



A GUIDE TO YOUR MEDICAL AND SUPPLEMENTAL BENEFITS

Effective January 1, 2026 – December 31, 2026



Preferred Partners of Nicene Network



NICENE NETWORK

Nicene Creed

At the heart of Nicene Network is a shared commitment to the Nicene Creed—the historic confession of Christian faith affirmed by the global church for over 1,700 years.

By affirming the Nicene Creed, our churches stand within the historic lineage of the church, connected to centuries of faithful witness and committed to preserving the integrity of the gospel for future generations.

Our Why

As more churches leave denominations or launch independently, many face isolation and lack the support needed to thrive.

Without structure and resources, leaders are pulled away from their mission. Nicene Network exists to help independent churches launch and stay rooted, supported, and focused on what matters most.

We provide the tools, relationships, and theological grounding churches need to grow healthy, discipling, and reproducing communities.

Mission

We exist to:

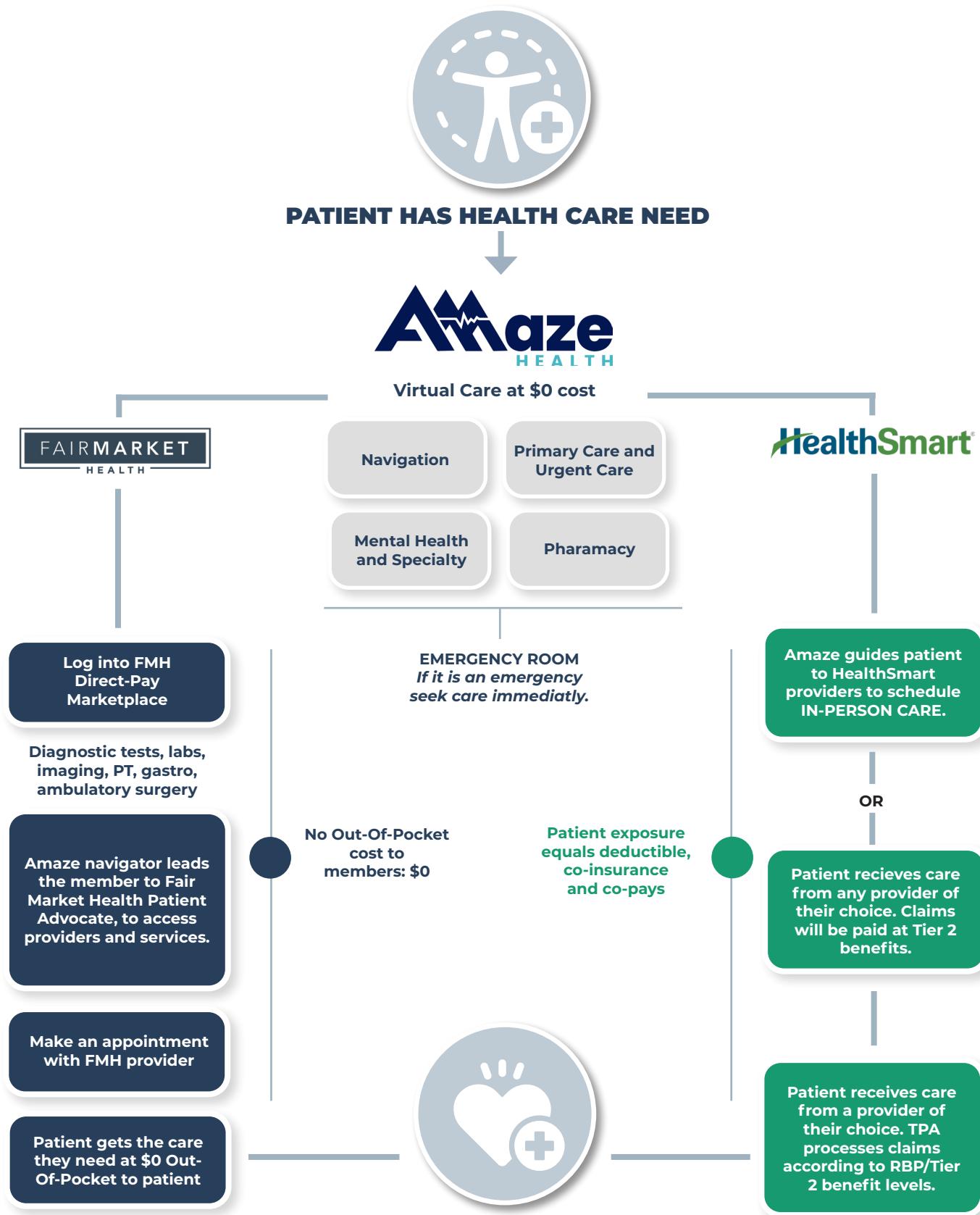
- Provide resources and services often found in established Christian affiliations
- Help church leaders focus on their people and mission to grow healthy, discipling, and reproducing congregations.
- Foster a collaborative and healthy culture among church leaders.



