



Hospital Indemnity

Accident

Critical Illness

Aura

# Voluntary Benefits

Prepared for: HR Partners of Farm Credit Foundations



ADF# MULTI1825.18

L1022026506exp1024All StatesDC  
Metropolitan Life Insurance Company, New York, NY 10166  
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# Hospital Indemnity Insurance – Key Features



**Guaranteed issue coverage**<sup>HI1</sup>



**Payments** are made directly to employees to spend as they choose



**Claims** are paid fast<sup>HI2</sup>



**Take coverage** with them if they change jobs or retire<sup>HI3</sup>

# Hospital Indemnity Insurance

Here are the benefit types that provide payments...



## Hospital – Accident and Sickness<sup>HI5</sup>

- Admission <sup>HI4</sup>
- Confinement <sup>HI4</sup>
- Inpatient Rehabilitation Unit (Injury and Sickness)
- Newborn Confinement



## Intensive Care Unit Coverage – Accident and Sickness<sup>HI5</sup>

- ICU Supplemental Admission
- ICU Supplemental Confinement

# Hospital Indemnity Insurance – Plan Highlights

Covered Conditions	Highest Plan MetLife Hospital Indemnity Pays
<b>Hospital Coverage (Accident and Sickness<sup>HI5</sup>)</b>	
<b>Admission</b> <sup>HI4</sup> 1 time per sickness/injury	Admission – <b>\$1,500</b> ICU Supplemental Admission – <b>\$1,500</b> (Benefit paid concurrently with the Admission benefit)
<b>Confinement</b> <sup>HI4</sup>	Confinement – <b>\$300</b> a day, 365 days per calendar year <sup>HI6</sup> ICU Supplemental Confinement – <b>\$300</b> Confinement will pay an additional benefit for 90 of those days
<b>Inpatient Rehabilitation (Injury or Sickness)</b>	<b>\$300</b> per day, up to 15 days per calendar year
<b>Newborn Confinement (Newborn Nursery Care)</b>	<b>\$200</b> per day, up to 3 days per confinement



# Accident Insurance – Key Features



**Guaranteed** issue coverage<sup>A1</sup>



**Payments** are made directly to employees to spend as they choose



**Claims** are paid fast<sup>A2</sup>



**Take coverage** with them if they change jobs or retire<sup>A3</sup>



# Accident Insurance– Covered Conditions

Here are just a few!



## Injuries

- Fractures/Dislocations<sup>AI1</sup>
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth



## Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Dismemberment & Loss
- Paralysis



## Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Rehabilitation
- Outpatient Surgery Benefit



## Hospital<sup>AI2</sup> – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit



## Additional Benefits

- Lodging<sup>AI5</sup>
- Accident Prevention Screening Benefit (Wellness)<sup>AI6</sup>

# Accident Insurance – Plan Breakdown

Covered conditions <sup>AI6</sup>	MetLife Accident Insurance pays
<b>Injuries –</b> <i>12 covered injury types</i>	Ranging from <b>\$50 – \$10,000</b> per injury
<b>Medical services &amp; treatment –</b> <i>15 covered medical services &amp; treatments</i>	Ranging from <b>\$50 – \$2,000</b> per medical service/treatment
<b>Hospital coverage<sup>AI2</sup></b> (due to an Accident)	<b>\$1,000 (non-ICU) – \$1,000 (ICU)<sup>AI8</sup></b> Unlimited times per calendar year <b>\$300</b> a day for non-ICU confinement up to 365 days per accident <b>\$300</b> a day for ICU confinement pay an additional benefit for 365 of those days

# Accident Insurance – Plan Breakdown

Covered conditions <sup>AI6</sup>	MetLife Accident Insurance pays
Dismemberment, loss & paralysis	\$30,000 – \$60,000 per injury
Additional benefits – Lodging <sup>AI5</sup>  Accident Prevention Screening Benefit (wellness) <sup>AI6</sup>	\$100 per night, 30 days per calendar year  \$75 (payable 1x per calendar year)





