



My Company-Paid ID Watchdog® Service

Frequently Asked Questions

How do I activate the account and enroll in the plan?

Follow the instructions below to enroll:

1. Copy and paste your enrollment link into your web browser:
<https://www.idwatchdog.com/welcome-formosa?idw=formosa>
2. When you are ready to enroll, click ACTIVATE NOW.
3. You will be asked to verify your last name, date of birth, and zip code. Click CONTINUE.
4. Enter the required information and accept the Terms of Use to complete your online enrollment. When finished, click COMPLETE.

Can I add my family to the plan?

The company-paid plan is for single coverage only.

I cannot activate my account. What should I do?

The data you entered must match exactly with your first and last name the company provided to ID Watchdog. Try re-entering your information using the following guidelines:

- Remove any hyphen or the space in your first name (for example, Mary Ann to Maryann and John-Paul to Johnpaul)
- Remove special characters from your name, such as '. (for example, O'Donnell to Odonnell)
- Try adding with your middle name initial after your first name (for example, Calvin to Calvin W. or Calvin W)
- If you are still unable to create your account, please contact:
Christina DeLuna, Naomi Exius, or Crystal Lin at Formosa Corporate Human Resources,
email ID-Protection@fpcusa.com, or call (888) 528-8420 / (973) 436-1651.

Does the ID Watchdog service include identity theft insurance?

The ID Watchdog Platinum Plus plan includes up to \$2 million in coverage* for certain out-of-pocket expenses you may face as a result of having your identity stolen. It also includes up to \$2 million reimbursement for unauthorized electronic fund transfers—up to \$1 million for checking, savings, and money-market accounts and up to \$1 million for employer-sponsored retirement accounts (401k/403b/IRA/ Roth), health savings accounts (FSA/HSA/HRA), and employee stock option plans.

I have an existing ID Watchdog account through Inteplast. How will my account be impacted?

You can keep your existing ID Watchdog account without interruption. The cost of a single plan will be covered for you for two years.

How will ID Watchdog help me better protect my identity?

With ID Watchdog, you'll be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated identity resolution specialists. This award-winning service helps keep you better protected from identity theft with:

- **Advanced Identity Theft Detection:** Monitoring features that scour billions of data points—public records, transaction records, social media and more—to search for signs of potential identity theft.
- **Greater Protection & Control:** Lock & block features to help keep identity thieves from opening new accounts in your name.
- **Digital Identity & Device Protection:** Top-ranked Device Security & Online Privacy, personal VPN and password manager tools to help you protect your devices, online activity, and credentials from online threats including viruses, malware, and ransomware.
- **Fully Managed Identity Restoration:** If you become a victim, you'll have access to a certified resolution specialist to fully manage your case until your identity is restored.

For more information on the included features, see the [Feature Summary](#).

How does ID Watchdog help me if I become a victim of identity theft?

If your identity is stolen, ID Watchdog assigns a highly trained and certified resolution specialist to your identity theft case. ID Watchdog goes beyond resolution assistance—your case is fully managed until it is resolved. With a Limited Power of Attorney, your assigned specialist will place phone calls, obtain detailed information, and submit requests on your behalf. Plus, through your ID Watchdog dashboard, you can view the status of your open identity theft case at any time.

After activating the account, do I need to do anything else to use the services?

Once you have activated your account, credit and identity monitoring will be turned on, and ID Watchdog will begin scanning billions of data points to check for suspicious activity related to your identity. To take advantage of all the features available in the service, follow the prompts after Next Step at the top of the dashboard homepage. It will guide you through the available features one by one. Watch your account setup percentage go up as you activate new features.

You can also explore the available features on your own. Click to each page using the top menu bar. Each feature includes a brief description and instructions on how to activate it. If you have questions, the ID Watchdog Customer Care team is available 24/7/365 at 1-866-513-1518.

What could identity thieves try to do with my personal information?

Identity thieves may try to use your information in different ways, including the following:

- Attempt to open new bank or credit card accounts in your name
- Try to create fraudulent checks or debit cards in your name
- Try to set up phone or utility services in your name

Why does the Multi-Bureau Lock only include Equifax and TransUnion?

ID Watchdog currently does not have access to the Experian credit report lock. You will need to go to [Experian.com](https://www.experian.com) to lock or freeze your Experian credit report. Our Platinum Plus plan includes 3-Bureau Credit Monitoring so you will be alerted if there is a change to your credit report at any of the three agencies including Experian.

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

*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). To review ID Watchdog Terms & Conditions, go to idwatchdog.com/terms.



No one is immune to identity theft.

Better Protect Your Identity with ID Watchdog.

Identity theft can affect anyone. Each generation has habits that savvy criminals know how to exploit—resulting in over \$43 billion lost to identity fraud in the U.S. in 2022.¹ 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.



Dedicated Identity Resolution Specialists

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

Our U.S.-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/formosa**

Javelin Strategy & Research, "2023 Identity Fraud Study: The Butterfly Effect", Mar 2023.

ID Watchdog® Platinum Plus

Powerful features for end-to-end support

Control & Manage

- Credit Report Lock¹ | Multi-Bureau
- Blocked Inquiry Alerts | 1 Bureau
- Subprime Loan Block²
within the monitored lending network
- Financial Accounts Monitoring
- Social Accounts Monitoring
- Personal Data Scans & Removal
- Device Security & Online Privacy
Up to 5 devices
- Personal VPN and Password Manager
Up to 6 devices at the same time
- Registered Sex Offender Reporting
- Customizable Alert Options
- National Provider ID Alerts
- Integrated Fraud Alerts³
With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.

Monitor & Detect

- Credit Report Monitoring⁴ | 3 Bureau
- Telecom & Utility Alerts | 1 Bureau
- Phishing & Malware Alerts
- Dark Web Monitoring⁵
- Data Breach Notifications
- High-Risk Transactions Monitoring²
- Subprime Loan Monitoring²
- Public Records Monitoring
- USPS Change of Address Monitoring
- Credit Reports | 1 Bureau Daily & 3 Bureau Annually
- VantageScore® Credit Scores | 1 Bureau Daily & 3 Bureau Annually
- Credit Score Tracker | 1 Bureau

Support & Restore

- Personalized Identity Restoration including Pre-Existing Conditions
- Online Resolution Tracker
- Up to \$2M Identity Theft Insurance⁶
 - ✓ Home Title Fraud
 - ✓ Cyber Extortion
 - ✓ Professional Identity Fraud
 - ✓ Deceased Family Member Fraud
 - ✓ Up to \$1M Stolen Funds Reimbursement
 - Checking and savings accounts
 - 401k/HSA/ESOP accounts
- Lost Wallet Vault & Assistance
- Credit Freeze Assistance
- Solicitation Reduction

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

Special Offering Provided for You
by Formosa – Company Paid

Take a step to help better
protect your identity.

Enroll in this valuable benefit today.

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) 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. **(2)** The monitored network does not cover all businesses or transactions. **(3)** The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. **(4)** 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. **(5)** There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. **(6)** 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). **(7)** May be subject to delay or change. To review ID Watchdog Terms & Conditions, go to idwatchdog.com/terms.