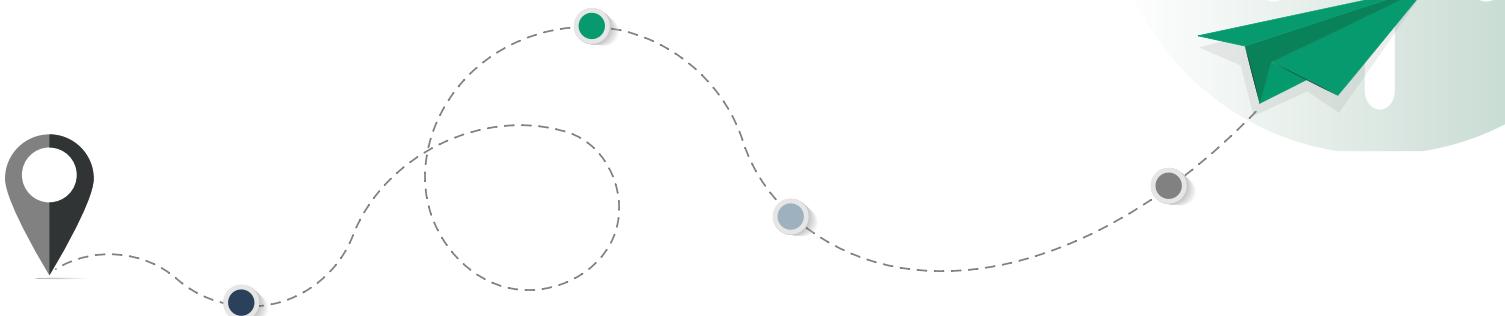
Cedar
Health Alliance

For a health plan name, “Cedar” draws on the tree’s symbolism of strength, resilience, and longevity. In faith contexts, cedars (like the Cedars of Lebanon in the Bible, e.g., Psalm 92:12) represent righteousness, prosperity, and unshakeable growth, often associated with building sacred structures like Solomon’s Temple. Cedar conveys a health plan built on a solid, enduring foundation, offering stable premiums and robust value that “weathers” life’s challenges, emphasizing healing and protection rooted in faith.

PATHWAY TO CARE



HOW TO TRAVEL THROUGH YOUR HEALTHCARE JOURNEY



It's important to understand how to navigate your benefit plans so you'll know where to turn if an issue comes up. By learning about your options in advance, you'll be prepared when you need care or support.

least expensive \$

most expensive \$\$\$

Step 1

Amaze

No cost virtual care for you and your family. They provide guidance, navigation and advocacy via their app or phone.

Step 2

You can still access traditional network providers/facilities. Deductible/out of pocket applies.

Let's explore each of these options in detail...



YOUR FIRST CALL SHOULD ALWAYS BE AMAZE

Amaze Direct Primary Care & Care Navigation provides guidance, navigation and advocacy for you with your benefits, insurance and billing.



You speak to a medical provider immediately



They follow up



They stay with you until your problem is resolved



They don't bill insurance

Before you go to urgent care, call Amaze

Before you go to the ER, call Amaze

When you need a second opinion, call Amaze

Searching for the best cash price for tests, call Amaze

When you're sick or injured, call Amaze

If you need mental health support, call Amaze

When you need help reaching a wellness goal, call Amaze

When in doubt, call Amaze!



In the event of a medical emergency—such as severe injury, sudden illness, chest pain, difficulty breathing, or any situation where immediate care is needed to prevent serious harm or death—seek help right away. Call 911 or your local emergency services or go to the nearest emergency room or urgent care facility. Do not wait for pre-authorization, approval, or confirmation from Cedar Health Alliance. Emergency services are covered under your plan as outlined in the benefits summary.



