



For The Business – Face unique business challenges confidently

- **Data Breach Solutions** – Data breach readiness, response and resolution plan, including consultation with a data breach specialist in the event your business suffers a data breach. This includes assistance with the customer notification process as well as resolution assistance for customers in the event they are compromised by your breach. *(Resolution assistance is limited to up to 25,000 customers and is for identity fraud that has been verified.)*
- **Legal Services**¹ – Access to a network of skilled attorneys offering unlimited initial phone consultations for new legal matters during business hours. Attorneys can conduct a legal review of up to five (5) documents each quarter (up to ten (10) pages each, make outbound calls or draft letters on behalf of your business (limited to two (2) per month). Service also includes up to 10 collection letters per quarter and face-to-face consultations for each new legal matter (limited to a 30-minute duration). Additional legal services are available at a discounted hourly rate, guaranteed to be 40% lower than the standard hourly rate.
- **Small Business Monitoring***
 - Defend – monitor the depths of the web for compromised business information and get alerted promptly if we find a match.
 - Restore – access to specialists who can help determine if there has been identity theft and guide you through the necessary restoration activities.
- **Private WiFi**² – Connect with confidence with the Business Sense Private WiFi's Virtual Private Network (VPN). Bank-level security using 256-bit SSL encryption. Easy to use anywhere – activates automatically if unsecure network detected. Private WiFi comes with ten (10) available downloads for use on various devices for your business.

For the Business Owner³ – We've got your back while you focus on your business

- **Personal Identity Theft Benefits**
 - **Identity Fraud Resolution Services** – Should you personally suffer identity theft, your very own fraud resolution specialist will help you every step of the way until your identity is restored.
 - **Identity Theft Expense Reimbursement**¹ – Up to \$1,000,000 identity theft expense reimbursement should you personally become the victim of identity fraud. Coverage includes replacement of stolen funds linked to unauthorized electronic transfers, and coverage for expenses incurred to restore your identity.
Need to file a claim? Call 800-409-4218.
 - *NOTE: Identity Theft Protection services are for personal identity fraud for the business owner. Expense reimbursement does not cover unauthorized electronic fund transfers related to the business. Monitoring service must be active at the time of discovery.*
 - **High Risk Transactions Monitoring*** – Alerts are sent to warn you if someone is using your identity to conduct a high-risk transaction at hundreds of participating banks, brokerages, payment services, cellular providers, insurance companies, retailers, and more. Alerts may include new accounts, password resets, name and/or address changes, and funds transfers. Alerts are provided by email and optional SMS text.
 - **Credit File Monitoring*** – Daily single-bureau credit file monitoring and automated alerts of key changes to your credit report.
 - **Identity Monitoring*** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan.
 - **Credit Report and Score**^{4,5} – Access to single-bureau credit report and credit scores.
 - **Credit Score Tracker** – Receive valuable insight into your credit score^{5,6}
 - **Social Media Monitoring*** – Help to protect your social media presence from threats and risks ranging from hacked accounts to online risks and reputational damage.
- **Cell Phone Protection**^{1,4} – Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims and maximum of \$1,000 per twelve month period. Covers up to four phones on a cell phone bill. **Need to file a claim? Call 800-409-421**
- **Up to \$10,000 of Accidental Death & Dismemberment**¹ – Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. *(Coverage reduces by 50% at age 70.)* **Need to file a claim? Call 800-409-4218.**

- **\$shopping Rewards™*** – Receiving \$shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your \$shopping Rewards account to use towards future purchases or conveniently sent to you via Paypal or check. Yes, it's that easy! *(available via mobile or web only)*
- **InstaDeals™: Travel and Leisure Discounts*** – Money-saving discounts from thousands of local and national businesses. *(available via mobile or web only)*
- **Telehealth*7** – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with physical and mental health care for you and your family. There are zero copays, plus discounts on prescriptions and lab work. This is NOT insurance.
- **Health Discounts*** – Enjoy savings on vision, prescriptions and dental services. This is NOT insurance.
- **Financial Wellness 360°** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. *(available via mobile or web only)*

Start taking advantage of your benefits right away!



Once you have completed your enrollment and registration with Business Sense, you may **continue to access your benefits at Alllutional.MyBusinessSense.com**.



You can also access benefits while on the go with the **BusinessSense mobile app**. Available on iOS and Android phones.



Call **(800) 409-4218** for questions related to any of the benefits and services listed above, or for assistance with registration and activation.

With Business Sense, you can reward your employees with Health Sense Benefits⁸!

- **Personal Identity Theft Benefit**
 - **Identity Fraud Resolution Services** – Should your employee suffer identity theft, they will have access to their very own fraud resolution specialist who will help them every step of the way until their identity is restored.
 - **Identity Theft Expense Reimbursement¹** – Up to \$10,000 identity theft expense reimbursement should your employee become the victim of identity fraud. Coverage includes replacement of stolen funds linked to unauthorized electronic transfers, and coverage for expenses incurred to restore the employee's identity.
- **Up to \$10,000 of Accidental Death & Dismemberment¹** – Employee receives up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance, \$2,500 for Spouse and \$2,500 for Each Dependent Child. *(Employee and Spouse Coverage reduce by 50% at age 70.)*
Should employee need to file a claim? They can call 800-409-4218.
- **Telehealth*7** – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed, and credentialed doctors ready to help with physical and mental health care for employees and their family. All with zero copays, plus discounts on prescriptions and lab work.
- **Health Discounts*** – Savings on vision, prescriptions and dental services. This is NOT insurance.
- **Financial Wellness 360°** – Employees can access the financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. *(available via mobile or web only)*

Employees can enjoy all of the benefits above through the Health Sense website and mobile app. You will find an employee benefits package on the Business Sense website – Alllutional.MyBusinessSense.com. Upon completing your Business Sense registration, employees registered on the Alllutional platform will receive a welcome email from Health Sense so that they can complete registration and begin accessing benefits right away!

**Thank you for allowing us to serve your business needs. We appreciate your trust in us.
If you have any questions regarding your Business Sense enrollment,
please contact Alllutional at 404-474-8009.**

IMPORTANT BENEFIT DISCLOSURES ARE ON THE NEXT PAGE

Disclosures:

**Benefits require registration/activation*

¹ *Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Guide to Benefit and/or Insurance documents are attached and can be found online at Alllutional.MyBusinessSense.com (Business Owner) or Alllutional.MyHealthSense.com (Employees of Business Owner). If Business Owner or Employees wish to name a beneficiary for their Accidental Death and Dismemberment Insurance coverage, they will need to complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible member of the benefits program, Business Owner and Employees are enrolled as members of the Econocheck Association, of which business is a sponsor. For more information, please visit Alllutional.MyBusinessSense.com (Business Owner) or MyHealthSense.com (Employees of Business Owners) or call 800-409-4218.*

² *Compatible with Apple™, Windows™ and Android™. Laptops: Windows running Windows 10 and above and Macs running OS X 10.10 Yosemite and above. Tablets and Smartphones: Android Phone and tablet devices running Android 6 and above and Apple iPhone, iPod and iPad devices running iOS 12 and above.*

³ *Eligibility: Benefits are available to the Business Owner. Some Benefits require authentication, registration and/or activation.*

⁴ *Special Program Notes: Cell Phone Protection is for the business owner's personal cell phone. It does not cover business cell phones for employees.*

⁵ *Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.*

⁶ *Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.*

⁷ *Available to Business Owner(s) and Employee(s) and their spouse/domestic partner and up to four (4) dependent children aged 2 and older.*

⁸ *Eligibility: Benefits are available to the enrolled Employee of the Business Owner.*