# Critical Illness Insurance Covers these Conditions

## Conditions

- Cancer<sup>CI20</sup>
- Heart Attack<sup>CI21</sup>
- Stroke<sup>CI22</sup>
- Coma<sup>CI23</sup>
- Severe Burn<sup>CI23</sup>
- Major Organ Transplant<sup>CI24</sup>
- Coronary Artery Bypass Graft<sup>CI25</sup>
- Loss of: Ability to Speak; Hearing; Or Sight<sup>CI23</sup>
- Paralysis<sup>CI23</sup>
- Sudden Cardiac Arrest
- 7 Childhood Diseases
- 10 Infectious Diseases
- 6 Progressive Diseases



# Critical Illness Insurance – Initial Benefit Amount

A choice of  
a \$10,000, 20,000 or  
\$30,000 Benefit Amount

There is no total  
lifetime maximum

Can receive  
**Initial and Recurrence  
Benefit<sup>CI26</sup>** payments

## Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected a Benefit Amount of \$30,000 with no total lifetime maximum

*\*This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.*

Illness – Covered Condition	Payment
<b>Heart Attack</b> <sup>CI21</sup> – first verified diagnosis	Initial Benefit payment of \$30,000 or 100%.
<b>Heart Attack</b> <sup>CI21</sup> – second verified diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%
<b>Kidney Failure</b> – first verified diagnosis, three years later	Initial Benefit payment of \$30,000 or 100%



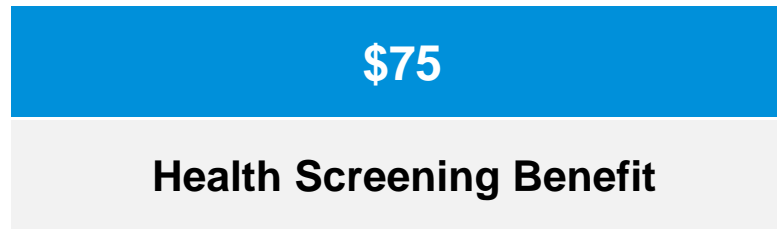
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# Critical Illness and Accident Insurance – Health Screening Benefit

MetLife provides an annual Health Screening Benefit\* for taking one of the eligible screening/prevention measures. This coverage would be in addition to the Total Benefit Amount payable for previously mentioned Covered Conditions.

Health Screening Benefit Amount will be:



\* The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

# Helps cover expenses with a lump sum

Critical Illness, Accident, and Hospital Indemnity Insurance can help the employee pay for unexpected expenses, such as mortgage payments, tuition, or other expenses which could be substantial.

Out-of-pocket costs not covered by health insurance may include:

Copays  
Deductibles  
Doctor visits  
Therapy



These benefits can:

Critical Illness Insurance

Accident Insurance

Hospital Indemnity Insurance

These benefits are **not a replacement** for traditional medical insurance. They are a **supplement** to this coverage.

# Identity & Fraud Protection

# Why is Identity & Fraud Protection so important?

We're doing more online than ever – making us more vulnerable to fraud and online threats.



## The average consumer's digital activity



**10**  
devices<sup>1</sup>



**300**  
online accounts<sup>2</sup>



**7+**  
hours /day online<sup>3</sup>

# Proactive protection for identity and finances, backed by fraud resolution experts



## Financial Fraud Protection

Get near-real time alerts to new inquiries to their credit, suspicious transactions in their bank accounts, changes to investment accounts, home or car title and more.