UNLIMITED ACCESS TO AMAZE'S CONCIERGE SERVICES

-  Chronic Disease Management
-  Prescription Navigation
-  Billing Advocacy
-  Biometric Facial Scanner
-  Health Risk Assessments
-  Weight Management
-  Smoking Cessation
-  Dental Support
-  Insurance Support
-  Health Education
-  Care Navigation
-  Care for the Whole Family

UNLIMITED ACCESS TO AMAZE'S VIRTUAL CARE SERVICES



Virtual Behavioral & Mental Health



Virtual Urgent Care



Virtual Primary Care



Virtual ER



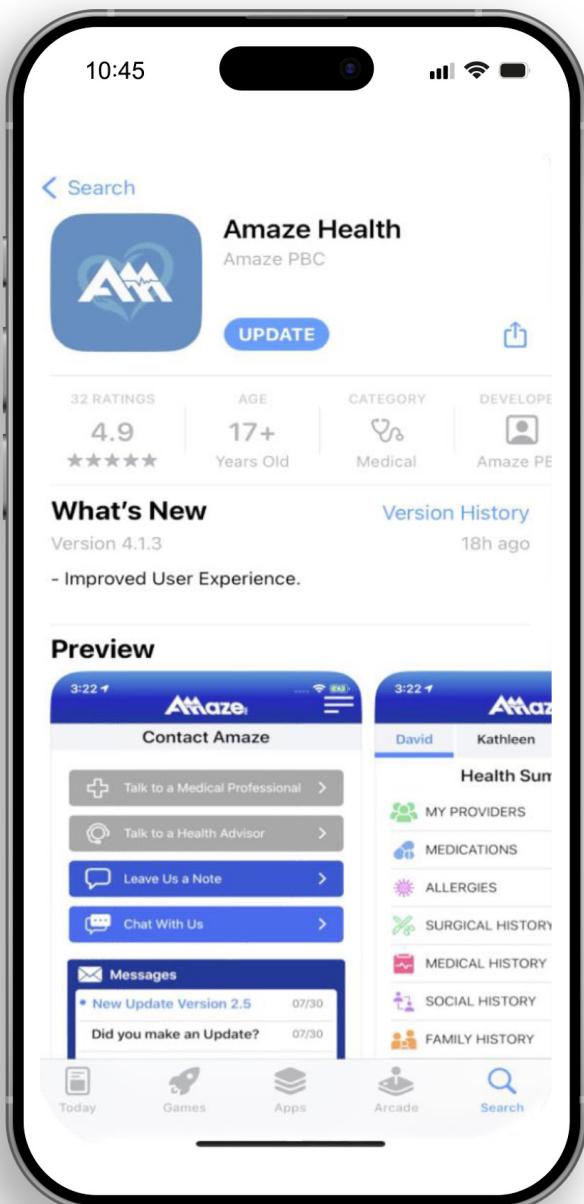
Virtual Dermatology

These services are no cost to the member.

In the event of a medical emergency—such as severe injury, sudden illness, chest pain, difficulty breathing, or any situation where immediate care is needed to prevent serious harm or death—seek help right away. Call 911 or your local emergency services or go to the nearest emergency room or urgent care facility. Do not wait for pre-authorization, approval, or confirmation from Cedar Health Alliance. Emergency services are covered under your plan as outlined in the benefits summary.



THE AMAZE DIFFERENCE



**Download the app
"Amaze Health" on your
smartphone**



**Once you have the app, you'll only
be one click away from speaking to
a provider whenever you need one!**

WHY CEDAR HEALTH ALLIANCE?

YOUR PATH TO STABLE & AFFORDABLE HEALTHCARE

We recognize the challenges facing our faith-based communities in navigating today's healthcare landscape. That's why we have partnered with Stoneford & Design Health to create Cedar Health Alliance—a resilient, community-driven health insurance captive.

Discover the power of Cedar Health Alliance—purposefully created to solve the escalating and unpredictable costs of traditional health insurance that burden so many. In an era where standard plans too often render essential care and medications prohibitively expensive, and leave you feeling frustrated, we're transforming how you access care.

As you review the three-plan options that have been built for Cedar — know that each is thoughtfully curated with affordability and premium stability in mind. We're excited to partner with you on this journey toward a healthier, more secure tomorrow.

