

Identity and Fraud Protection

Smart, simple identity and fraud protection is now available at competitive group rates.



Aura Identity Theft Protection from MetLife helps you monitor and protect your personal information and recover your identity if someone steals it.

Plan Highlights

- Alerts about detected threats to your identity, social security number, online accounts and more.
- Credit, bank, social media and personal property monitoring.
- Tools that help protect your passwords, devices and Wi-Fi connections.
- \$5 million insurance coverage for each enrolled adult.

View a detailed list of covered services on page 2.

Coverage Options

- **Individual:** Employee-only coverage
- **Family:** Employee, dependent children under age 18 and up to 10 other adults

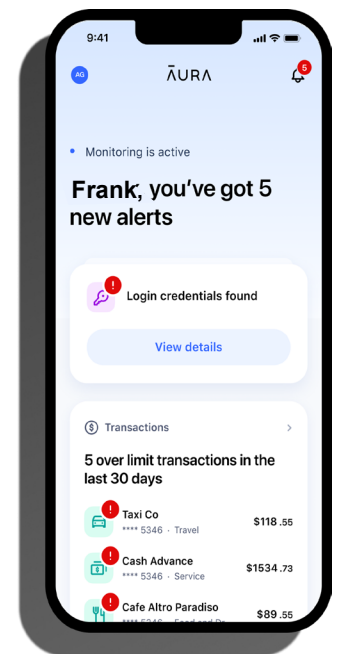
For covered adults, there are no restrictions on where they live, their age, their relationship to the employee or if they're financially dependent on the employee. Each adult member gets their own private, full-feature Aura account.

Cost

You pay for the cost of coverage through payroll deduction.

If you leave Johns Hopkins Health System, you can continue coverage by paying Aura directly.

Coverage Level	Biweekly Cost to You
Individual	\$3.30
Family	\$5.77



How to Enroll

Enroll any time at myBenefitsJHHS.com.

24/7 Support

Aura Customer Support is available 24/7/365 at 844-931-2872.

Identity Theft and Fraud Protection 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 (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 gaming

Services and Support

\$5 million insurance policy per enrolled adult²

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

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 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), 403(b) & 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.