



Identity Protection and Financial Wellness Benefits for Employees



Employees Already Know and Trust Experian™



Experian unlocks the power of data to create opportunities for consumers, businesses and society. At life's big moments – from buying a home or car, to sending a child to college – we empower consumers and our clients to manage their data with confidence so they can maximize every opportunity.

We gather, analyze and process data in ways others can't. We help individuals take financial control and access financial services, businesses make smarter decisions and thrive, lenders lend more responsibly, and organizations prevent identity fraud and crime.

Experian

Experian is a global leader in consumer and business credit reporting and marketing services. We support clients in more than 100 countries and employ more than 17K people in 45 countries.



1B+
consumers



145M+
businesses



100K+
clients



4 of 5
Top Financial Institutions



3 of 5
Top Insurance Companies



4 of 10
Top Health Care Systems

Experian Partner Solutions

We power opportunities for our partners by enabling them to customize valuable services that engage, retain and monetize customers. We help create better financial and identity protection outcomes and financial wellness for consumers by providing comprehensive credit data and identity management technologies and services.



120M+
subscribers



150+
partners



1B+
alerts annually

Tools to Help With Financial Wellness

Experian Identity Protection and Financial Wellness benefits give employees control over their credit, protect them against identity theft and make them more financially resilient during uncertain times. It also helps employers prevent productivity loss and absenteeism due to financial worries while providing a key differentiator to attract and retain talent.

77%
of Americans report feeling anxious about their financial situation.¹

60%

employees say they've been distracted by a data breach or identity theft matter.²

76%

said they were worried about ID theft.³

80%

of employers recognize the true differentiator that a thorough identity restoration process provides.²

90%

of employers claim financial wellness benefits have positively impacted their workforce.⁹

60%

of consumers enrolled in a credit education program see an improvement on their credit score.¹¹

64%

feel that having credit education tools would help them plan for the future or achieve better financial health.¹²



Financial stress could lead to over **20 hours a month** in lost productivity per employee.⁴



Employees with high financial stress were **2X as likely** to use sick time when not ill.⁵



Financial stress can cost companies more than **\$7,000 per employee** per year.⁵

Measurable Benefits:

- Lower absenteeism⁶
- Increased productivity⁶
- Increased job satisfaction⁷
- Higher retention⁷
- Better utilization of 401K, FSA and HSA⁷
- Higher retirement readiness⁷
- More employee engagement⁸
- Stronger employer brand⁹
- Reduced health insurance costs¹⁰

1. Capital One and The Decision Lab, Mind Over Money Study, January 2020

2. HR Daily Advisor, Q&A: Identity Theft Benefits More Relevant Than Ever, April 2020

3. Helpnet Security, Consumers ID theft concerns only growing, May 2021

4. PwC, 9th annual Employee Financial Wellness Survey, June 2020

5. Center for Financial Services Innovation, Employee Financial Health: How Companies Can Invest in Workplace Wellness, June 2017

6. Corporate Wellness Magazine, Financial Wellness Attracts Top Talent and Boosts Productivity, 2016

7. SHRM, Employers Double Down on Financial Wellness, But Approaches Differ, November 2019

8. Benefits Pro, The significance of financial wellness benefits for employees in a COVID-19 world, August 2020

9. Employee Benefits News, Employers fail without financial wellness benefits, March 2021

10. HR Morning, Financial wellness programs decrease healthcare costs, September 2020

11. Consumer Affairs, Study finds financial literacy courses can raise credit scores, December 2018

12. Experian Brand Tracker Q4 FY '19 (N = 2,253; general population consumers)

Comprehensive Financial Wellness Coverage

Credit & Financial

 Digital Financial Management	 VantageScore® ¹	 VantageScore ¹ Simulator	 1B & 3B Daily Credit Monitoring	 Dormant Account Alerts	 Positive Activity Alerts
 Experian Credit Report	 Experian CreditLock	 VantageScore ¹ Tracker	 Credit Education Center	 Financial Calculators	 Credit Inquiry Alerts

Identity Protection

 Virtual Private Network (VPN)	 Password Manager	 Safe Browser	 CyberAgent® Internet Monitoring	 SSN Monitoring	 Alternative Loan Monitoring	 Authorization Alerts
 Change of Address Monitoring	 Financial Account Takeover	 Sex Offender Monitoring	 Medical Claims Monitoring	 Child Identity Protection ²	 Smart Metrics Data	 Court Records & Booking Monitoring

Identity Restoration

 Lost Wallet Replacement	 Identity Restoration	 Elder Fraud Restoration	 Identity Theft Insurance ³
--	---	--	--

1. Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0. [Click here to learn more.](#)

2. Child Identity Protection plan covers up to 10 children under 18 years of age with Social Security Number Monitoring, Social Media Monitoring, Dark Web Monitoring, Identity Restoration and Identity Theft Insurance.

3. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). 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.

Choose from Two Plans

Experian offers two robust plans that give your employees peace of mind with insightful credit data, protection from identity theft and identity restoration. The Premium plan provides essential coverage with credit monitoring, reporting and tools to help build good financial habits, along with complete identity protection and restoration coverage. The Elite plan expands from the Premium plan to provide even greater protection with comprehensive identity protection with digital privacy, medical claims and financial transactions monitoring and coverage which includes seniors.

Policy effective date	1/1/23	Broker	
Number of employees covered	100	Rate guarantee	3 Years

Employer Paid Rates	Employer Monthly Cost	Premium Family	Elite Individuals	Elite Family
Premium Individual plan				
Premium Family plan				
Elite Individual plan	\$5.00			\$9.95
Elite Family plan	\$7.00	Employee buy up rates	Employee buy up rates	Employee buy up rates

Employee Paid Pricing	Individual	Family
Premium plan		
Elite plan		

See page 8 for extra benefits of employer paid coverage

Experian Identity Protection & Financial Wellness Program

Your employees may choose from two flexible options with credit education, identity protection and identity restoration with reimbursement services that fit their needs.

Credit Education & Financial Services	Premium		Elite		Identity Protection & Restoration Services	Premium		Elite	
Digital Financial Management				•	Financial Account Takeover				•
Experian Credit Report	Monthly		Daily		Medical Claims Monitoring				•
VantageScore® ¹	Monthly		Daily		Safe Browser				•
VantageScore ¹ Tracker	Monthly		Daily		Password Manager				•
VantageScore Simulator	•		•		Virtual Private Network				•
Tri-Bureau Credit Report & VantageScore				Quarterly	Authorization Alerts	•			•
Experian CreditLock	•		•		Court Record Monitoring	•			•
Tri-Bureau Credit Freeze Assistance ²	•		•		Sex Offender Monitoring	•			•
Experian Credit Monitoring	•		•		Change of Address Monitoring	•			•
Tri-Bureau Credit Monitoring			•		Dark Web Monitoring	•			•
Credit Limit Utilization & Balance Alerts	•		•		Social Security Number Monitoring	•			•
Positive Activity Alerts	•		•		Alternative Loan Monitoring	•			•
Dormant Account Alerts	•		•		Smart Metrics	•			•
Credit Inquiry Alerts	•		•		Full Service Restoration + Lost Wallet	•			•
Credit Education Center	•		•		Up to \$1M Identity Theft Insurance ³	•			•
Financial Calculators			•		Child Social Network Monitoring ⁴	•			•
Mobile App ⁵	•		•		Smart Metrics	•			•

1. Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0. [Click here to learn more.](#)

2. For up to 10 children. Child credit freeze assistance via call center by legal parent or guardian.

3. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). 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.

4. Child Identity Protection plan covers up to 10 children under 18 years of age with Social Security Number Monitoring, Social Media Monitoring, Dark Web Monitoring, Identity Restoration and Identity Theft Insurance.

5. Mobile app availability for Digital Financial Management not expected to be available at initial product release—will be released later, date to be announced.

Featuring Digital Financial Management

Insightful data and powerful tools from Experian are here to help strengthen employee financial wellness which translates into better company financial performance. Provide team members with features that help unlock their full potential and secure their personal information so they can truly thrive.

62%

of employers feel responsible for their employee's financial wellness, up from 13% in 2013¹

360° View of Financial Accounts

Help employees stay on top of your daily spending with recommended budgets powered by AI and machine learning of past transactional behavior.



Account Link

Provides employees the ability to centralize financial data & accounts in a single location—delivering modern connectivity and enhancing user experiences. Reliably connect to every type of financial account—savings, checking, retirement, mortgage, personal loan, investment, fintech, etc.



Financial Management Dashboard

A comprehensive financial and credit dashboard that enables employees to link and access all their financial accounts to a variety of financial tools.

Better Employee Financial Wellness Translates to Better Company Financial



Budgeting & spending



Cashflow management



Investment & net worth



Goal setting & tracking

1. Bank of America, 2020 Workplace Benefits Report

A Modern Personal Financial Management Solution

Designed to enable organizations to support their team members with modern financial tools and provide them with greater control over their financial wellness which can translate to more satisfied employees and better company performance.

Industry Leading Monitoring & Alerts

Provide team members access and monitoring of their Experian credit file and VantageScore® to better understand your current credit standing and personal finances.



Credit Monitoring

Empower employees with daily monitoring of their Experian® credit file and notifications based on changes to their credit profile—informing them of suspicious activity which could be an early indication of potential identity theft and fraud.



Financial Alerts

Notify employees, via push notifications and emails, when certain financial events are detected, such as:



Payment reminders



Low account balance



Budget exceeded



Large expense

Exclusive Credit Insights

Combine the power of financial transaction and credit data to unlock 50+ unique insights and recommendations to help achieve financial goals.



