

# MetLife Defender<sup>SM</sup>

## Product Overview

Northeastern University  
Human Resources Management

# MetLife

## Why is having advanced Identity Protection so important?

**Prevent personal data and identity theft from happening with one of the world's most innovative protection packages around.**

These days, so much of our time is spent online. We keep up with family and friends, conduct business, even monitor our own personal health and financial records. With the increased speed and convenience our computers and smartphones offer, we openly share very private information often applying for loans, insuring our homes and cars, preparing taxes, banking, shopping, and a host of other activities that leave our personal information very vulnerable in the hands of cyberthieves and other criminals. It could take hours of time and thousands of dollars to recover our identities if they were stolen.

Even if you think your digitally stored information is secure, your behavior may unintentionally make you susceptible. Sometimes you have no control over where your information ends up.

- Social media channels make it easy for anyone to find your personal information, photos and even your current location.
- Use of unsecure websites, such as music download networks, can provide cybercriminals access to your hard drive, where they can access files, emails and credit cards or debit card information.
- You may routinely trust your personal data with professionals from doctor offices to tax return specialists. As seen in the news, even the most digitally sophisticated companies are vulnerable to data breaches that can expose your personal, identifiable information.

**Identity theft has become one of the fastest growing and most costly crimes in America today.<sup>1</sup>**

- Every 3 seconds, someone becomes the victim of identity theft.<sup>2</sup>
- 12.6 million Americans became victims of identity theft in 2012.<sup>3</sup>

*Identity protection that proactively monitors and protects you against online threats*

[continued >](#)

**Other identity theft protection services may only step in once identity theft has occurred. MetLife Defender proactively monitors and actually helps protect you against identity theft... globally and in real time.**

Your MetLife Defender protection includes all of these vital, comprehensive benefits:

### ***Why should I enroll?***

- ✓ 24/7 continuous monitoring of online information
- ✓ Child protection from cyberbullying and online predators
- ✓ Employee and family coverage options available<sup>5</sup>
- ✓ Portable coverage enables you to take it with you if your employment status changes<sup>6</sup>

- 24/7 scan, analysis and elimination of threats
- Financial, personal and medical data protection
- Monitoring of peer-to-peer file sharing on social media networks
- Child predator and cyberbullying protection
- 24/7 service and support — identity theft scanning, advanced privacy tools and alerts for data exposure

## **How can having MetLife Defender benefit you and your loved ones?**

**Proprietary technology which is the same used by law enforcement agencies to catch cyberthieves worldwide.**

MetLife Defender's patented technology continuously scans the internet for exposure of your personal data such as bank account and credit card numbers, social security number, private medical information, social media data and so much more, at least 25 data points in all, to help protect you from criminal activity. Once unauthorized access or usage is detected, your protected data is quickly removed, the source identified, and any potential vulnerabilities addressed.

**MetLife Defender is backed by a \$5 Million Service Guarantee.<sup>4</sup>**

With some of the world's largest credit card issuers and retailers vulnerable to cyberattacks, it's more important than ever for individuals to protect themselves too. In the unlikely event that you become a victim of fraudulent activity involving unauthorized use of personal information resulting from the failure of or defect in MetLife Defender services, the MetLife Defender Service Guarantee will pay up to \$5 million to third-party professionals for services that MetLife Defender deems reasonably necessary to recover your out-of-pocket losses resulting from the fraudulent activity.

**MetLife Defender provides 24/7 online security for you and your loved ones.**

# **MetLife**

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<sup>1</sup> <http://www.fraudfighter.com/counterfeit-detection-id-verification/bid/94512/Aug-14-2013-Identity-Theft-The-Fastest-Growing-Crime-in-America>, accessed April 2014.

<sup>2</sup> <http://www.foxbusiness.com/personal-finance/2013/02/20/one-new-identity-theft-victim-every-3-seconds-In-2012>, accessed February 2014.

<sup>3</sup> <http://www.examiner.com/article/identity-theft-annual-number-of-victims-increases-to-12.6-million-2012>, accessed February 2014.

<sup>4</sup> The Service Guarantee is subject to conditions, exclusions, and limitations and may be modified or terminated at any time without notice.

<sup>5</sup> Unlimited # of children up to age 26.

<sup>6</sup> The service continues subject to the terms and conditions of your MetLife Defender End User Agreement.

MetLife Defender services are provided by a third-party not affiliated with MetLife by agreement with MetLife Consumer Services, Inc. MetLife Defender is not insurance. MetLife Defender services are subject to the terms and conditions of the MetLife Defender End User Agreement.