



Identity & Fraud Protection

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

Keep your private information private.



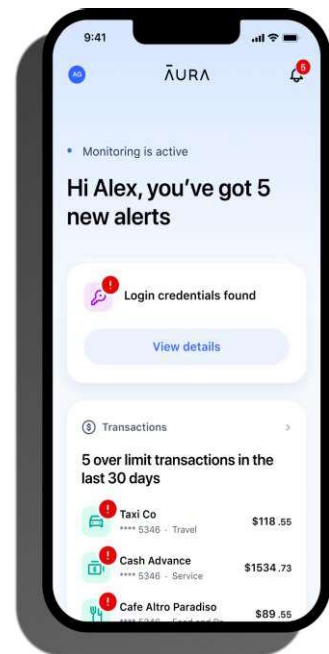
MetLife + Aura Identity and Fraud Protection

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 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

Identity Theft & Financial Fraud Protection

Credit Monitoring and Alerts (Three Bureaus)
 Credit Reports & Scores (Three Bureaus)
 Monthly Credit Score Tracker & Insights¹
 Credit, Bank & Utility Account Freeze Assistance
 Home & Vehicle Title Monitoring
 Bank Fraud & Financial Transaction Monitoring
 High-Risk Transaction Alerts
 Utility Account Monitoring
 Dark Web Monitoring
 Digital Vault
 SSN & Identity Authentication Alerts
 Public & Court Records Monitoring
 USPS Address Monitoring
 Social Media Monitoring & Takeover Alerts
 Social Media Privacy Checkup & Optimization
 Experian Credit Lock
 Credit Score Simulator
 Gamertag Monitoring
 Payday/Specialty Loan Block

Scam & Cybercrime Prevention

Automated Data Broker & Spam List Removal
 Password Manager & Automated Password Change
 Email Alias
 Safe Web Browsing with Anti-Tracker & Ad-Blocker
 IP Address Monitoring
 Wi-Fi Security VPN (Unlimited Devices)
 Antivirus (Unlimited Devices)
 Mobile Phone Takeover Protection
 Unusual Transaction Alerts
 Email, Call and Text Scam Protection

Smart Family Safety (included with family plan only)

Unrestricted family definition
 Private, Full-feature Aura Account per Adult
 Separate, Individual \$5M Insurance Policy per Adult²
 Sex Offender Geo Alerts
 Secure Family Sharing

Digital Parenting & Mental Health (included with family plan only)

Child Mental Wellbeing Insights³
 Daytime and Nighttime Trends & Benchmarking
 Social Persona & Connections
 Sentiment & Emotional Tone Analysis
 Behavior Change Detection
 Personalized Parent Insights & Recommendations
 Safe Gaming
 Cyberbullying & Online Predator Protection

Parental Controls

Content Filtering & Blocking
 Screentime Management & Schedules
 Safe Search & Pause the Internet

Child Identity Protection

Child SSN Monitoring
 3-Bureau Child Credit Freeze Wizard

Services Restoration & Reimbursement

\$5M Identity Theft Insurance Policy Per Adult²
 White Glove Fraud Resolution Service
 Full-Service Resolution for Pre-Existing ID Thefts
 Credit File Fraud Alerts Assistance
 Online Resolution Tracker
 24/7/365 US-based Customer Support
 Mobile App (iOS & Android)
 \$50K Cyber Insurance Policy⁴

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.
4. As a component of Aura's Protection Plus Individual, Protection Plus Family, or Executive plans, Consumers receive cyber insurance through a group policy issued to Aura which is underwritten and administered by Houston Casualty Company, a Tokio Marine company, which is not an affiliate or subsidiary of MetLife. 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.

How do I enroll?

A. Enroll for coverage at during open enrollment on X.L. America, Inc. Enrollment site.

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.

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.