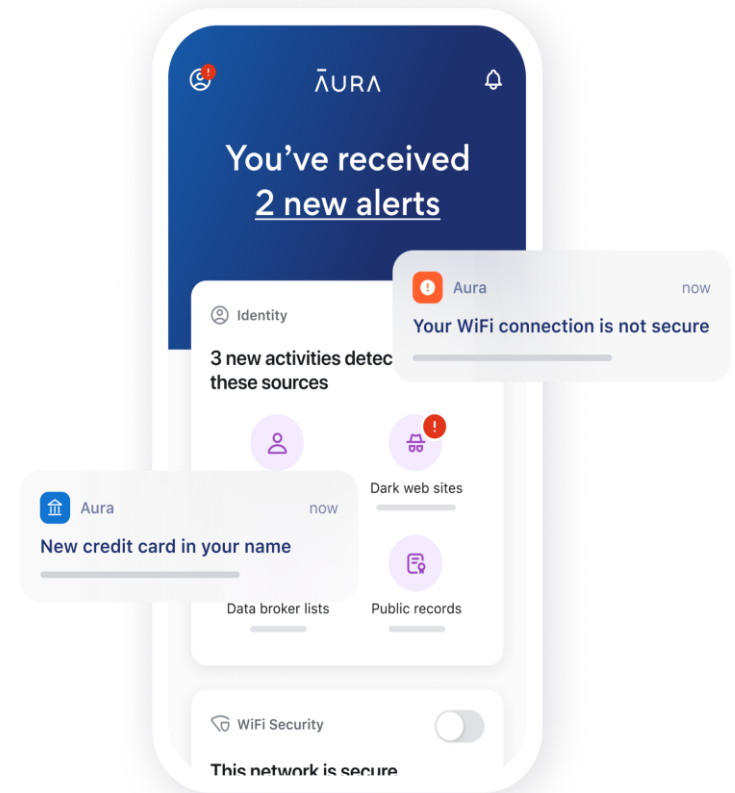
## Identity Theft Protection

Keep identity secure with extensive monitoring and alerts if threats to personal info—like accounts, credit, SSN, and IDs—are detected.



## Help when you need it

Plans include \$5 million identity theft insurance (see below)<sup>^</sup> per adult member, 24/7 customer support, and white glove fraud resolution services.



<sup>^</sup> 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.

# Protection Plus Plan Only

Offered on **Employee Paid** basis; Available for **Individual (EE only)** or **Family coverage**.

## Coverage options:

Individual – employee only

Family – the employee + unlimited dependent minors + up to 10 additional adults.

Unrestricted definition of adult family members – no matter their age, relationship, or whether they live in the same household as the employee.

Privacy & Device Protection	Protection Plus	Identity Theft Protection	Protection Plus
Password Manager	✓	Automated Online Data Removal	✓
Automated Password Change	✓	Personal Info & IDs Dark Web Monitoring	✓
Email Alias	✓	Accounts & Credentials Dark Web Monitoring	✓
Safe Web Browsing	✓	SSN & Identity Authentication Alerts	✓
IP Address Monitoring	✓	Criminal, Court & Public Records Monitoring	✓
Wi-Fi Security/VPN	Unlimited Devices	USPS Address Monitoring	✓
Antivirus	Unlimited Devices	Social Media Monitoring & Takeover Alerts	✓
AI-Powered Call & Text Screening <sup>2</sup>	✓	Gamertag Monitoring	✓
		Social Media Privacy Checkup <sup>2</sup>	✓

<sup>^</sup> 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.




<sup>2</sup> Features coming in 2023.

<sup>5</sup> 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.



# Protection Plus Plan Only

Offered on **Employee Paid** basis; Available for **Individual (EE only)** or **Family coverage**.

