



Identity & Fraud Protection

## Smart, simple identity and fraud protection all in one place.

Keep your private information private.



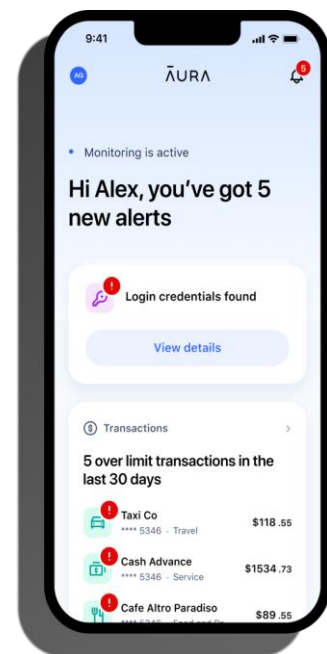
## Identity and Fraud Protection powered by Aura

With MetLife and Aura, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud.

This document has important information about what's available to you. Use it to:

- **Learn** more about the tiered coverage options available to you, plan features and services.
- **Understand** the costs for coverage and how payments will be deducted.

## Plan Options



**Protection Plan:** Basic protection for your identity, finances, and two devices per adult member.

**Protection Plus Plan:** Robust protection for your identity, finances, privacy, and unlimited devices per adult member.

**Individual Coverage** for Protection Plan and for Protection Plus: Protection for the employee only.

**Family Coverage** for Protection Plan and for Protection Plus: Our inclusive definition of “**Family**” allows the employee to add up to 10 additional adults and unlimited minors to the plan. There are no restrictions on adult family members - no matter where they live, their age, relationship, or whether they are financially dependent on the employee.

## Identity & Fraud Protection

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker <sup>1</sup>	✓	✓
In-Platform Credit Dispute	✓	✓
Credit, Bank & Utility Account Freeze Assistance	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Financial Accounts and Transactions Monitoring	✓	✓
Investment & Loan Account Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Payday/Specialty Loans Block		✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Identity Theft Protection	Protection	Protection Plus
Privacy Assistant & Spam Reduction	✓	✓
Dark Web Monitoring	✓	✓
Digital Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
Social Media Account Monitoring and Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup		✓
Privacy & Device Protection	Protection	Protection Plus
Password Manager	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices	Unlimited Devices
Antivirus	2 Devices	Unlimited Devices
AI-Powered Call & Text Screening		✓
Family Safety (with family coverage only)	Protection	Protection Plus
Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Family Sharing	✓	✓
Child Safety Checklist	✓	✓
Services and Support	Protection	Protection Plus
\$5M Insurance Policy per Enrolled Adult <sup>2</sup>	✓	✓
Lost Wallet Protection with \$500 Emergency Cash	✓	✓
24/7/365 100% US-based Customer Care	✓	✓
White Glove Fraud Resolution Services	✓	✓
Restoration Services for Pre-Existing Fraud Events	✓	✓
Mobile App (iOS & Android)	✓	✓
Online Resolution Tracker	✓	✓

How do I enroll?

A. Enroll for coverage through your employer's website.

Who is eligible to enroll for this identity and fraud protection benefit?

- A. This product is available for Individual (Employee only) or Family coverage. Individual covers the employee only; Family covers the employee and up to 10 additional adults and unlimited minors.
- For Family plans, you may add up to 10 additional adult members to your plan, regardless of where they live, age, relationship, or if they are financially dependent on the employee. Each adult member gets their own private, full-feature Aura account.
  - You may also add unlimited minors (under 18 years old) to the plan. You must have parental guardianship rights over the minors in order to view their information and alerts.

How do I pay for my identity and fraud protection?

A. Fees will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you. You will need to continue to pay your monthly fees via credit card payment on Aura's platform to keep your coverage in force.

Who do I call for assistance?

A. Contact Aura Customer Support 24/7/365 at 1 844-931-2872 to answer account, technical, or billing questions.

	Protection	Protection Plus
Monthly Cost to You		
Individual	\$7.00 per month	\$11.00 per month
Family	\$13.00 per month	\$19.00 per month

1. Monthly credit score tracker: The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your TransUnion or Experian credit file. Lenders use many different credit scoring systems, and the score you receive with Aura is not the same score used by lenders to evaluate your credit.

2. As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. 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.

No one can prevent all identity theft or monitor all transactions effectively.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

