MetLife · AURA
Identity & Fraud Protection

# Get identity and fraud protection all from one convenient place

Our all-in-one security solution helps keep you and your family secure.



We're doing more online than ever before—making us more vulnerable to fraud and online threats. MetLife + Aura Identity and Fraud Protection help safeguard the things that matter to you most: your identity, money, assets, family, reputation and privacy.

## Benefits of MetLife + Aura Identity & Fraud Protection

**Identity & Financial Fraud Protection**

Aura safeguards your personal information, credit, finances, and assets with proactive controls, advanced threat detection, and actionable alerts—all in one trusted experience.

**Scam & Cybercrime Prevention**

Powered by Aura's proprietary advanced technology, our intuitive tools proactively protect your online privacy and help detect and block scams, phishing attempts, and other cyber threats – reducing risk, minimizing distractions, and delivering peace of mind.

**Holistic Family Safety & Wellbeing**

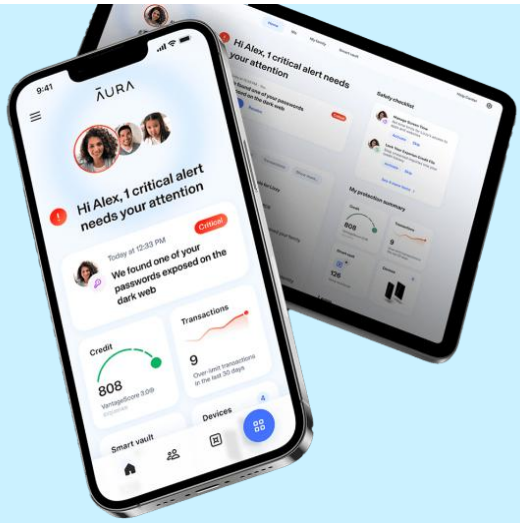
With an inclusive, unrestricted definition of family, you can extend protection to your children and any 10 adult loved ones you choose. Aura's unmatched family digital safety & wellbeing suite makes it easy to help keep your vulnerable loved ones safe online and build healthy tech habits.

Additionally, when you enrolled in a family plan you will have access to Life360, the leading family location tracking and real-world safety app.

**The Aura Experience**

Aura Intelligence combines trusted expertise with actionable AI to personalize protection, automate responses, and resolve issues quickly—so digital security feels effortless. And if fraud happens, you can rely on 24/7 U.S.-based customer support and experienced fraud remediation specialists.

Plus, each enrolled adult is covered by an individual $5M ID theft insurance policy^.




The Aura app keeps all your digital security solutions in one place.

**Have questions?** Aura's customer support team is available 24/7/365. Call 1-844-931-2872.

# PROTECTION PLAN FEATURES

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Identity & Fraud Protection

## Protection Plan

### Identity & Financial Fraud Protection

- Credit Monitoring & Alerts 1 Bureau
- Annual Credit Report 1 Bureau
- Monthly Credit Score Tracker & Score Insights[1]
- In-Platform Credit Dispute
- Credit, Bank & Utility Account Monitoring
- Home & Vehicle Title Monitoring
- Bank Fraud & Transaction Monitoring
- High Risk Transaction Alerts
- Dark Web Monitoring
- Digital Vault
- SSN & Identity Authentication Alerts
- Public & Court Records Monitoring
- USPS Address Monitoring & Utility Account Monitoring
- Social Media Monitoring & Takeover Alerts
- Social Media Privacy Checkup & Optimization

### Scam & Cybercrime Prevention

- Automated Data Broker & Spam List Removal
- National Do Not Call Registry
- Google Search Removal
- Digital Account Cleanup
- Password Manager
- Email Alias
- Safe Web Browsing with Anti-Tracker & Ad Blocker
- IP Address Monitoring
- Wi-Fi Security / VPN (2 devices per enrolled adult)
- Antivirus (2 devices per enrolled adult)
- Mobile Phone Takeover Protection
- Unusual Transaction Alerts

### Holistic Family Safety & Wellbeing (with family plans only)

- Unrestricted Family Definition
- Private, Full-Feature Aura Account Per Adult
- Sex Offender Geo Alerts
- Secure Family Sharing

Digital Parenting Suite

- **Child Mental Wellbeing Insights[2]**
  - Online Activity Trends & Benchmarking
  - Social Style & Connections
  - Sentiment & Emotional Tone Analysis
  - Behavior Change Detection
  - Personalized Parent Insights & Recommendations
- Cyberbullying & Online Predator Protection
- **Parental Controls**
  - Content Filtering & Blocking
  - Screentime Management & Schedules
  - Safe Search & Pause the Internet
  - Online history & usage
  - Safe Gaming
- **Child Identity Protection**
  - Child SSN Monitoring
  - 3 Bureau Child Credit Freeze Wizard