OVERVIEW OF CEDAR HEALTH ALLIANCE MEDICAL PLANS

The Cedar Health Alliance provides three tailored medical plans—Cedar Health 2000, Cedar Health 3000, and Cedar Health 4000—covering the period from January 1, 2026, to December 31, 2026.

Each plan features a two-tier structure: Tier 1, which provides comprehensive coverage with no deductibles and 100% coinsurance, and Tier 2 which requires members to meet deductibles and out-of-pocket maximums. The plans differ in their Tier 2 deductible and out-of-pocket limits, and all share the same Tier 1 benefits.

When members access care through Tier 1 benefits, they will have access to Direct Primary Care, 1100 + Medications and a marketplace to access services like labs & imaging, surgical procedures and many more at no cost. Tier 2 Benefits will allow members to access providers of their choice at a higher copayment and coinsurance.



Cedar
Health Alliance

MEDICAL

Amaze Health is your first step, the doorway to care in every plan option		Amaze + Cedar Health Alliance Benefits Summary			
		STEP 1		STEP 2	
		Always Start Here	Plan 1	Plan 2	Plan 3
Deductible	\$0	Cedar Health 2000	Cedar Health 3000	Cedar Health 4000	
Out of Pocket Maximum	\$0	\$2,000/\$4,000	\$3,000/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000
Type of Deductible	No deductible		Embedded		
Coinsurance (What Plan Pays)	100%		Plan pays 80% / Member pays 20%		
Care Coordination and Navigation	Included		Included through Amaze Health		
Office Visits	Virtual Visits		In Person Visits		
Provider (Primary or Specialist)	No Cost (Amaze)		\$25 copay with a Healthsmart provider \$50 copay with non - Healthsmart provider		
Preventative Care/Screening/Immunization	No Cost		100% Coinsurance		
Diagnostic test (x-ray, blood work)	No Cost		Deductible/coinsurance		
Imaging (CT/PET scans, MRIs)	No Cost		Deductible/coinsurance		
Urgent care	No Cost		\$100		
Emergency Medical Transportation	>>>>>		Deductible/coinsurance		
Emergency Room (ER)	>>>>>		\$750 Copay		
Facility fee (e.g., hospital room)	>>>>>		Plan pays 80%		
Physician/Surgeon Fees	No Cost		Plan pays 80%		
Outpatient Services	No Cost		Plan pays 80%		
Inpatient Services	>>>>>>		Plan pays 80%		
Mental Health Therapy	No Cost		Plan pays 80%		
Childbirth/Delivery Professional Services	No Cost		Plan pays 80%		
Childbirth/Delivery Facility Services	No Cost		Plan pays 80%		
Home Health Care	>>>>>>		Plan pays 80%		
Physical Therapy and Occupational Therapy	No Cost		Plan pays 80%		
Skilled Nursing Care	>>>>>>		Plan pays 80%		
Durable Medical Equipment	No Cost		Plan pays 80%		
Hospice Services	>>>>>>		Plan pays 80%		
Pharmacy Benefits					
Tier 1 - Generic Drugs (in-network)	No Cost		No Cost		
Tier 2 - Preferred Brand Drugs (in-network)	\$50 per 30 day supply/ \$100 per 90 day supply		\$50 per 30 day supply/\$100 per 90 day supply		
Tier 3 - Non Preferred Brand Drugs (pre-authorization required)	\$250 copay per 30 day supply		\$250 copay per 30 day supply		
Tier 4 - Specialty Medication	Not Covered		Not Covered		

*labs, diagnostic and imaging are \$0 at Fair Market health, when coordinated by Amaze. Lab, diagnostic and imaging not coordinated by Amaze are subject to deductible/coinsurance. All no-cost items need to be coordinated by Amaze and Fair Market Health to qualify for \$0 OOP. If you receive any a balance bill of any kind, contact Amaze or AMPS

FAIRMARKET HEALTH DIRECT PAY MARKETPLACE



Fair Market Health allows you to access care directly from high quality doctors and healthcare services without using your major medical insurance. Members receive expanded options at significantly lower cost, and it is simple to use. Prices are clearly disclosed upfront. Fair Markets works alongside your major medical insurance, so you have expanded access to doctors and facilities.



