MetLife · AURA

Identity & Fraud Protection

Group Benefits
100-999 Employees

Your employees do everything online, we help them do it more safely.

MetLife and Aura Identity & Fraud Protection helps protect your employees from fraud and online threats with all features in one place and a consistent experience across web and an easy-to-use app.

Identity Theft Protection - Monitors personal info, accounts, and online reputation and sends alerts if we detect threats. Automatically requests removal of information found online to help keep it out of the hands of thieves and spammers.

Financial Fraud Protection - Monitors credit, financial accounts, and property titles and sends alerts if suspicious changes are detected.

Privacy & Device Protection - Shop, bank, and connect online more securely and privately with intelligent safety tools that help protect passwords, devices, and WiFi connections from hackers.

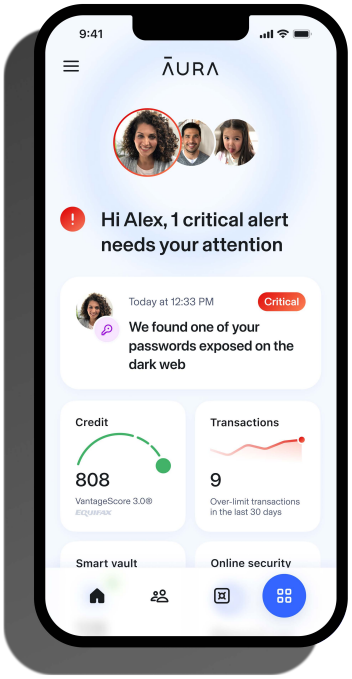
Family Safety - Gives you the tools to protect loved ones — no matter who they are, how old they are, or where they live — from online predators and thieves.

Service and Support - 24/7/365 100% US Based Customer Care, White Glove Resolution Services, one MetLife account team, and much more.

1 in 3
Americans have experienced identity theft[1]

90%
of employees are concerned with online safety but less than 10% have an solution[3]

Inc. Best in BusinessSecurity 2022



Voluntary Pricing*

Protection Individual	Protection Family	Protection Plus Individual	Protection Plus Family
$6.95	$11.95	$10.95	$16.95

Illustrative pricing in the above charts for cases with <1,000 lives, includes flat 10% - 20% broker commissions and standard platform fees when needed. Quotes that require different broker arrangements or that may require additional elements to be included in quoted pricing require MetLife Underwriting review and approval. All quoted rates are inclusive of state sales taxes as applicable.

**When an Employer Paid plan is purchased, Employees can buy-up to a higher plan with credit card payment during account activation. The EE buy-up costs are equal to the cost of Voluntary tier less the ER's contribution. For example, if an employer pays for the Individual Protection Plan, the cost for an EE to buy-up to the Family Protection Plus Plan would be equal to the Voluntary rate for Family Protection Plus plan minus ER's contribution ($16.95 - $3.50 = $13.45).*

Rated #1 Identity Protection Service on Security.org[4] A+ on BBB 4.6 stars on Google Play 4.6 stars on App Store

MetLife · AURA

Identity & Fraud Protection

Group Benefits
100-999 Employees

We make it easy and affordable to offer Identity & Fraud Protection.

- The MetLife and Aura partnership is uniquely designed to offer administration simplicity with one vendor, one file, one bill
- We integrate with all key HR tech and ben admin platforms for ease of implementation
- MetLife single account team support across all products with signature high-touch service
- Dedicated employee engagement and communication experts to maximize participation
- Employer paid or voluntary tiered plan options available to meet your specific employee needs

Financial Fraud Protection	Protection	Protection Plus
Credit Monitoring & Alerts	1 Bureau	3 Bureau
Annual Credit Report	1 Bureau	3 Bureau
Monthly Credit Score Tracker[5]	✓	✓
In-Platform Credit Dispute	✓	✓
Credit, Bank & Utility Account Freeze Assistance	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Financial Account Opening & Takeover Monitoring	✓	✓
Financial Transaction Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
PayDay/Specialty Loan Block	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Identity Theft Protection	**Protection**	**Protection Plus**
Privacy Assistant	✓	✓
Dark Web Monitoring	✓	✓
Digital Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Criminal, Court & Public Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts		✓
Gamertag Monitoring		✓
Social Media Privacy Checkup		✓
Privacy & Device Protection	**Protection**	**Protection Plus**
Password Manager & Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security/VPN	2 Devices	Unlimited Devices
Antivirus	2 Devices	Unlimited Devices
AI-Powered Call & Text Screening[7]		✓
Family Safety (Family Plans Only, Unlimited #of Children Covered)	**Protection**	**Protection Plus**
Parental Controls	✓	✓
Child Cyberbullying Protection	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓
Child SSN Monitoring & Alerts	✓	✓
Sex Offender Geo Alerts	✓	✓
Secure Family Onboarding	✓	✓
Family Sharing	✓	✓
Child Safety Checklist	✓	✓
Unrestricted Family Definition	✓	✓
Services and Support	**Protection**	**Protection Plus**
$5M Insurance Policy per Enrolled Adult[6] • 401K & HSA • Home title identity theft • Senior & deceased family member 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)	✓	✓

1. 30+ Identity Theft Statistics for 2022 (explodingtopics.com)

2. Mystery Shopper Study from Ath Power Consulting, October 2022. ath Power Consulting was compensated by Aura to conduct this study.

3. Aura Family Protection Market Study, July 2022

4. Ranked #1 by Security.Org and IdentityProtectionReview.com. They may be compensated as a marketing affiliate of Aura, but their ratings are all their own.

5. 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.

6. 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

7. Coming in 2023

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.

Contact your benefits broker or MetLife representative today.

Scan to learn more or visit
https://www.metlife.com/identity-and-fraud-protection/

MetLife Consumer Services, Inc. New York, NY
© 2023 MetLife Services and Solutions, LLC
L0523032225[exp0525][All States][DC,GU,MP,PR,VI]