 <b>Financial Fraud Protection</b>		<b>Protection Plus</b>	 <b>Services and Support</b>		<b>Protection Plus</b>	 <b>Family Safety</b> <i>(included with Family coverage only)</i>		<b>Protection Plus</b>
Credit Monitoring & Alerts	3 Bureau		\$5M Insurance Policy per enrolled adult <sup>^</sup> including expense reimbursement for - 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  Remediation Services for Prior Fraud Incidents  Unemployment & Tax Fraud Resolution  Mobile App (iOS & Android)  Aura Account Security (2FA)  Credit File Fraud Alert Assistance			Parental Controls	✓	
Annual Credit Report	3 Bureau						Child Cyberbullying Protection	✓
Monthly Credit Score Tracker <sup>5</sup>	✓			✓			3-Bureau Child Credit Freeze Wizard	✓
In-Platform Credit Dispute	✓						Child SSN Monitoring & Alerts	✓
Credit, Bank & Account Freeze Assistance	✓						Sex Offender Geo Alerts	✓
Vehicle & Home Title Monitoring	✓						Shared Password Vault	✓
Financial Account Opening & Takeover Monitoring	✓			✓			Caregiver Alert Sharing <sup>2</sup>	✓
Financial Transaction Monitoring	✓						Child Online Safety Scan <sup>2</sup>	✓
Tax Fraud Prevention Assistance	✓							
High-Risk Transaction Alerts	✓							
Utility Account Monitoring	✓							
Payday/Specialty Loan Lock <sup>2</sup>	✓							
Experian Credit Lock	✓							
Credit Score Simulator	✓							

<sup>^</sup> 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.

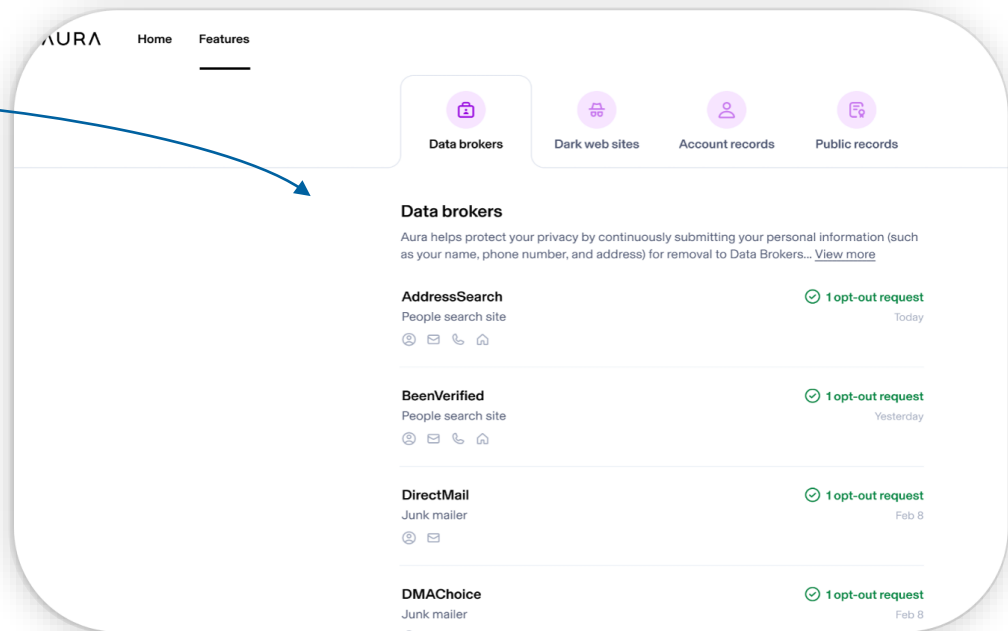
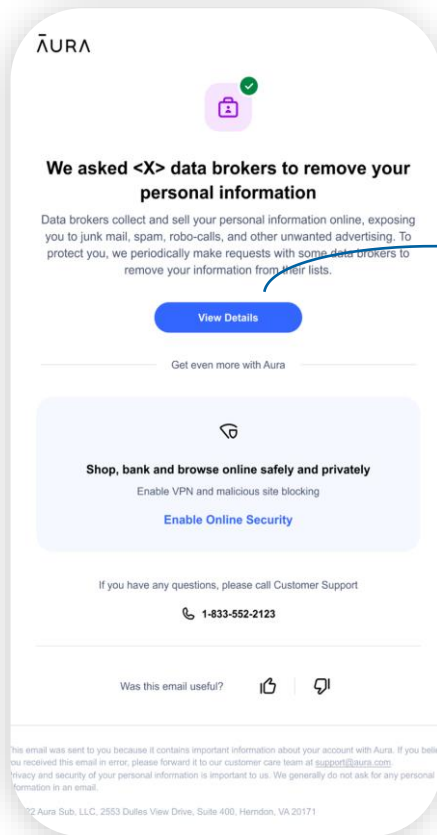
<sup>2</sup> Features coming in 2023.

