

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

Keep your private information private.



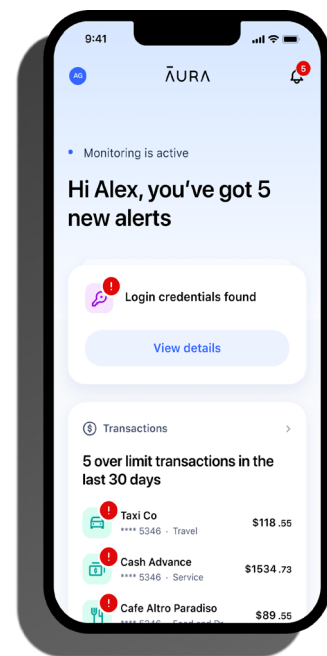
Identity and Fraud Protection powered by Aura

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 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. 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 Plan Features

Financial Fraud Protection

Credit monitoring and alerts (*three bureau*)

Annual credit report (*three bureau*)

Monthly credit score tracker¹

In-platform credit dispute

Credit, bank and utility account freeze assistance

Home and vehicle title monitoring

Financial account opening and takeover monitoring

AI-powered transaction monitoring

Investment and loan account monitoring

High-risk transaction alerts

Payday/specialty loans block

Experian credit lock

Credit score simulator

Identity Theft Protection

Privacy assistant

Dark web monitoring

Digital vault

SSN and identity authentication alerts

Criminal, court and public records monitoring

USPS address monitoring

Social media account monitoring and takeover alerts

Gamertag monitoring

Social media privacy checkup

Privacy & Device Protection

Password manager

Email alias

Safe web browsing

IP address monitoring

Wi-Fi security/VPN (*unlimited devices*)

Antivirus (*unlimited devices*)

AI-powered call & text screening

Mobile phone takeover protection²

Family Safety included (with family coverage only)

Parental controls

Child cyberbullying protection

Three-bureau child credit freeze wizard

Child SSN monitoring & alerts

Sex offender geo alerts

Family sharing

Child safety checklist

Safe gaming²

Services and Support

\$5m insurance policy per enrolled adult³

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 and android)

Online resolution tracker

How do I enroll?

A. Enroll for coverage through Abel HR

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.

	Protection Plus
Monthly Cost to You	
Individual	\$8.45
Family	\$13.95

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.

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.



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

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



Now that you are enrolled in MetLife and Aura Identity & Fraud Protection, you can benefit from credit monitoring, dark web monitoring, public records monitoring and other protections.

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

Account setup is as 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.

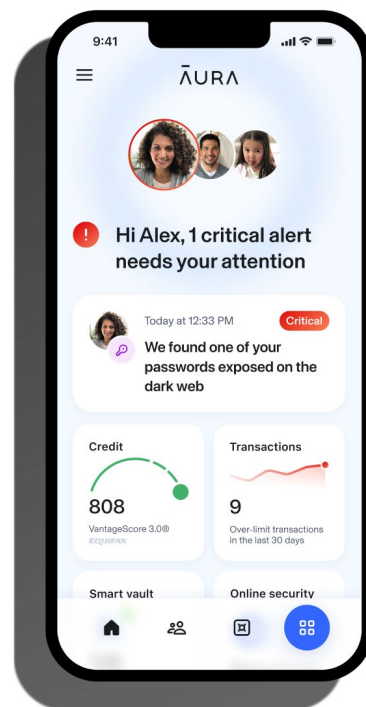
3 Download the Aura app for convenient access to your features from anywhere.



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.