



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

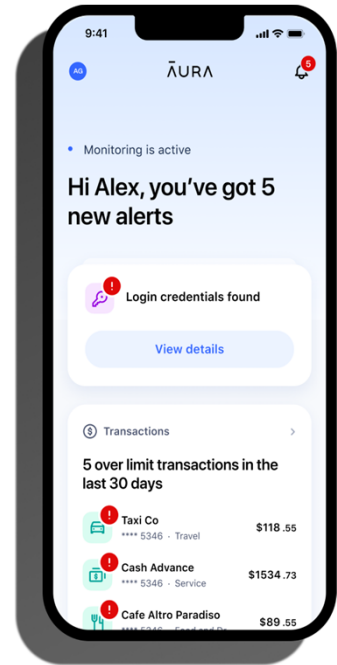


Protection Plus Plan: Robust protection for your identity, finances, privacy, and unlimited devices per adult member.

Individual Coverage for Protection Plus: Protection for the employee only.



Family Coverage for Protection Plus: Our inclusive definition of "Family" allows the employee to add up to 10 additional adults and unlimited minors to the plan. Added members are not required to live in the same household.



Features	Protection Plus
Financial Fraud Protection	
Credit Monitoring & Alerts	3-Bureau
Annual Credit Report	3-Bureau
Monthly Credit Score Tracker ¹	✓
In-Platform Credit Dispute	✓
Credit, Bank & Utility Account Freeze Assistance	✓
Home & Vehicle Title Monitoring	✓
Financial Account Opening & Takeover Monitoring	✓
Financial Transaction Monitoring	✓
Investment & Loan Account Monitoring	✓
High-Risk Transaction Alerts	✓
Utility Account Monitoring	✓
Experian Credit Lock	✓
Credit Score Simulator	✓
Identity Theft Protection	
Automated Online Data Removal & Solicitation Reduction	✓
Dark Web Monitoring for Personal Info & IDs	✓
Dark Web Monitoring for Accounts & Credentials	✓
SSN & Identity Authentication Alerts	✓
Criminal, Court & Public Records Monitoring	✓
USPS Address Monitoring	✓
Social Media Monitoring & Takeover Alerts	✓
Gamertag Monitoring	✓
Social Media Privacy Checkup ²	✓
Privacy & Device Protection	
Password Manager & Automated Password Change	✓
Email Alias	✓
Safe Web Browsing	✓
IP Address Monitoring	✓
Wi-Fi Security/VPN	Unlimited Devices
Antivirus	Unlimited Devices
AI-Powered Call & Text Screening ²	✓
Family Safety (with family coverage only)	
Parental Controls	✓
Child Cyberbullying Protection	✓
Child Credit Freeze Wizard	✓
Child SSN Monitoring & Alerts	✓
Sex Offender Geo Alerts	✓
Shared Password Vault	✓
Secure Family Onboarding	✓
Caregiver Alert Sharing ²	✓
Child Online Safety Scan ²	✓
Service & Support	
\$5M Insurance Policy per Enrolled Adult ³ •401K & HSA •Senior & deceased family member theft •Home title identity theft •Cyber extortion/ransomware	✓
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)	✓
Aura Account Security (2FA)	✓

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage as you do for your other benefits.

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 unlimited 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 unlimited 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 844-931-2872 to answer account, technical, or bill questions.

	Protection Plus
Monthly Cost to You	
Individual	\$8.34
Family	\$13.24

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. Coming in 2023

3. 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.

