





Make the internet a safer place for you and your family.

All-in-one security solution that helps protect the things you care about most.

 Fraud Protection

 Digital Security

 Identity Theft Protection

Identity and Fraud Protection powered by Aura

With MetLife, 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



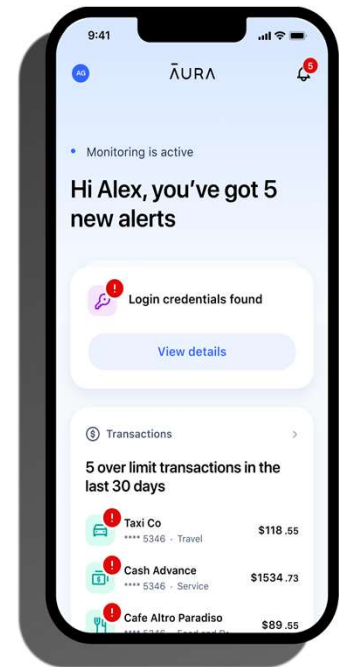
Protection Plan: Basic protection for your identity, finances, and one device per adult member.

Protection Plus Plan: Robust protection for your identity, finances, privacy, and up to 10 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 10 minors to the plan. Added members are **not** required to live in the same household.



Features	Protection For Individuals and Family	Protection Plus For Individuals and Family
Protections		
Mobile app (iOS & Android): Proactive protection from anywhere via a single app on your mobile device, or on the web	✓	✓
Personalized Feature Activation: Personalized communications to encourage feature activation and engagement	✓	✓
Plan Options: Individual Plan covers 1 adult, and the Family Plan covers 10 additional adults and 10 minors	✓	✓
Identity Theft Protection		
SSN authentication alerts	✓	✓
USPS address monitoring	✓	✓
Criminal & court record monitoring - Sex offender registries - Bankruptcy & foreclosures - Property & tax liens	✓	✓
Personal information (PII) & ID monitoring - SSN, birthdate & phone numbers - Driver license & passport numbers - Medical & health IDs	✓	✓
Online account & breach monitoring - Compound credentials - Financial accounts (credit, debit & loyalty cards) - HSA & 401K account monitoring	✓	✓
Social media monitoring - Cyberbullying alerts (adults & minors) - Account hacking & takeover alerts		✓
Financial Fraud Protection		
Credit monitoring & alerts	1-Bureau	3-Bureau
Investment & loan account monitoring	✓	✓
Home & auto title monitoring	✓	✓
High risk transaction alerts - Payday loans - Wire transfers - Utility accounts	✓	✓
Credit, bank & utility account freeze assistance	✓	✓
Financial account opening & takeover monitoring	✓	✓
Monthly credit score tracker ¹	✓	✓
One tap Experian credit lock		✓
3-bureau annual credit report ¹		✓
Financial transaction monitoring - Banking & credit accounts - Mortgage, student & auto loans - 401K and HSA accounts		✓
Privacy & Device Protection		
Automated data broker list removal - Robocall/robotext protection - Junk mail prevention	✓	✓
Password Manager	✓	✓
Antivirus	1 Device Per Adult	10 Devices per Adult
WiFi security (VPN)	1 Device Per Adult	10 Devices per Adult
Safe browsing - Anti-adware - Anti-phishing - Device/cookie tracking		✓
Email alias		✓
Service & Support		
24/7 customer support	✓	✓
White glove resolution service	✓	✓
Unemployment & tax fraud resolution	✓	✓
Identity theft insurance (See Page 3 for Important Information) ²	\$1M per Adult ²	\$1M per Adult ²
Lost wallet protection	✓	✓

Questions & Answers

Q. How do I enroll?

A. **Enroll for coverage during Initial Eligibility or Open Enrollment. You must provide your email address in order to activate your benefit.**

Q. 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 10 dependent minors.

- For Family plans, you may add up to 10 additional adult members to your plan, no matter their age or whether they live at the same address. Each adult member will have their own account and enjoy the same features. Each adult's info is kept private from other adults on the plan.

- You may also add up to 10 dependent minors (under 18 years old) to the plan. You must have parental guardianship rights over the minors. The minors' information and alerts will only be visible to you, the Account Owner.

Q. 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.

Q. 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. Your coverage will only end if you stop paying your fees or if your employer offers you similar coverage with a different carrier.

Q. Who do I call for assistance?

A. **Contact Aura Customer Support at 1-833-552-2123 to answer account or technical questions.**

	Protection	Protection Plus
Monthly Cost to You		
Individual	\$6.95	\$9.95
Family	\$12.95	\$16.95

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. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. As a component of becoming an Aura member, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

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.