



## Benefit Guide for Enrollers

- This Benefit Package provides all **3** benefits to member *and* their entire family for a low monthly rate of **\$15.95.**
- In 2023, 40 Million U.S. adults were affected by Identity Fraud with losses totaling \$43 Billion as reported in a 2024 study on Identity Fraud by Javelin Strategy & Research.
- **7 out of 10** families had a **need** for an **attorney** during the **last 12 months** according to the American Bar Association – access a network of credentialed, experienced attorneys in your area.
- **68%** of American households have at least **one pet**, and **spending** on our furry loved ones **exceeds \$72 billion** per year. Access savings on veterinary services, boarding, toys, treats, and a GPS-enabled pet tag to bring lost pets home quickly.



### ***Benefits included:***

- ✓ Identity Theft Protection
- ✓ Family Legal Protection
- ✓ Pet Care

**This plan is NOT insurance.**

# Identity Theft Protection

# AURA



## Plan Highlights:



**Identity Monitoring** Aura alerts you to potential fraud by monitoring your information against billions of data points and data sources. You will be alerted if your credit card, SSN, Driver's License or other personal information is at risk. We'll send you an alert so you can take action fast to mitigate any risks.



**Credit Monitoring** Get alerted to new inquiries to your credit file in minutes, like if someone is trying to open a new credit card, bank loan or payday loan in your name.



**Bank Account Monitoring** Safeguard your bank accounts. We alert you to suspicious changes to your bank accounts, like if your name was removed from your bank account or if a co-owner was added.



**Dark Web Monitoring** The Dark Web is the hidden part of the internet where cybercriminals lurk and where many illicit activities are conducted on-line, such as the sale of stolen identities or breached account logins and passwords. Thousands of websites are scanned every day for mentions of your personal information. If your information is found, you receive an alert that allows you to change compromised account details before it's too late.



**Financial Transaction Monitoring** Get Alerts on suspicious transactions. Catch early signs of fraud by staying on top of your bank transactions. Link your accounts to Aura, set spending alerts, and we'll notify you of transactions above your alert thresholds.



**Near Real Time Alerts** Early detection is one of the most important factors in preventing financial fraud losses. With fraud, every second counts. Based on a 2022 study, Aura detected the most credit inquiries and delivered credit alerts in minutes, up to 250x faster than the competition.\*

\*As compared to the competition. Results based on a 2022 mystery shopper consumer study conducted by ath Power Consulting. ath Power Consulting was compensated by Aura to conduct this study.

# Identity Theft Protection

# ̄AURA



## Plan Highlights continued:



**Credit Lock** Instantly Lock Your Credit File. With one tap, instantly lock your credit file to stop unwanted inquiries into your credit history.



**Private Data Removal** Data brokers collect and sell your info to advertisers and telemarketers—exposing you to unwanted ads, spam, and scams. Aura will send a request on your behalf to remove your info from brokers so you can take control of your privacy.



**Lost Wallet Protection** If your wallet is lost or stolen, we'll help you cancel any debit or credit cards and work with you on a recovery plan to secure your sensitive information



**Address and Public Records Monitoring** Besides change-of-address alerts, Aura also notifies you if your information appears on public records like sex offender registries.



**Live Member Support** .Get help with your account 24/7/365 from U.S. based Member Services Agents who can assist you with any questions or concerns. If you've been a victim of identity theft, our Expert Fraud Remediation team will work with you to create a custom recovery plan and work with you to help resolve your fraud incident quickly.

**\$5 Million Aggregate Insurance** This includes coverage up to \$1 million per adult for expenses due to identity fraud, in addition to legal fees, travel fees, Certified Public Accountant costs and work time-off reimbursement to resolve an identity theft event.\*\*

\*\*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# Identity Theft Protection

## FAQ's



### **Q. How big a problem is Identity theft?**

A. In 2023, 40 Million U.S. adults were affected by Identity Fraud with losses of \$43 Billion\* There are many ways criminals can gain access to your personal information including phishing emails/texts, viruses and malware, physical theft of a wallet or mail and data breaches. A study by the Identity Theft Resource Center found that data breaches increased by 78% in 2023 as compared to 2022, affecting over 353 Million people.

