), typically via payroll deduction.
- 11. Question:** **What if an employee elects an option different from what we chose to provide?**
Answer: Prior to your initial account set-up, you need to share your available plans and respective cost-sharing arrangements to eligible employees and collect their enrollment decisions. Then log in to complete the administrative enrollment process by manually inputting employee elections or uploading them using the census template available on the portal.
- 12. Question:** **What if my employees have questions or need help with setup?**
Answer: IdentityForce delivers superior USA-based member support with a dedicated hotline for Employees 24/7/365. That will be provided to you as part of your onboarding process.
- 13. Question:** **Can I add or drop employees at any time during the year?**
Answer: Yes. There is no specific enrollment period. If you drop an employee, they will be covered until the end of the month. Please note that if this drops your total enrollments under 10, you will be billed for 10. Coverage for new employees will begin as soon as they complete their registration process.



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- 14. Question:** **Can employee change their election, disenroll or enroll mid-year?**
Answer: Yes. Employees can make plan changes at any time, including enrolling, or disenrolling altogether. Those changes will be reflected in the monthly invoice. You are responsible for adjusting payroll deductions as appropriate.
- 15. Question:** **Can terminated employees take their IdentityForce account when they leave?**
Answer: *Yes. Upon termination, the employer will terminate the employee in the IdentityForce portal. Their account would be set to expire at the end of that month. IdentityForce will immediately send an email to the terminated employee, sharing the revised rates and providing them the opportunity to set up alternate billing to continue the plan as an individual with their own credit or debit card.

*A small percentage of employers do elect not to allow terminated employees to port the IdentityForce benefit.