



University of Pittsburgh

Office of Human Resources
Benefits Department

320 Craig Hall
200 South Craig Street
Pittsburgh, PA 15260
412-624-8160
Fax: 412-624-3485

September 26, 2016

Dear University of Pittsburgh Faculty and Staff,

Effective December 31, 2016, MetLife will no longer offer its Defender identity theft protection; therefore, no new enrollments will be available effective October 1, 2016.

As 12.7 million Americans were victims of identity fraud last year, we want to continue to offer viable identity theft protection and have contracted with InfoArmor Privacy Armor, an industry leader in identity protection for nearly a decade. InfoArmor partners with a variety of employer groups in various industries. Some of their clients include Mercer, Target, Comcast, West Virginia University, University of Alabama, and Capella University.

InfoArmor offers comparable coverage, along with some additional features and benefits that are described in the enclosed document. Some enhanced features include access to a free annual credit report and monthly credit scores. The best benefit is the reduced cost based on the availability through employer groups. The monthly rates for coverage follow: Individual - \$7.95/Family - \$13.95.

Enjoy the peace of mind that comes from comprehensive coverage that goes far beyond credit monitoring and free breach solutions by signing up for InfoArmor during the initial enrollment period. The initial enrollment for employees currently participating with MetLife Defender, as well as any new participants, will be held from October 1 through October 31, 2016, with an effective date of January 1, 2017.

Additional details will be discussed during a brown bag information session hosted by the Benefits Department. The session will be held on Tuesday, October 4, 2016, in the William Pitt Union Assembly Room from 12 p.m. to 1 p.m., and will be presented by Holly McCulloh, a representative of InfoArmor.

If you are an existing MetLife Defender participant, your personal data will be kept secure and will be purged from the MetLife database 31 days after the cancellation transaction. In addition to all user data being purged from the system, your MetLife Defender username and password will also be deleted.

For questions regarding your existing MetLife Defender or potential InfoArmor protection, call Corestream at 1-888-689-9696.

Sincerely,

A handwritten signature in black ink that reads "John Kozar".

John Kozar
Assistant Vice Chancellor
Human Resources

IDENTITY PROTECTION COMPARISON: InfoArmor Privacy Armor vs MetLife Defender

Feature	InfoArmor Privacy Armor	MetLife Defender
Reduce junk mail	✓	✓
Stop pre-approved credit and insurance offers	✓	✓
End telemarketing calls	✓	✓
Proactive Identity Monitoring	✓	✓
Credit Applications	✓	✓
Mortgage/Auto Loans	✓	✓
Utilities (wireless, land line providers)	✓	✓
Payday loans / peer-to-peer lending	✓	
High Risk Transactions including money transfers, online banking passwords, pharmacy account changes	✓	
Email address and password monitoring	✓	✓
Credit Monitoring	Via TransUnion, Equifax and Experian	TransUnion
Wallet Protection/Lost Wallet Assistance	✓	✓
Card and credential monitoring	Data input into Wallet Armor is monitored on the underground network	✓
Social Media Reputation Monitoring	For the entire family	For children only
Digital Identity Report/Internet Monitoring; P2P	✓	
Password Protection/Monthly Status Email	✓	✓
Access to a free annual credit report	Via TransUnion	
Monthly credit scores	Via TransUnion	
Fraud alerts on credit	✓	✓
No reputational risk	InfoArmor has no FTC infringements, lawsuits or consumer complaints	✓
Fully managed ID theft remediation	✓	✓
\$1,000,000 in financial protection	Actual insurance policy through AIG for expenses such as lost wages, legal fees, and electronic fund transfers.	MetLife offers a service guarantee that pays up to \$5 million to third-party professionals for services deemed reasonably necessary
Coverage of pre-existing issues	✓	✓
Cost to employees per month	\$7.95 individual and \$13.95 family	\$15 individual and \$30 family