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# Feature Spotlight: Data Broker List Removal

Robocalls/texts, spam emails and other unwanted solicitations can be annoying, distracting, and can put personal information at risk.

Aura detects and submits opt-out requests to remove your personal information from various online data brokers and people search sites.



# Feature Spotlight: Social Media Monitoring

Social media networks pose risks for threats like identity theft, reputation defamation, and cyberbullying.

Aura offers Social Media Monitoring for both adults and minors.

## Social media monitoring

Aura monitors these primary services

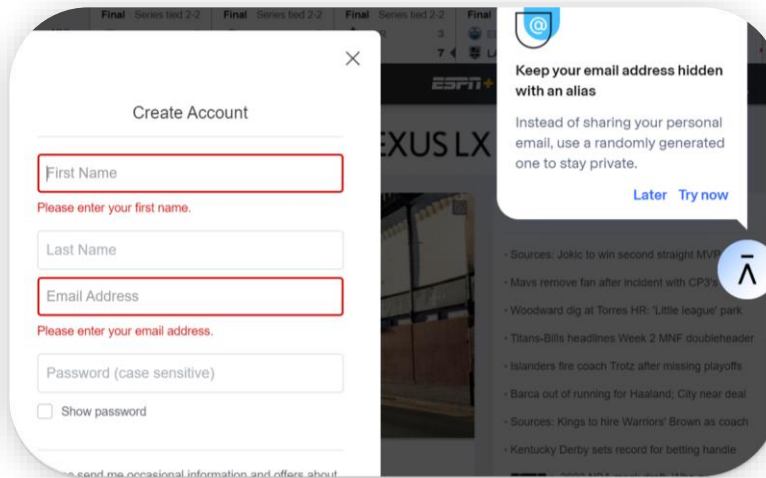
	Adults	Children
LinkedIn	✓	
Twitter	✓	✓
Instagram	✓	✓
Facebook	✓	✓
YouTube	✓	✓

## Members receive alerts for posts, image captions, and comments.

- Account Behavior
  - Hacked Account Self Post
  - Facebook Page Lost Access
  - Facebook Page Role Change
  - Hacked account incoming post
  - Risky Image Change
  - Risky Name Change
- Cyber Attack
  - Evidence of Compromise
  - Planning
  - Chatter
- Sensitive Data
  - SSN
- Physical & Travel Security
  - Object Detection - Weapons
  - Violence
- Inappropriate Use
  - Drugs
  - Intolerance
  - Sexually Explicit
  - Negative Sentiment
  - Profanity
  - Sexually Explicit Emoji
- Malicious Links and Files
  - Malware Link
  - Phishing Link
  - Spam Link
  - Suspicious Link

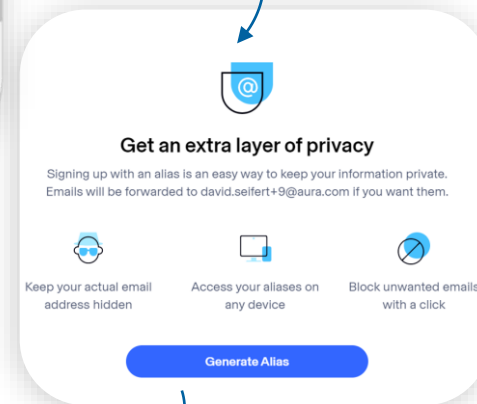
# Feature Spotlight: Email Alias

Hide email with Email Alias to prevent email from being exposed in a breach. Plus, help block unwanted spam emails.

