

# MetLife Defender<sup>SM</sup>

**MetLife**



*A comprehensive security solution that monitors, detects and guards against digital threats*

## Frequently Asked Questions

### Q. What is MetLife Defender?

**A. With MetLife Defender, you receive a comprehensive security solution,** that monitors, detects and guards against digital threats. MetLife Defender is one of the most innovative and comprehensive ways to help protect your online data. While other services may only monitor your credit, our patented technology proactively scans the internet for exposure to at least 25 personal data points (bank account and credit card numbers, home addresses, social security numbers and much more) and quickly removes your data if it detects unauthorized usage.

### Q. Is MetLife Defender affordable?

**A. Yes.** With product availability through your employer, you can enjoy these services at a discounted group rate, \$15.00 per month for an individual and there are family coverage options available as well listed here.

<u>Plan Type</u>	<u>Monthly Fee</u>
Employee Only	\$15.00
Employee and Spouse/same sex spousal equivalent + Children	\$30.00

### Q. Are my spouse/same sex spousal equivalent and family covered by MetLife Defender?

**A. Yes.** You can enroll your spouse/same sex spousal equivalent and all children up to age 26.<sup>1</sup>

### Q. If I already have identity theft coverage through my credit card company or auto and home policy, do I still need MetLife Defender?

**A. Yes.** MetLife Defender strives to proactively prevent and detect data disclosures. Auto and home policies may offer guidance to you after the fraud has already occurred. Credit card companies scan your credit card transactions, whereas MetLife Defender's main focus is to protect its members from others using their identity to obtain new credit. Our efforts make every attempt to keep your personal information safe so that identity thieves, fraudsters, cyber criminals and others do not obtain your personal, medical or financial data, as opposed to providing you with funds once your personal data has already been stolen.

This can help to alleviate many of the issues associated with personal information theft, which can be extremely costly and time consuming.

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Remediation of identity and personal information theft can include lengthy disputes with banks, creditors, credit card companies, mortgage companies, government agencies, etc.

#### Q. What happens after I sign up for MetLife Defender?

**A. Once you sign up, you will receive an email** to confirm your identity and complete an authentication process via a secure website. The authentication process is simple to complete. All family members, including children, ages 18–26 years, will need to complete their own authentication process. You confirm, update, and/or add personal data to officially setup your account. Within 24 hours of authentication, MetLife Defender begins credit monitoring and an initial baseline scan of the internet. If potentially harmful data is found, the removal process begins and an alert is sent to advise you of the issue. From there, ongoing alerts and communications are sent to you based on your set preferences.

#### Q. When is the best time to buy this coverage?

**A. Right now!** Going without advanced identity protection may leave you exposed to identity theft and fraud threats.

#### Q. What are the benefits of MetLife Defender and how is it different from other products offered?

**A. MetLife Defender helps you protect your finances, health information and privacy at an affordable price.** This multi-layered, proactive defense system includes:

- ✓ Advanced protection of your digital assets to help guard against ID theft and fraud.
- ✓ Dedicated support, including timely alerts and 24/7 customer service.
- ✓ Added safeguards available to protect your children against cyberbullying and other online risks.

### MetLife Defender – Ahead of the Competition and the Criminals

	Feature / Benefit	MetLife Defender	Typical ID Theft Protection Services	Typical Financial Institutions	Typical Credit Monitoring Services
Financial Data Protection Comparison	Financial Data Monitoring	✓	✓	✓	x
	Credit Monitoring	✓	✓	x	✓
	Lost Wallet Protection	✓	✓	x	x
Identity Theft and Personal Data Protection Comparison	ID Theft Monitoring	✓	✓	x	✓
	25 Data Point Personal Identity Monitoring & Security	✓	x	x	x
	Patented Peer-to-Peer Network Monitoring	✓	x	x	x
	Automated Black Marketing Surveillance & Threat Removal	✓	✓	x	x
	Junk Mail Removal	✓	✓	x	x
Health Data Monitoring Comparison	Medical Insurance Fraud Protection	✓	x	x	x
	Health & Medical Data Protection	✓	x	x	x
Online Child Safety Comparison	Child Identity Theft Protection	✓	✓	x	x
	Cyber Predator Detection & Notification	✓	x	x	x
	Cyberbullying Applications & Scanning	✓	x	x	x
Additional Features Comparison	24/7 Service & Support	✓	✓	✓	x
	Proactive Alerts	✓	✓	x	x
	Theft & Fraud Resolution Services	✓	✓	x	x
	Service Guarantee	✓	✓	✓	x

This comparison table is intended to provide information on certain features of MetLife Defender and is not intended to be a complete comparison of all product features.



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<sup>1</sup> Unlimited # of children up to age 26.