Financial Insights Feed

Financial and credit insights and recommendations that help employees achieve their financial goals, manage multiple accounts and sources of income to stay ahead of bills and major life events. These insights are displayed to the consumer in a scrollable social media style feed that keeps the user engaged with their finances on a regular basis.



Account activity



Spending & Budgeting



Score improvement



Financial updates

Employees Get Unique and Powerful Features Like...



Experian CreditLock

An easy-to-use tool that gives your employees the ultimate control over their Experian credit file. It allows them to lock and unlock their Experian credit file as needed and block inquiries – including those related to new and potentially fraudulent banking, credit card or utility accounts. They can unlock them with a single click.



Powerful Digital Privacy Tools

Cuts down on the risk of data loss from identity theft protecting personal information when accessing wi-fi networks and browsing the web. Includes tools like Password Manager, Secure VPN, Safe Browser and more.



Financial Wellness Tools and Resources

Experian has developed proven, consumer-friendly tools that help people get a clearer understanding of their financial situation and make smart financial decisions including our Credit Education Center, VantageScore¹ Simulator, mortgage calculators, debt consolidation calculators and more.



Daily Credit Reports, Monitoring and Alerts

Helps the employee know what's happening in their credit files at the three bureaus. Includes personal information, new inquiries, new accounts opened in the member's name, public records, derogatory information like collections and more. With the Elite plan, daily credit reports are available.



Coverage For the Whole Family

Children and elders are constant targets of identity thieves and fraudsters. Experian allows employees to add monitoring for your child's identity information², available on both Premium and Elite plans and offers restoration services for both elders and children who have been exposed to identity theft. The Elder Fraud Restoration is available on the Elite plan.



Medical Claims Monitoring

Get daily monitoring and alerts of new medical claim activity. It gives employees control to determine what is legitimate or fraudulent and helps detect identity theft immediately before it becomes an issue. Covers over 80% of all medical carriers including UnitedHealth, Kaiser, Anthem, Humana and more (available for Elite Plan members only).

1. Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0. [Click here to learn more.](#)

2. Child protection plan covers up to 10 children under 18 years of age with Social Security Number Monitoring, Social Media Monitoring, Dark Web Monitoring, Identity Restoration and Identity Theft Insurance.

Valued Partner Program for Employer Paid Benefits

When you help subsidize these benefits for your employees, you will receive value-added services such as Business Credit and Identity Protection and Experian® Data Breach Resolution at no extra cost.

BUSINESS CREDIT & IDENTITY PROTECTION

1 Comprehensive business credit monitoring and identity protection



Credit & financial features

- Business credit reports and scores
- Business credit monitoring and alerts
- Credit score updates



Identity features

- Business CyberAgent, dark web monitoring
- Domain and URL monitoring
- Business Resolution Assistance

EXPERIAN® DATA BREACH RESOLUTION

2 Turn-key resolution support



Notification

- Notification letters
- Address verification



Call Center Support

- 24x7 Dedicated customer care
- Specialized breach response with customized FAQs



Identity Protection & Restoration

- Credit and identity monitoring
- Fraud resolution

Identity Protection and Financial Wellness is Our Business

Experian's identity protection and financial wellness benefits provide your employees with relevant, personalized information, powerful resources and world-class tools to help them reduce financial stress, build good financial habits and become more financially resilient.



Credit Education

- Instills good habits so they can achieve their financial goals.
- Helps them identify steps they can take to improve their credit.
- Assists in setting goals and allows them to track their progress over time.
- Can help them achieve more affordable housing, better auto loans, lower security deposits, cheaper car insurance, credit cards with rewards programs and more.



Identity Protection

- Helps protect employees from the costly, time-consuming burden of identifying and resolving identity theft.
- Provides real-time data about changes in their credit file and alerts when new accounts are opened in their name.
- Insures employees for certain losses in the event of identity theft and provides friendly help restoring their identity.



Identity Restoration

- Protects the employees' time and financial well being in the event of identity theft.
- Provides a guide to the restoration experience – an expert armed with power of attorney who liaises with all of the different parties on their behalf.
- Supports employees with up to \$1M in identity theft insurance with zero deductible to cover some expenses.¹



Better financial habits



More peace of mind



Less work time wasted

1. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). 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.



“

“2021 will be the year where employer support for mental health, financial health and even things that were previously seen as out of bounds...will become the table stakes benefits offered to employees.”

SHRM, “9 Trends That Will Shape Work in 2021”

Experian Partner Solutions combines Experian's Consumer Services products with a proprietary identity protection platform to offer businesses best-in-class credit data and identity management solutions. With Experian Partner Solutions, clients can customize valuable financial wellness benefits that attract better candidates and retain valuable employees. It's easy to implement and highly affordable.