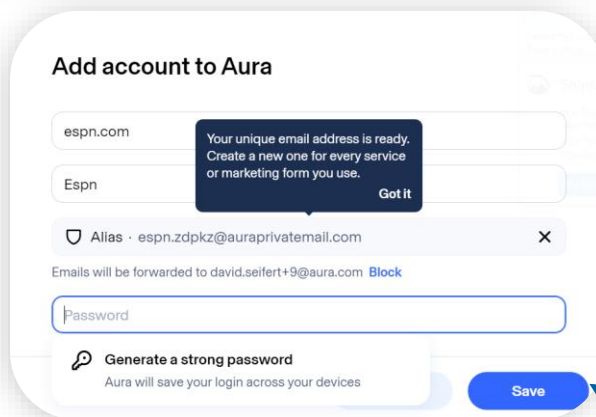


Browser plug-in prompts user when email is requested

Guided set-up



All set!



# Communications

# 2024 Annual Enrollment Communication Support

A multitouch, multichannel campaign to help drive awareness, engagement, education and enrollment

## We help to engage, educate and enroll employees

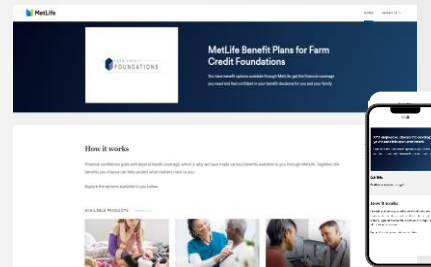
At every stage, our communications help empower employees to make insurance decisions for themselves and their families.

For this Annual Enrollment, we have provided customized tools and materials that help guide and encourage the enrollment process.

## 2024 Campaign elements

- Custom Microsite
- Multiproduct Letter
- Intranet/ Digital materials
- Plan Summaries

## Custom Microsite <https://www.metlife.com/info/farm-credit-foundations/>



## Multiproduct Letter Mail date 10/27



## Digital Materials

- Benefit Overview
- FAQ
- Infographic
- Videos

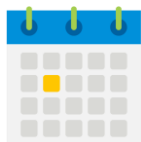
\*Based on average monthly enrollment for Q4 2022 as compared to average monthly enrollment for Q1 2023. Customer results may vary.

# It's easy to enroll



Enroll by web: [dayforcehcm.com](https://dayforcehcm.com)

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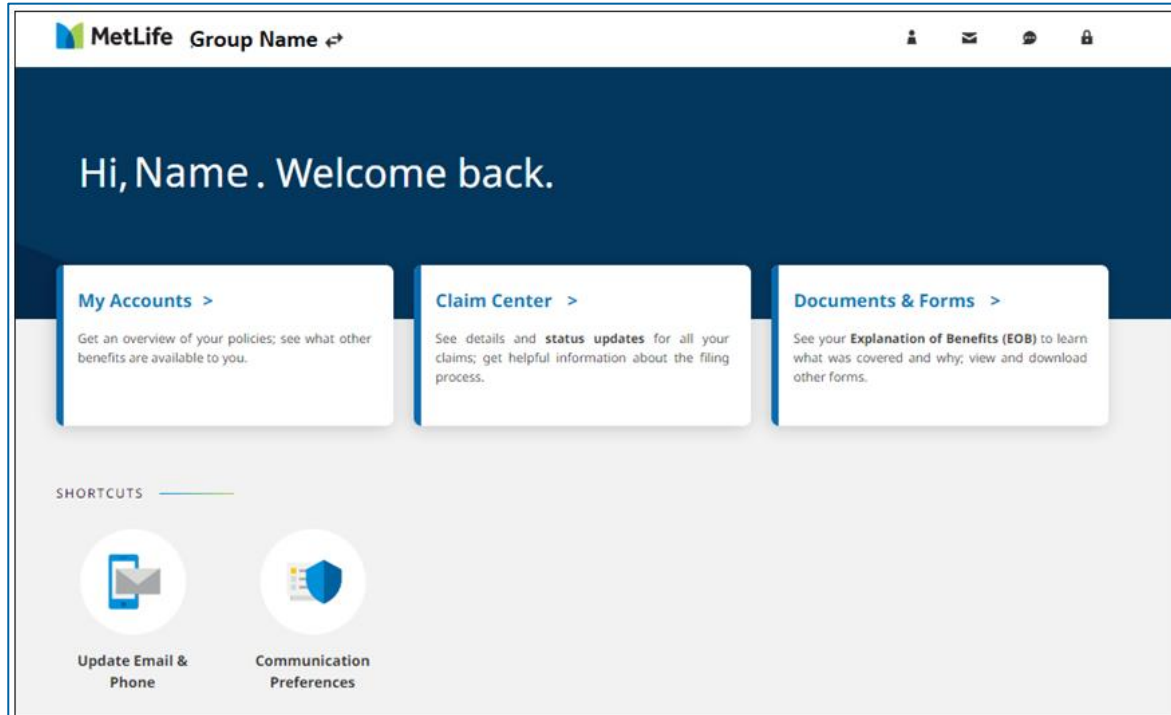


