



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

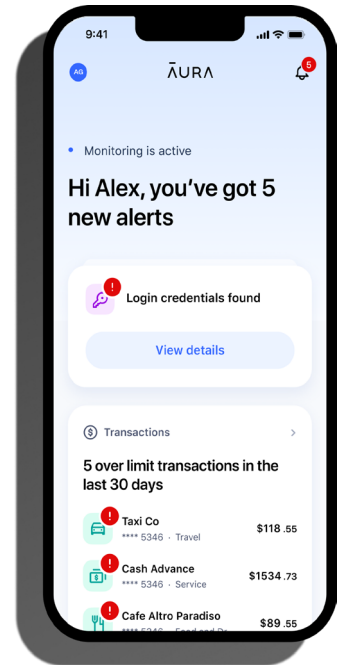


Protection Plus Plan: Robust protection for your identity, finances, privacy, and unlimited devices per adult member.

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 overage 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 during open enrollment.

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.

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.






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 Fraud Protection

 Digital Security

 Identity Theft Protection

What is Identity & Fraud Protection?

MetLife Identity & Fraud Protection powered by Aura helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy.

Q. Why is having Identity & Fraud Protection so important?

A. Everything you do is online, which makes your personal info more vulnerable. Get peace of mind knowing that you've taken a big step in protecting yourself from online threats, identity theft, and fraud.

Q. What are some of the advantages of this protection?

A. Aura offers robust protection by monitoring your personal info, credit, finances, and devices and alerting you of suspicious activity. It even takes proactive measures to help stop fraud before it happens. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or lock, and work with you to resolve your fraud incident.

Q. How are my finances protected?

A. Aura monitors your credit, financial accounts, home & auto titles and more. You'll get alerted to credit inquiries, like if someone tries to open a new credit card or bank account in your name.

Q. What kind of online & device security tools are available?

A. Every plan comes with intelligent safety tools including, VPN/Wi-Fi security, antivirus, password manager, and more to protect your online privacy and data.

Q. How is my identity protected?

A. Through extensive monitoring of your Social Security Number, driver's license, passport, ID, and more. Plus, Aura requests the removal of your data from broker lists to help reduce spam like robocalls and robotexts.

All-in-one digital security in an app that's SIMPLE to use so it's EASY to stay safe online.

- Keep your registered accounts and identity safe
- Protect your finances and credit
- Protect your Wi-Fi network and devices

Identity & Fraud Protection

You do everything online. We help you do it safely.

Q. What happens if one of my passwords is compromise?

- A. Aura will let you know if your credentials have been found on the Dark Web. The password manager lets you change passwords with one click for select sites.

Q. What is credit monitoring?

- A. Credit monitoring helps detect possible financial and identity fraud by monitoring changes to your credit report. This helps you stay on top of your credit and protect your credit score by receiving alerts if suspicious activity is detected.

Q. Who can I protect with a Family plan?

- A: Account owners can add up to 10 adults to their plan, regardless of age or address. Adult members will have their own account and enjoy the same benefits and their info is kept private from other adults on the plan.

Account owners may also add unlimited minors (under 18) to their plan, if they have parental guardianship rights over the minor. The minor's alerts will be available for only the account owner to review.

Q. What else do I get?

- A. Every digital security plan comes with \$5 million identity theft insurance¹ and 24/7 U.S.-based customer support.

Q. What is a VPN?

- A. VPN (virtual private network) protects your privacy online. It hides your IP address so you can browse the internet with confidence. Turn on the VPN when you're connected to public Wi-Fi networks, like hotel or coffee shop Wi-Fi, in order to keep your online activities private and secure.

Have other questions?

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

1. 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.

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

Congratulations on taking the first step in keeping your identity & finances secure.




Now that you have enrolled in MetLife and Aura Identity & Fraud Protection, credit monitoring, dark web monitoring, public records monitoring, and other protections have begun working on your behalf.

To get the most out of the benefit, set up your personalized account by going to my.aura.com/start.

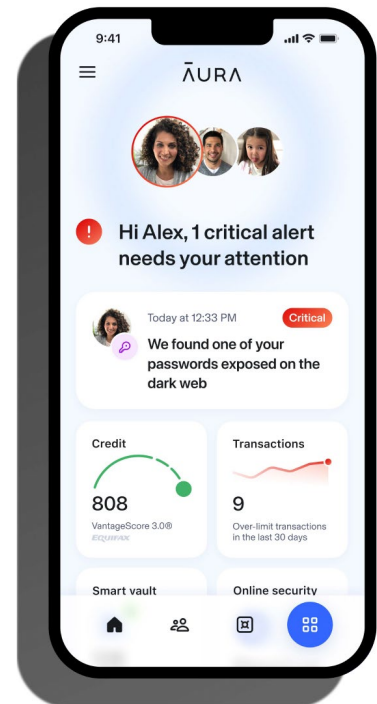
Account setup is easy as 1-2-3

- 1 Create your user ID and password by going to my.aura.com/start.
- 2 Activate and utilize additional features, view alerts & set your contact preferences, add members to a family plan, and more.
- 3 Download the Aura app for convenient access to your features from anywhere.

 The more personal and financial information you add for monitoring, the stronger your protection.

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Apple Store



Google Play

Have questions? Aura's customer support team is available 24/7/365. Call 1-844-931-2872.