FAIR MARKET HEALTH PROVIDES CONVENIENT ACCESS TO A WIDE RANGE OF HEALTHCARE SERVICES

All Available in One Easy-to-Search Online Marketplace

Savings on high-cost and high-volume services such as:

Musculoskeletal	Labs, Imaging, & Therapies
Cardiovascular	Mental Health & Substance Use Disorders
Maternity	Weight Loss & Metabolic Health
General Surgery &	Gastroenterology/Digestive
Bariatrics	Gynecology/Urology
Cancer	<i>...and many more services provided by high quality and highly rated doctors.</i>

SMBO ENROLLMENT ASSISTANCE

SIMPLE — STREAMLINED — STRESS-FREE

Cedar Health Alliance uses SMBO to help you understand and enroll in the benefits that best meet the needs for you and your family.



SMBO is here to make your benefits enrollment easier. They can:



Walk you through the enrollment process step by step.



Help you understand your benefit options and choose the plan that best fits your needs.



Check whether your preferred doctors and providers are in-network.



Answer any questions you may have about your benefits and how to access care.



TailorWell

*Your user friendly
enrollment platform*

DENTAL

Metlife	Dental HIGH 100/80/50/50 2000		Dental MEDIUM 100/80/50/50 1500		Dental LOW 90/70/50/50 1250	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual / Family)	\$50 / \$150 Combined in and out of network.		\$50 / \$150 Combined in and out of network		\$50 / \$150 Combined in and out of network	
Calendar Year / Plan Year?	Calendar year		Calendar year		Calendar year	
Annual Maximum Benefit	\$2,000 per person Combined in and out of network		\$1,500 per person Combined in and out of network		\$1,250 per person Combined in and out of network	
Preventive Care	100% Ded waived	100% Ded waived	100% Ded Waived	100% Ded Waived	90% Ded Waived	90% Ded Waived
Basic Services (Perio / Endo)	80%	80%	80%	80%	70%	70%
Major Services	50%	50%	50%	50%	50%	50%
Orthodontia	50%, Dependent Child only (to age 19)		50%, Dependent Child only (to age 19)		50%, Dependent Child only (to age 19)	
Orthodontia Lifetime Maximum	\$1,000 per person (combined in and out of network)		\$1,000 per person (combined in and out of network)		\$1,000 per person (combined in and out of network)	
Dental Network	PDP Plus	N/A	PDP Plus	N/A	PDP Plus	N/A
Dental Reimbursement	Negotiated	90% R&C	Negotiated	90% R&C	Negotiated	90% R&C
Waiting Period	New Hire & Late Enrollee Waiting Period – None		New Hire & Late Enrollee Waiting Period – None		New Hire & Late Enrollee Waiting Period – None	

Please see Metlife's documents for additional benefits and details.

VOLUNTARY VISION

Metlife	VSP Choice Plan Options		
	HIGH M175A 10/20 In-Network*	MEDIUM M150D 10/25 In-Network*	LOW M120D 20/25 In-Network*
Vision Exam	\$10 copay	\$10 copay	\$20 copay
Frequency			
Exam	Every 12 months	Every 12 months	Every 12 months
Lenses	Every 12 months	Every 12 months	Every 12 months
Frames	Every 12 months	Every 24 months	Every 24 months
Contacts	Every 12 months	Every 12 months	Every 12 months
Lenses			
Single	\$20 copay	\$25 copay	\$25 copay
Bifocal	\$20 copay	\$25 copay	\$25 copay
Trifocal	\$20 copay	\$25 copay	\$25 copay
Frames	Up to \$175 allowance, \$195 on featured frames. \$95 at Costco, Walmart and Sam's Club	Up to \$150 allowance, \$170 on featured frames. \$85 at Costco, Walmart and Sam's Club	Up to \$120 allowance, \$140 on featured frames. \$65 at Costco, Walmart and Sam's Club
Contact Fitting/ Evaluation	Copay not to exceed \$60	Copay not to exceed \$60	Copay not to exceed \$60
Elective Contact Lenses (in lieu of frames)	Up to \$175 allowance	Up to \$150 allowance	Up to \$120 allowance
Medically Necessary Contact Lenses	Covered in full after eyewear copay	Covered in full after eyewear copay	Covered in full after eyewear copay
Network	VSP Choice	VSP Choice	VSP Choice

* Out of network coverage is included and reimbursed with allowances. See plan documents for details.

