



Identity & Fraud Protection

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

Keep your private information private.



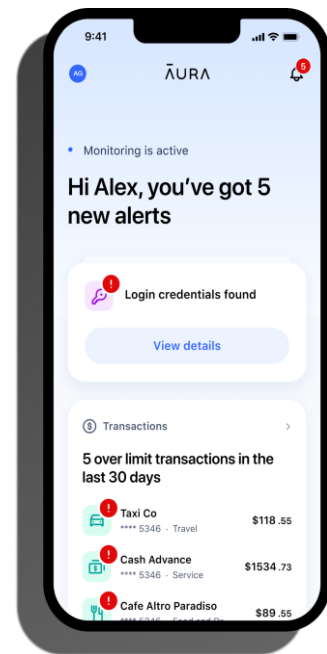
MetLife + Aura Identity and Fraud Protection

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.

<u>Identity Theft & Financial Fraud Protection</u>	<u>Protection</u>	<u>Protection Plus</u>	<u>Services Restoration & Reimbursement</u>	<u>Protection</u>	<u>Protection Plus</u>
Credit Monitoring and Alerts	1 Bureau	3 Bureau	\$5M Identity Theft Insurance Policy Per Adult ²	✓	✓
Credit Reports & Scores	1 Bureau	3 Bureau	White Glove Fraud Resolution Service	✓	✓
Monthly Credit Score Tracker & Insights ¹	✓	✓	Full-Service Resolution for Pre-Existing ID Thefts	✓	✓
Credit, Bank & Utility Account Freeze Assistance	✓	✓	Credit File Fraud Alerts Assistance	✓	✓
Home & Vehicle Title Monitoring	✓	✓	Online Resolution Tracker	✓	✓
Bank Fraud & Financial Transaction Monitoring	✓	✓	24/7/365 US-based Customer Support	✓	✓
High-Risk Transaction Alerts	✓	✓	Digital Parenting & Mental Health (included with family plan only)	<u>Protection</u>	<u>Protection Plus</u>
Utility Account Monitoring	✓	✓	Child Mental Wellbeing Insights³		
Dark Web Monitoring	✓	✓	Daytime and Nighttime Trends & Benchmarking	✓	✓
Digital Vault	✓	✓	Social Persona & Connections	✓	✓
SSN & Identity Authentication Alerts	✓	✓	Sentiment & Emotional Tone Analysis	✓	✓
Public & Court Records Monitoring	✓	✓	Behavior Change Detection	✓	✓
USPS Address Monitoring	✓	✓	Personalized Parent Insights & Recommendations	✓	✓
Social Media Monitoring & Takeover Alerts	✓	✓	Safe Gaming	✓	✓
Social Media Privacy Checkup & Optimization	✓	✓	Cyberbullying & Online Predator Protection	✓	✓
Experian Credit Lock		✓	Parental Controls		
Credit Score Simulator		✓	Content Filtering & Blocking	✓	✓
Gamertag Monitoring		✓	Screentime Management & Schedules	✓	✓
Payday/Specialty Loan Block		✓	Safe Search & Pause the Internet	✓	✓
<u>Scam & Cybercrime Prevention</u>	<u>Protection</u>	<u>Protection Plus</u>	Child Identity Protection		
Automated Data Broker & Spam List Removal	✓	✓	Child SSN Monitoring	✓	✓
Password Manager & Automated Password Change	✓	✓	3-Bureau Child Credit Freeze Wizard	✓	✓
Email Alias	✓	✓	Smart Family Safety (included with family plan only)	<u>Protection</u>	<u>Protection Plus</u>
Safe Web Browsing with Anti-Tracker & Ad-Blocker	✓	✓	Unrestricted family definition	✓	✓
IP Address Monitoring	✓	✓	Private, Full-feature Aura Account per Adult	✓	✓
Wi-Fi Security VPN (Unlimited Devices)	2 devices per adult	Unlimited devices	Separate, Individual \$5M Insurance Policy per Adult ²	✓	✓
Antivirus (Unlimited Devices)	2 devices per adult	Unlimited devices	Sex Offender Geo Alerts	✓	✓
Mobile Phone Takeover Protection	✓	✓	Secure Family Sharing	✓	✓
Unusual Transaction Alerts	✓	✓			
Call Scam Protection		✓			
Text Scam Protection		✓			
Email Scam Protection		✓			

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.

Enroll in identity and fraud protection during the enrollment period.

Questions? Please call Aura directly at 1-844-931-2872 to answer account, technical or billing questions.

1. 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 Equifax 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.
3. Users are responsible for making their own parental decisions. Aura's services are not intended to diagnose, treat, cure, or prevent any disease or medical condition. The services are for informational purposes and cannot replace the services of physicians or medical professionals. Always seek the advice of your physician or other qualified healthcare provider with any questions about medical conditions or treatment. Aura's services do not monitor for all content or a child's behavior in real time. Some alerts and/or insights are created using generative AI and may not be fully accurate, complete, or timely.

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.