**Don't delay...**

Enrollment period runs from November 1 – 15

**Employees may only enroll for coverage during annual enrollment, as new hire or due to a Qualifying Event. Eligibility is not dependent on the medical plan.**

# MyBenefits - Online Access for Employees



- ✓ MyBenefits Claim Center acts as a one-stop shop for employees to manage their MetLife benefits on their own.
- ✓ Real-time, personalized benefits information gives employees the answers they need, when they need them, to make more informed decisions and get the most out of their MetLife benefit plans.
- ✓ Employees can log into <https://online.metlife.com> to review their benefits, obtain claim forms, check claim statuses and elect a beneficiary designation starting on 01/01/25.



# Accident & Health Claim submission

Submitting a claim is as simple as 1-2-3:

The graphic is a white rectangular box with a blue header. The header contains the MetLife logo and the text "MetLife | Accident and Health". Below the header is the title "How to submit a MetLife Accident and Health claim". Under the title is a photograph of a doctor in a white coat talking to a patient. Below the photo is a short paragraph: "Submitting an accident and health claim doesn't have to be challenging. Below you'll find the information and tools employees need to make the process as smooth as possible." This is followed by the sub-heading "How to submit a claim online" and the text "Submitting an accident and health claim is as simple as 1-2-3:". Below this are three numbered steps: 1. "Visit mybenefits.metlife.com to obtain physician form.\* (Or call 866-625-3706)" with an icon of a smartphone. 2. "Answer some questions about the claim and attach completed physician form — the whole process takes just minutes!" with an icon of a speech bubble. 3. "Visit MyBenefits frequently to check claim status, letters and benefit payments." with an icon of a document. At the bottom of the graphic is the text "What happens next: A MetLife claims specialist will review your information, request any additional medical information from your doctor (if necessary), and notify you in writing of a claim decision." and "Online claim submission is hassle-free! Employees can register at mybenefits.metlife.com. See reverse for details." The footer of the graphic says "Navigating life together".

MetLife | Accident and Health

## How to submit a MetLife Accident and Health claim

Submitting an accident and health claim doesn't have to be challenging. Below you'll find the information and tools employees need to make the process as smooth as possible.

**How to submit a claim online**  
Submitting an accident and health claim is as simple as 1-2-3:

- 1 Visit [mybenefits.metlife.com](https://mybenefits.metlife.com) to obtain physician form.\* (Or call 866-625-3706)
- 2 Answer some questions about the claim and attach completed physician form — the whole process takes just minutes!
- 3 Visit MyBenefits frequently to check claim status, letters and benefit payments.

**What happens next**  
A MetLife claims specialist will review your information, request any additional medical information from your doctor (if necessary), and notify you in writing of a claim decision.