\* "Resolving the Shattered Identity Crisis", Javelin Strategy & Research, 2024

### **Q. How does Aura help protect my personal finances?**

A. At Aura, we're focused on helping you protect your personal finances. Aura can help with dark web monitoring, credit monitoring, financial transaction monitoring, near real-time alerts, credit lock and more. If you're a victim of fraud, our U. S.-based fraud agents will help you resolve the issue.

### **Q. What is credit monitoring?**

A. Credit monitoring helps you detect possible financial and identity fraud by monitoring changes to your credit report. Aura's credit monitoring has been proven to be one of the most reliable in the industry.

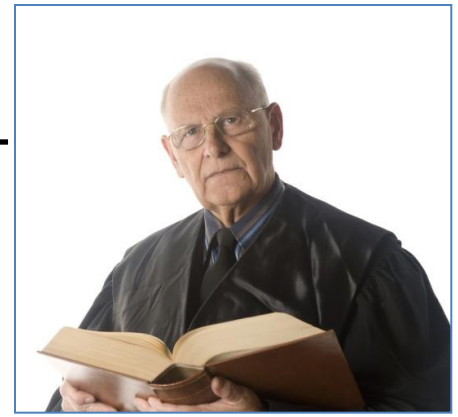
### **Q. How do I access my account after enrollment?**

A. You will need to activate your membership by providing Aura with additional information. Upon enrollment, a Welcome Packet will be mailed to the home address provided at enrollment which will include instructions on how to complete the activation process. If you need to make a change to your account once activated, contact member services at the designated 800 number, or login to your account at Aura.com.

### **Q. If I sign up for Aura, how do you keep my account information safe?**

A. Your information is secured with 256-AES (Advanced Encryption Standard), the same encryption technology generally used by major banks and the military.

## Family Legal Protection Plan

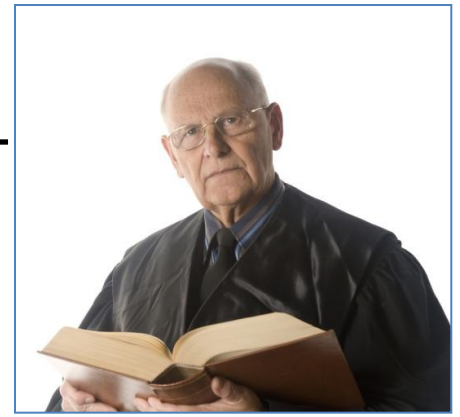


### Plan Highlights:

- Plan Network of over 21,000 attorneys in all 50 states.
- Network Attorneys are specially selected, licensed in the state in which they practice, must comply with all rules and ethical codes in effect, must meet strict credentialing requirements and have a minimum of 10 years experience.
- Four great ways to save:
  - . No-Cost Basic Services
  - . A Special Set of Guaranteed Discount Rates
  - . Guaranteed Low Hourly Plan Rate Discount
  - . Discounted Contingency Fees
- No-Cost services including:
  - ✓ Free Simple Will with free annual updates
  - ✓ Free Living Will substitution for Free Simple Will
  - ✓ Unlimited face-to-face or phone consultations for new legal matters
  - ✓ Phone calls made and letters written on your behalf
  - ✓ Unlimited legal document review (6 page max per new matter)
  - ✓ Assistance in solving your problems with government programs
  - ✓ Helpful advice on representing yourself in small claims court
  - ✓ Dispute Resolution to attempt to resolve legal disputes, such as a simple contractor dispute
- Set discount rates for common legal needs:
  - Traffic Ticket - \$89.00    Name Change - \$155.00    Divorce(Simple) - \$210.00
  - Non-Commercial Real Estate Close - \$175.00    Bankruptcy Ch 7 - \$750.00
  - Simple Will with Minor Trust - \$170.00    Non-Support Modification - \$239.00
- Members receive a 25% discount off the Network Attorney's normal billing rate for all legal representation on covered legal matters not included in the No-Cost or Set Discount Rate Services.

Assistance in Legal Matters, such as: Family Law, Estate Planning, Financial & Debt Matters, Personal Housing, Real Estate Matters, Consumer Contract Law, Auto & Traffic Related Matters, Criminal Matters, Government Matters, General Legal Matters and more.

