

PROTECT YOUR IDENTITY

THREATS ARE EVERYWHERE.
YOUR SOLUTION IS HERE.

Every day brings headlines of new threats to your identity:

- A hospital loses sensitive patient data.
- A company gets hacked for consumer payment card information.
- Thieves steal mail, skim credit cards and rummage through trash for our personal information.

Why? To commit identity theft crimes using someone else's name.

MetLife Legal Plans has partnered with CyberScout, LLC, the nation's premier provider of identity management services, to give you the most comprehensive identity monitoring and protection service available.

Save time, hassle and money with this package of tools and resolution assistance. Should you suspect identity theft or want to proactively protect yourself and your family, please follow these steps:

- Refer to our educational tips and resources available at www.legalplans-idtheft.com which includes daily articles.
- Benefit from easy access to fraud and credit monitoring, credit score and report.
- Call MetLife Legal Plans at 800.821.6400 to be immediately connected to a fraud specialist at CyberScout's Resolution Center, where you will get unlimited assistance to resolve your issue.

Sometimes identity theft feels like a certainty in life, but education and awareness are your best lines of defense.



We are pleased to offer the following services to help protect your good name:

- Online educational resources to help guard your identity and privacy.
- Protection around the clock by continually scanning for your compromised data in public and private databases and the Internet.
- Easy access to your credit score and report to quickly spot fraud that can impact your credit.
- Unlimited, 24/7 access to a personal fraud specialist who will handle your case through to resolution.

CYBERSOUT™

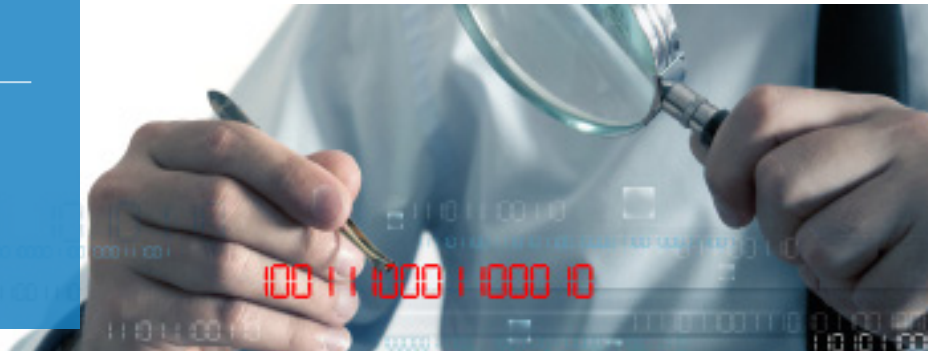
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 **MetLife**

This benefit provides the Participant with access to services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
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COMPLETE IDENTITY MONITORING AND PROTECTIVE SERVICES*

Credit monitoring alone isn't a complete solution to the constant risk of identity theft. FraudScout's comprehensive coverage scours records and all three major credit bureaus to help uncover and minimize fraud.



FRAUDSCOUT® FEATURES:

Credit Report & Monitoring

Review three bureau credit monitoring of credit activities, including credit inquiries, delinquencies, judgments, and more.

Credit Score Summary

Provides a dashboard view of credit score from all three credit bureaus. You get one free annual credit report to keep tabs on activity and be on the lookout for new lines of credit.

Cyber Monitoring

Protects you by providing a service that continually monitors the Internet and alerts you of any possible suspicious activity.

\$1 Million Identity Theft Expense Reimbursement

If necessary, the member/spouse shall receive Expense Reimbursement for the following: reasonable and necessary costs incurred, lost wages, legal defense fees and expenses, and unauthorized electronic fund transfer reimbursement.

Early detection is the best protection and is the first line of defense in the fight against identity fraud. FraudScout is an integrated platform that goes beyond simple credit monitoring to provide comprehensive fraud and credit monitoring services coupled with 24/7 dedicated support.



FRAUDSCOUT MONITORING AND ALERT

At-a-glance dashboard allows you to see and update personal information, and understand any FraudScout alerts.

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*Identity monitoring and protection services are available only to the member and spouse.