**Online claim submission is hassle-free!**  
Employees can register at [mybenefits.metlife.com](https://mybenefits.metlife.com). See reverse for details.

Navigating life together

How to submit a claim online:

- 1 Visit [mybenefits.metlife.com](https://mybenefits.metlife.com) to obtain physician form.\*
- 2 Answer some questions about the claim and attach completed physician form — the whole process takes just minutes!
- 3 Visit the MyBenefits website frequently to check claim status, letters and benefit payments.

\*Physician must complete and sign form. The claim cannot be processed without the physician form completed.

# Customer Service Group

## Key Phone Numbers and Hours



### Critical Illness, Accident & Hospital Indemnity

**Toll Free Number:** 1-800-GET-MET8 Handles policy questions, inquiries and claim

**Critical Illness Insurance/Accident Insurance /Hospital Indemnity Insurance:**

Services Center Hours 8:00 AM to 8:00 PM EST Monday-Friday

### Identify Theft and Fraud Protection powered by Aura

**Toll Free Number:** 1-844-931-2872 Handles inquiries and fraud resolution

Members can also click to contact support via phone or email directly from their Aura app

#### Call Center Hours of Operation

- Open 24/7/365 for general support and questions

#### Resolution Specialists

- Monday-Friday: 9:00 AM to 7:00 PM EST
- Saturday: 9:00 AM to 6:00 PM EST

**Thank you.**

# Accident Footnotes

AI1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

AI2. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

AI3. The Hospital Sickness benefit may not be available in all states.

AI4. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

AI5. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

AI6. The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

AI7. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

# Hospital Indemnity Footnotes

\*Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

HI1. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

HI2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

HI3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

HI4. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

HI5. There is a preexisting condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

HI6. When plan includes an Admission benefit, Confinement begins on Day 2.

# Critical Illness Insurance Footnotes

CI20. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

CI21. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

CI22. In certain states, the Covered Condition is Severe Stroke.

CI23. Coma, Paralysis, Severe Burn, and Loss of: Ability to Speak; Hearing; Sight are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

CI24. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.

CI25. In certain states, the Covered Condition is Coronary Artery Disease.

CI26. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

# Identity & Fraud Protection footnotes and disclosures

1. Statista “Average number of connected devices residents have access to in U.S. households in 2020, by device” <https://www.statista.com/statistics/1107206/average-number-of-connected-devices-us-house/#:~:text=According%20to%20a%202020%20survey,connected%20devices%20in%20their%20household>, 2020, Accessed 02/2023
  2. “World Password Day: How to Improve Your Password” <https://blog.dashlane.com/world-password-day/>, 2018, Accessed 02/2023
  3. “Average time spent per day with digital media in the United States from 2011 to 2022” <https://www.statista.com/statistics/262340/daily-time-spent-with-digital-media-according-to-us-consumers>, 2021, Accessed 02/2023
  4. FBI, Internet Crime Complaint Center (IC3) Report, 2021, [https://www.ic3.gov/Media/PDF/AnnualReport/2021\\_IC3Report.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2021_IC3Report.pdf), Accessed 02/2023
  5. Federal Trade Commission, Consumer Sentinel Network Data Book 2021, [https://www.ftc.gov/system/files/ftc\\_gov/pdf/CSN%20Annual%20Data%20Book%202021%20Final%20PDF.pdf](https://www.ftc.gov/system/files/ftc_gov/pdf/CSN%20Annual%20Data%20Book%202021%20Final%20PDF.pdf), Accessed 02/2023
  6. 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.
- ^ 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.
- \*The examples on these slides are hypothetical examples and are used for illustration purposes only. Your particular needs may vary.
- 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.

# Product Disclaimers

## Accident

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

**Use for 3.5 & 19** METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New

## CII

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

**Use for 2.0** METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a Benefit Suspension Period between Covered Conditions in different categories or a limit on the Total Benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

## Hospital Indemnity

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.





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