

## Announcement Copy - Protection and Protection Plus

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**If sending an email, suggested subject line:** A safer internet for you and your family

## Introducing Aura, a new benefit available to you at no cost.

### Make the internet a safe place for you and your loved ones.

Do you shop online, connect to Wi-Fi, or own a smartphone or tablet? If so, you need Aura®, a digital security solution to protect the things you care about the most: your identity, money & assets, family & reputation, and privacy. Aura provides you and your loved ones with a benefit that's **simple** so it's **easy** to stay **safe** online.

### What's included in Aura?

The Suffolk County Municipal Employees Benefit Fund is covering the cost of Aura's Protection, Individual plan and you have the option to buy-up to Family plan or Protection Plus at a small monthly fee.

Aura's Protection plan provides superior identity theft and financial fraud protection, including:

- Keep your online accounts and identity secure.
- Get near-real time fraud alerts.
- Prevent criminal damages from fraud.
- Monitor your credit profile.
- Get personalized support and \$5M in ID theft insurance.

Aura's Protection Plus plan includes expanded identity theft & financial fraud protection, as well as device protection:

- Monitor your finances and assets: credit & debit cards, bank and 401(k) accounts, student loans, home title, and more
- Get near real-time alerts for changes in your credit or bank accounts, or if there is suspicious spending activity on your accounts
- Protect your Wi-Fi and devices so you can stream, shop, and bank online privately and securely
- Reduce unwanted robocalls, junk mail, and spam email
- Get a Dedicated Case Manager who will work with you to resolve fraud cases
- Get \$5,000,000 insurance<sup>1</sup> for eligible losses and fees due to identity theft and fraud

## How do you take advantage of this new benefit?

As a retired member of The Suffolk County Municipal Employees Benefit Fund, enrolling in Aura is easy and convenient. If the Benefit Fund has your personal email, you may receive an email from Aura on or around 6/1/23 with a link to enroll. Alternatively, you can visit <https://my.aura.com/start/scmebfretirees> on or around 6/1. Or call Aura at **833 552-2123**. You will be required to enter certain information to confirm your eligibility and begin the enrollment process. You have the opportunity to enroll in coverage for you and your family at no cost or you can choose to purchase additional coverage for you and your family at \$8.00 per month.

\* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

<sup>1</sup> Ath Power Consulting, 2018





## Make the internet a safer place for you and your family.

All-in-one digital security solution that helps protect the things you care about most.

- Fraud Protection
- Digital Security
- Identity Theft Protection

## Identity and Fraud Protection powered by Aura

We're doing more online than ever before—making us more vulnerable to fraud and online threats. MetLife Identity & Fraud Protection powered by Aura is an all-in-one digital security solution that helps safeguard what matters to you most: your identity, money and assets, family, reputation, and privacy.



### Financial Fraud Protection

Get alerted to new inquiries to your credit, suspicious transactions on your back accounts, and changes to your car or home title.



### Digital Security

Shop, bank, and work online more privately with safety tools including Wi-Fi security, antivirus, and password manager. Store and protect your passwords. Get help preventing risky spam emails and texts.



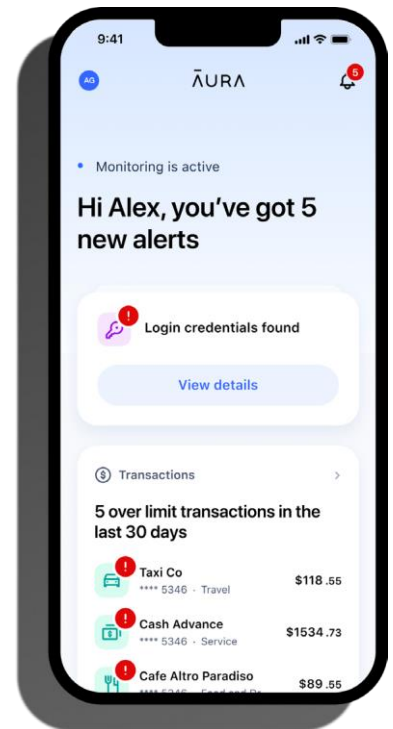
### Identity Theft Protection

Keep your identity secure with proactive monitoring and alerts if threats to your personal info—like your Social Security Number, phone number, IDs, and more—are detected.



### Help When You Need It

- \$5 million identity theft insurance<sup>1</sup> per adult member (up to \$55M max).
- 24/7 customer support to answer account, technical, or billing questions.
- White-glove case management services for victims of fraud.



Plan Comparison	Protection	Protection Plus
<b>Identity Theft Protection</b>		
SSN authentication alerts	✓	✓
USPS address monitoring	✓	✓
Criminal & court record monitoring: sex offender registries, bankruptcy & foreclosures, property & tax liens	✓	✓
Personal information (PII) & ID monitoring: SSN, birthdate & phone numbers, driver license & passport numbers, medical & health IDs	✓	✓
Online account & breach monitoring: compromised credentials, financial accounts (credit, debit & loyalty cards), HSA & 401K account monitoring	✓	✓
Social media monitoring: cyberbullying alerts (adults & minors), account hacking & takeover alerts	Included in Family Plan	✓
<b>Financial Fraud Protection</b>		
Credit monitoring & alerts	1-Bureau	3-Bureau
Investment & loan account monitoring	✓	✓
Home & auto title monitoring	✓	✓
High risk transaction alerts: payday loans, wire transfers, utility accounts	✓	✓
Credit, bank & utility account freeze assistance	✓	✓
Financial account opening & takeover monitoring	✓	✓
Monthly credit score tracker <sup>2</sup>	✓	✓
One tap Experian credit lock		✓
3-bureau annual credit report		✓
Financial transaction monitoring: banking & credit accounts, mortgage, student & auto loans, 401K and HSA accounts		✓
<b>Privacy &amp; Device Protection</b>		
Automated data broker list removal: robocall/robotext protection, junk mail prevention	✓	✓
Password Manager	✓	✓
Antivirus	1 Device Per Adult	10 Devices per Adult
WiFi security (VPN)	1 Device Per Adult	10 Devices per Adult
Safe browsing: anti-adware, anti-phishing, device/cookie tracking		✓
Email alias		✓
<b>Service &amp; Support</b>		
24/7 customer support	✓	✓
White glove resolution service	✓	✓
Unemployment & tax fraud resolution	✓	✓
Identity theft insurance <sup>1</sup>	\$5M per Adult <sup>1</sup>	\$5M per Adult <sup>1</sup>
Lost wallet protection	✓	✓

1. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. As a component of becoming an Aura member, Consumers receive identity theft insurance through a group policy issued to Aura. American International Group, Inc. is not an affiliate or subsidiary of MetLife and MetLife does not issue or underwrite this policy.

2. 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.

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.