# FAQ's



**Q. How does the plan work?**

A. LegalEASE does the initial legwork in this process. Members call in to speak with an Intake Specialist trained to proactively ascertain specific client needs. The Specialist matches the member's needs with a local attorney. They then reach out to the attorney to confirm availability for new cases. Once an attorney is found, the Specialist provides the contact information to the member. A Personal Assistance Specialist will later follow-up with the member.

**Q. Can members change attorneys, for whatever reason?**

A. Yes, at any time, for whatever reason and as often as needed. Members are not restricted in any way, although there may be some times in litigation matters where either the court may restrict the change of attorneys or where it may not make strategic sense. We defer to the attorneys' advice in these situations. If you need a new attorney simply call the toll-free number and ask your Personal Assistance Specialist for help and assistance for a new referral to a participating attorney anytime.

**Q. What happens if a member moves to another part of the country?**

A. Any Plan Member is entitled to a new attorney in the plan if they move and they should call the toll-free number and ask your Personal Assistance Specialist for help and assistance for a new referral to a participating attorney anytime. With a network of thousands of attorneys in all 50 States, Puerto Rico and the U.S. Virgin Islands, members will always have their legal needs taken care of. However, if you have commenced a legal matter before moving, you may want to retain the services of the original attorney and have a new attorney in your new location assist you in communicating with the existing attorney.

\*There may be additional fees such as court costs or filing fees. Prices are subject to change without notice and may vary by region. In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the no-cost member benefits.



## Pet Care



Americans love their pets. 68% of American households have at least one pet, and spending on our furry loved ones exceeds \$72 billion per year. Pet owners often view their furry loved ones as members of the family, so their health and safety is crucial. Keep your members' minds at ease with access to savings on veterinary services, boarding, toys, treats, and a GPS-enabled pet tag to bring lost pets home quickly.

### Plan Highlights:

- ❖ 25% off all in-house medical services at participating veterinarians
  - ❖ \$20 credit to Rover.com for boarding, sitting and walking (new users only)
  - ❖ 25% off all purchases from PetCareRx.com, including prescriptions and preventatives
  - ❖ 24/7 Lost Pet Recovery Service, with pet tags for each enrolled pet
  - ❖ 35% off monthly Pin Paws membership with GPS-enabled lost pet notification system
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- ✓ Members call or visit the Pet Assure website to find participating providers in their area. Member's existing veterinarians can also be invited to join the network.
  - ✓ The Pet Assure network must be mentioned when calling to make an appointment
  - ✓ To receive a discount, the member must also present their membership card and pay the total bill, less the applicable discount, at the time service is rendered
  - ✓ Members may receive free pet ID tags and register pets for the free 24-hour National Pet Location Service by logging on to the Pet Assure website or via a toll-free call

## FAQ's



### **Q. How do I receive a discount?**

A. You must confirm the provider is in the Pet Assure network before buying products or services. Present your membership card with the Pet Assure logo at the time of service to receive your discount and pay the discounted price.

### **Q. What is discounted when I show my Pet Assure card?**

A. Participating veterinary practices will give you a 25% discount on ALL medical care provided in the office by the veterinary staff. Examples include:

- |                           |                       |
|---------------------------|-----------------------|
| ❖ Dental Cleanings        | ❖ Surgical Procedures |
| ❖ Dental Exams and X-Rays | ❖ Allergy Treatments  |
| ❖ Spays & Neuters         | ❖ Sick Visits         |
| ❖ Routine Care & Vaccines | ❖ Emergency Care      |
| ❖ Diabetes Management     | ❖ Tumor               |
| ❖ Cancer Care             | ❖ Ultrasound          |
| ❖ Hospitalization         | ❖ Parasite Screenings |
| ❖ Wellness Visits         |                       |

### **Q. What are the exclusions?**

A. Pet Assure has no exclusions based on age, breed or type of pet, and every in-house medical service is discounted. Pre-existing and hereditary conditions are also covered with Pet Assure. You can use the Pet Assure discount every time you go to the participating vet; discount usage is unlimited. The discount does not apply to non-medical services such as grooming and boarding, outsourced services such as blood work sent to a lab or an outside specialist, mileage fees, and products you take home such as medications and food. Cannot be combined with other discounts or service packages.