

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:

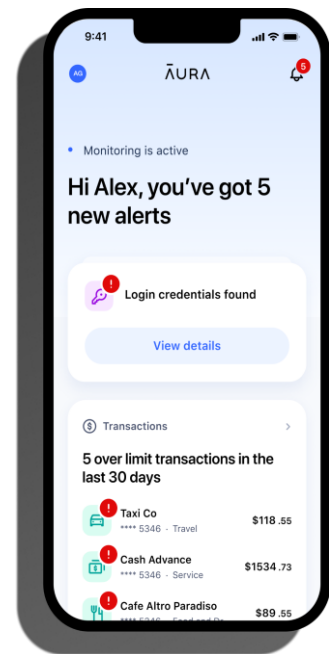
- **Learn** more about the tiered coverage options available to you, plan features and services.
- **Understand** the costs for coverage and how payments will be deducted.

Plan Options

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

Individual Coverage Protection for the employee only.

Family Coverage 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



	Protection Plus
Monthly Cost to You	
Individual	\$10.95
Family	\$16.95

Protection Plus Plan Features**Identity Theft & Financial Fraud Protection**

Credit monitoring and alerts (One bureau)

Annual credit report (One bureau)

Monthly credit score tracker⁶

Credit, bank and account freeze assistance

Home and vehicle title monitoring

Bank fraud and financial transaction monitoring

High-risk transaction alerts

Utility account monitoring

Dark web monitoring

Digital vault

SSN & identity authentication alerts

Public and court records monitoring

USPS address monitoring

Social Media Monitoring & Takeover Alerts

Experian Credit Lock

Credit Score Simulator

Gamertag Monitoring

Payday/Specialty Loan Block

Scam & Cybercrime Prevention

Automated data broker and spam list removal

Password manager and automated password change

Email alias

Safe web browsing (with anti-tracker and add blocker)

IP address monitoring

Wi-Fi security/VPN (*Two devices per adult member*)Antivirus (*Two devices per adult member*)Mobile phone takeover protection⁷

Unusual transaction monitoring

Call, text and email scam protection

Smart Family Safety (included with family plan only)

Digital parenting suite (child identity monitoring, cyberbullying protection, parental controls)

- Child identity monitoring
- Cyberbullying protection
- Parental controls Child SSN monitoring and alerts

Safe gaming⁷

Three-bureau child credit freeze wizard

Sex offender geo alerts

Secure family sharing: passwords, alerts and more

Resolution and Reimbursement\$5m identity theft insurance policy per enrolled adult⁸

- Up to \$5m in expense reimbursement
- Up to \$1m in cash recovery
- Lost wallet protection with \$500 emergency cash

White glove fraud resolution services

Restoration services for pre-existing fraud events

Credit file fraud alerts assistance



How do I enroll?

A. Enroll for coverage in the iSolved platform

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.

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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 2024. Aura does not guarantee targeted features to launch in said time period and reserves the right to adjust as business needs adjust.
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.