

## Built-in identity and fraud protection—no added cost.

*One more way MetLife has your back.*

Enroll in a MetLife FEDVIP plan and gain access at no additional cost to the #1 rated\* identity theft protection service.

**MetLife + Aura Identity and Fraud Protection helps safeguard what matters most:**

- Your identity
- Your money and assets
- Your family
- Your reputation
- Your privacy

### Value to FEDVIP members

enrolled in Federal Dental or Vision plans

**100%** of members' information was removed from broker lists.<sup>1</sup>

**62.9%** of members received a credit fraud alert.<sup>1</sup>

**49%** of members were alerted to their SSN being found on the dark web.<sup>1</sup>



**Your Individual Identity & Fraud Protection begins** after you activate your service.

**You can activate your service** once your FEDVIP coverage is active.

**We'll send activation instructions** via email after receipt of your FEDVIP enrollment.

Explore MetLife Federal Benefits: [MetLife.com/FederalBenefits](https://www.MetLife.com/FederalBenefits)

# Effortless online protection

Get answers to our most frequently asked questions

## Identity & Fraud Protection

### Why is having MetLife + Aura Identity & Fraud Protection so important?

You do so much online, from banking to shopping, which makes your personal information more vulnerable to identity and financial fraud. MetLife + Aura's proactive monitoring services give you peace of mind knowing that you have protection from online threats, identity theft and fraud.

### What are some of the advantages of this protection?

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 locks, and work with you to resolve your fraud incident.

### How are my finances and credit protected?

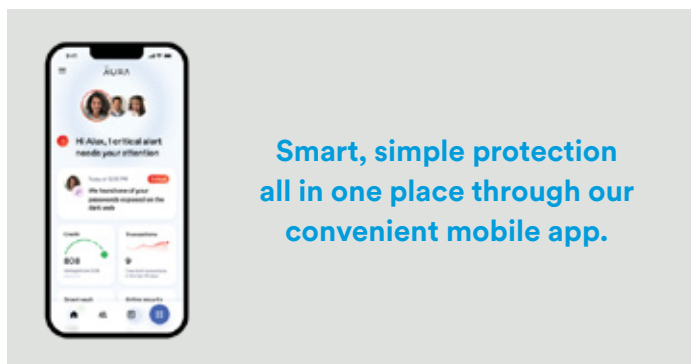
Aura monitors your credit, financial accounts, home and auto titles, and more. You'll receive near-real-time alerts for credit inquiries, for example, if someone tries to open a new credit card or bank account in your name.

### What kind of online and device security tools are available?

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

### How is my identity protected?

Your identity is protected 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.



### Individual Protection Plan includes:

#### Financial fraud protection

- Credit monitoring and alerts
- Monthly credit score tracker<sup>2</sup>
- Financial accounts and transactions monitoring
- Investment and loan account monitoring
- High-risk transaction alerts

#### Identity theft protection

- SSN and personal info monitoring
- People search site and spam list removal
- Home and auto title monitoring
- Secure info and document storage
- SSN and identity authentication alerts

#### Privacy and device protection

- Wi-Fi security/VPN
- Safe browsing and ad blocker
- Password manager
- Email alias

#### Services and support

- \$5M ID theft insurance policy<sup>3</sup>
- Lost wallet protection with \$500 emergency cash
- 24/7/365 100% US-based customer care
- Expert fraud remediation service
- Mobile app (iOS and Android)

1. Source: MetLife FEDVIP utilization reporting as of 6/1/2025.

2. 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.

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.