VOLUNTARY HOSPITAL INDEMNITY

Benefits are available due to a hospitalization and associated treatment to supplement existing medical coverage and help pay out of pocket expenses. You have the choice of selecting a high or low plan that pays you lump sum benefits. Benefits are guaranteed issued, meaning no health questions. Below is a sample of some of the benefits in the plan.

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Hospital Benefit				
Admission Benefit	4 time(s) per calendar year ¹	Admission	\$750	\$1,500
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$750	\$1,500
Confinement Benefit	31 days per confinement ³ ICU Supplemental Confinement will pay an additional benefit for 31 of those days	Confinement ⁴	\$150	\$300
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$150	\$300
Confinement Benefit for Newborn Nursery Care	3 day(s) per confinement	Confinement Benefit for Newborn Nursery Care ⁵	\$100	\$200
Inpatient Rehabilitation Benefit	15 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	\$150	\$300
Additional Care Benefits				
Ambulance Benefit	1 time(s) per calendar year	Air Ambulance Transport	\$100	\$200
		Ground Ambulance Transport	\$100	\$200
Emergency Care	1 time(s) per calendar year	Emergency Room	\$50	\$100

See Metlife's plan documents for additional benefits and details

VOLUNTARY CRITICAL ILLNESS

Critical Illness can supplement existing medical coverage and help provide financial support to pay for out-of-pocket expenses. Benefits are paid regardless of what is covered by medical. Benefits are paid directly to the covered employee.

Benefit Amount	Benefit amount options: \$10,000, \$20,000 or \$30,000.
	Spouses - 100% and Dependent Child(ren) 50% of the Employee benefit amount.
	Benefits are paid directly to the employee based on flat schedule. There is no coordination with other insurance coverage.
Recurrence Benefit	Included. A benefit is payable for a subsequent occurrence of some covered conditions. The Recurrence Benefit is payable 1 time per covered condition per covered person.
Total Benefit Amount	There is no Total Benefit Amount cap included in the plan. This refers to a maximum aggregate amount that MetLife would pay per covered person per lifetime for the covered conditions.
Initial Benefit Separation Period	An Initial Benefit is not payable for a covered condition that occurs within 30 days of an occurrence of a different covered condition.
Recurrence Benefit Separation Period	A Recurrence Benefit is not payable for a covered condition which occurs again within 90 days of the original occurrence.

See Metlife's plan documents for additional benefits and details

VOLUNTARY ACCIDENT

This benefit offers 24 hour on and off the job coverage in the event of an accident.

You have the choice of selecting a high or low plan that pays you lump sum benefits.

Benefits are guarantee issued, meaning no health questions. Below are some of the benefits.

BENEFIT	BENEFIT LIMITS	LOW PLAN			HIGH PLAN		
		EMPLOYEE	SPOUSE	CHILD	EMPLOYEE	SPOUSE	CHILD
ACCIDENTAL DEATH BENEFITS CATEGORY							
Basic Accidental Death	N/A	\$25,000	\$12,500	\$5,000	\$50,000	\$25,000	\$10,000
Accidental Death Common Carrier		\$75,000	\$37,500	\$15,000	\$150,000	\$75,000	\$30,000
ACCIDENTAL DISMEMBERMENT/FUNCTIONAL LOSS/PARALYSIS BENEFITS CATEGORY							
Basic Dismemberment/Functional Loss Benefit							
Loss of one finger or one toe	N/A	\$750	\$750	\$750	\$1,000	\$1,000	\$1,000
Loss of one arm or one leg		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of one hand or one foot		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of two or more fingers or toes		\$1,500	\$1,500	\$1,500	\$2,000	\$2,000	\$2,000
Loss of sight in one eye		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of hearing in one ear		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Catastrophic Dismemberment/Functional Loss Benefit							
Loss of both arms or both legs or one arm and one leg	N/A	\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of both hands or both feet or one hand and one foot		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of sight in both eyes		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of hearing in both ears		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of ability to speak		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Paralysis Benefit							
Two Limbs (paraplegia or hemiplegia)	N/A	\$10,000	\$10,000	\$10,000	\$20,000	\$20,000	\$20,000
Four Limbs (quadriplegia)		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000

OTHER BENEFITS CATEGORY				
Health Screening Benefit	1 time(s) per calendar year		\$50	\$50
Lodging Benefit	15 day(s) per calendar year		\$100	\$200

See Metlife's plan documents for additional benefits and details

VOLUNTARY SHORT TERM DISABILITY (STD)

Short Term Disability benefits are designed to provide you with continuous financial security “paycheck protection” when you are away from work for a short period due to an accident or illness.

Metlife	STD
	Voluntary
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit	\$1,500 per week
Benefit Begins	On the 8th day for accident or sickness
Benefit Duration	Up to 12 weeks
Pre-Existing Condition Limitation	3/12

See Metlife's plan documents for additional benefits and details

VOLUNTARY LONG TERM DISABILITY (LTD)

Long Term Disability benefits are designed to provide you with continuous financial security if you are unable to perform the duties of your job because of total and permanent disability. There is a waiting period of 90 days before your LTD benefits begin.

Metlife	LTD
	Voluntary
Benefit Amount	60% of your basic monthly earnings
Maximum Benefit	\$7,500 per month
Benefit Begins	After 90 days
Pre-Existing Condition Limitation	3/12
Benefit Duration	Up to your Social Security Normal Retirement Age (SSNRA)

See Metlife's plan documents for additional benefits and details

EMPLOYER PAID SHORT TERM DISABILITY (STD)

Short Term Disability benefits are designed to provide you with continuous financial security “paycheck protection” when you are away from work for a short period due to an accident or illness.

Metlife	STD
	Employer Paid
Benefit Amount	60% of your basic weekly earnings
Maximum Benefit	\$1,500 per week
Benefit Begins	On the 8th day for accident or sickness
Benefit Duration	Up to 12 weeks
Pre-Existing Condition Limitation	None

See Metlife's plan documents for additional benefits and details

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Pre-Existing Condition Limitation	3/12
Benefit Duration	Up to your Social Security Normal Retirement Age (SSNRA)

See Metlife's plan documents for additional benefits and details

LIFE/AD&D AND VOLUNTARY LIFE/AD&D

Company Paid Basic Life/AD&D	
Plan Features	Metlife
Benefit	\$10,000, \$25,000 or \$50,000
Minimum Benefit	\$10,000
Evidence of Insurability (EOI)	Not required
AD&D Benefit	Matches 100% of basic life benefit
Benefit Reduction	Reduces by 35% at age 65, 50% at age 70

***** Remember to update your beneficiary if you have had any life event changes recently.***

Voluntary Coverage Life/AD&D	
Plan Features	Metlife
Employee Benefit Amount	Employee – \$10,000 increments to a max of the lesser of 5x pay or \$500,000 Spouse – \$5,000 increments to \$100,000, not to exceed 50% of employee's vol life benefit. Child – 15 days up to a year \$1,000. Child over a year \$10,000
Employee Medical Evidence	Lesser of \$100,000 and 3x pay
Spouse Medical Evidence	\$25,000
AD&D	Amount equal to employee's life benefit. Medical underwriting EOI does not apply.
Benefit Age Reduction	None
Medical Evidence / Health Questions Requirements	
New Enrollees / Initial Enrollment	Can elect up to the medical evidence amount without evidence of insurability (EOI) health questions.
Current participants wanting to increase benefit amount	If have benefit below medical evidence amount, can bump one increment every year at renewal until reach medical evidence amount. After that, will need to complete evidence of insurability (EOI) health questions.
Late Entrants	Need to complete evidence of insurability (EOI) health questions on any benefit amount elected
	Note: benefit amounts that require EOI need to be approved by MetLife before the benefit will be effective.

See Metlife's plan documents for additional benefits and details

VOLUNTARY LEGAL PLAN

A legal plan provides cost effective legal help to members to use to proactively handle expensive legal matters. Personal finances are often a top stressor for working adults. Financial concerns can encompass everything from healthcare costs to saving for retirements or dealing with expensive legal issues.

This plan offers:

- No copays, deductibles or claim forms when using a network attorney for a covered matter.
- Unlimited consultations
- Access to the website for all employees, whether enrolled or not, to see coverages and the attorney network as well as use of the self- help document library.

The legal plan cost is \$17.25 per month which covers your spouse and dependents.

The legal plan provides full coverage of attorney fees for the most common personal legal matters with no additional out-of-pocket cost to employees.

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Financial Wellness Programs² 	<ul style="list-style-type: none"> • Identity Restoration³ • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy 	<ul style="list-style-type: none"> • Promissory Notes • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Mortgages • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home 	<ul style="list-style-type: none"> • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies 	<ul style="list-style-type: none"> • Living Wills • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense 	<ul style="list-style-type: none"> • Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Properties Issues 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-care Issues	<ul style="list-style-type: none"> • Consultation & Document Review for Issues Related to Your Parents: • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets⁴ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • Habeas Corpus 	<ul style="list-style-type: none"> • Repossession

See Metlife's plan documents for additional benefits and details

METLIFE AURA

VOLUNTARY IDENTITY THEFT PLAN

Proactive protection from identity theft, scams and cybercrime – all in one place. Members trust Aura's proprietary advanced technology and simple user interface to help safeguard what matters most to them.

	Protection	Protection Plus
	Individual or Family	Individual or Family
Identity Theft & Financial Fraud Protection		
Credit Monitoring & Alerts	1 Bureau	3 Bureaus
Credit Reports & Scores	1 Bureau	3 Bureaus
Monthly Credit Score Tracker & Insights ⁸	✓	✓
Credit, Bank & Utility Account Freeze	✓	✓
Home & Vehicle Title Monitoring	✓	✓
Bank Fraud & Financial Transaction Monitoring	✓	✓
High-Risk Transaction Alerts	✓	✓
Utility Account Monitoring	✓	✓
Dark Web Monitoring	✓	✓
Digital Vault	✓	✓
SSN & Identity Authentication Alerts	✓	✓
Public & Court Records Monitoring	✓	✓
USPS Address Monitoring	✓	✓
Social Media Monitoring & Takeover Alerts	✓	✓
Social Media Privacy Checkup & Optimization	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Gamertag Monitoring		✓
Payday/Specialty Loan Block		✓

Scam & Cybercrime Prevention		
Automated Data Broker & Spam List Removal	✓	✓
Password Manager with Automated Password Change	✓	✓
Email Alias	✓	✓
Safe Web Browsing with Anti-Tracker & Ad-Blocker	✓	✓
IP Address Monitoring	✓	✓
Wi-Fi Security / VPN	2 devices per adult	Unlimited devices
Antivirus	2 devices per adult	Unlimited devices
Mobile Phone Takeover Protection	✓	✓
Unusual Transaction Alerts	✓	✓
Call Scam Protection		✓
Text Scam Protection		✓
Email Scam Protection		✓

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VOLUNTARY IDENTITY THEFT PLAN

Proactive protection from identity theft, scams and cybercrime – all in one place. Members trust Aura's proprietary advanced technology and simple user interface to help safeguard what matters most to them.

Digital Parenting & Mental Health (included with family plans)			
Child Mental Health			
Online Activity Trends & Benchmarking*	✓		✓
Social Persona & Social Connections*	✓		✓
Sentiment & Emotional Tone Analysis*	✓		✓
Behavior Change Detection*	✓		✓
Personalized Parent Insights & Recommendations*	✓		✓
Safe Gaming	✓		✓
Cyberbullying & Online Predator Protection	✓		✓
Parental Controls			
Content Filtering & Blocking	✓		✓
Screentime Management & Schedules	✓		✓
Safe Search & Pause the Internet	✓		✓
Online History & Usage	✓		✓
Child Identity Protection			
Child SSN Monitoring	✓		✓
3-Bureau Child Credit Freeze Wizard	✓		✓
Smart Family Safety (included with family plans)			
Add unlimited dependent minors + up to 10 adult loved ones	✓		✓
Unrestricted definition of adult family member	✓		✓
Private, full-feature Aura account for each adult member	✓		✓
Separate \$5M Insurance Policy for each adult member^	✓		✓
Sex Offender Geo Alerts	✓		✓
Secure Family Sharing – documents, passwords, alerts & more	✓		✓
Services, Restoration & Reimbursement			
Aura-provided insurance policies:			
\$50,000 Cyber Insurance Policy^^			✓
\$5M ID Theft Insurance Policy for each enrolled adult^	✓		✓
Lost Wallet Protection with \$500 Emergency Cash benefit^	✓		✓
24/7 US-based Live Customer Support	✓		✓
White Glove Fraud Resolution Service	✓		✓
Full-service Restoration for Pre-existing ID Thefts	✓		✓
Unemployment & Tax Fraud Resolution	✓		✓
All-in-one Aura mobile app	✓		✓
Online Resolution Case Tracker	✓		✓
Aura Account Security (2FA & Biometric)	✓		✓



Cedar
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