- **Life360 Family Safety Bundle**
  - Location Tracking & History
  - Individual Driver Reports
  - Crash Detection with Emergency Dispatch
  - 24/7 Roadside Assistance
  - Stolen Phone Protection
  - Disaster Response & Travel Support

### The Aura Experience
Powered by Aura Intelligence

- Intelligent Alert Resolver
- Dynamic Dashboard*
- Intelligent Chatbot*
- 24/7/365 US-Based Support

### Resolution & Reimbursement

- $5,000,000 ID Theft Insurance Policy per adult^
- White Glove Fraud Resolution Service
- Full-Service Resolution for Pre-Existing ID Thefts
- Credit File Fraud Alerts Assistance
- Online Resolution Tracker

## COVERAGE OPTIONS

**Individual** plans include coverage for the employee only.

**Family** plans cover the employee
+ unlimited dependent minors
+ any 10 additional adult loved ones

# PROTECTION PLUS PLAN FEATURES

MetLife · AURA
Identity & Fraud Protection

## Protection Plus Plan

### Identity & Financial Fraud Protection

- Credit Monitoring & Alerts (3 Bureau)
- Annual Credit Report (3 Bureau)
- Monthly Credit Score Tracker & Insights[1]
- In-Platform Credit Dispute
- Credit, Bank & Utility Account Monitoring
- Home & Vehicle Title Monitoring
- Bank Fraud & Transaction Monitoring
- High-Risk Transaction Alerts
- Dark Web Monitoring
- Digital Vault
- SSN & Identity Authentication Alerts
- Public & Court Records Monitoring
- USPS Address Monitoring & Utility Account Monitoring
- Social Media Monitoring & Takeover Alerts
- Social Media Privacy Checkup & Optimization
- Experian Credit Lock
- Credit Score Simulator
- Gamertags Monitoring
- Payday/Specialty Loan Block

### Scam & Cybercrime Prevention

- Automated Data Broker & Spam List Removal
- National Do Not Call Registry
- Google Search Removal
- Digital Account Cleanup
- Password Manager
- Email Alias
- Safe Web Browsing with Anti-Tracker & Ad Blocker
- IP Address Monitoring
- WiFi Security / VPN (unlimited devices)
- Antivirus (unlimited devices)
- Mobile Phone Takeover Protection
- Unusual Transaction Alerts
- Call Scam Protection
- Text Scam Protection
- Email Scam Protection
- Community Scam Sharing

### Holistic Family Safety & Wellbeing (with family plans only)

- Unrestricted Family Definition
- Private, Full-Feature Aura Account per Adult
- Sex Offender Geo Alerts
- Secure Family Sharing
- **Digital Caregiving**
  - Delegated Access
  - Advanced Monitoring & Alert Sharing
  - Intelligent Trend Detection
  - Digital Wellbeing Insights

Digital Parenting Suite

- **Child Mental Wellbeing Insights[2]**
  - Online Activity Trends & Benchmarking
  - Social Style & Connections
  - Sentiment & Emotional Tone Analysis
  - Behavior Change Detection
  - Personalized Parent Insights & Recommendations
  - Cyberbullying & Online Predator
- **Parental Controls**
  - Content Filtering & Blocking
  - Screentime Management & Schedules
  - Safe Search & Pause the Internet
  - Online history & usage
  - Safe Gaming
- **Child Identity Protection**
  - Child SSN Monitoring
  - 3 Bureau Child Credit Freeze Wizard

- **Life360 Family Safety Bundle**
  - Location Tracking & History
  - Crash Detection with Emergency Dispatch
  - Individual Driver Reports
  - 24/7 Roadside Assistance
  - Stolen Phone Protection
  - Disaster Response & Travel Support

### The Aura Experience
Powered by Aura Intelligence

- Intelligent Alerts Resolver
- Dynamic Dashboard*
- Intelligent Chatbot*
- 24/7/365 US-Based Support

### Resolution & Reimbursement

- $5M ID Theft Insurance Policy per adult^
- White Glove Fraud Resolution Service
- Full-Service Resolution for Pre-Existing ID Thefts
- Credit File Fraud Alerts Assistance
- Online Resolution Tracker

## COVERAGE OPTIONS

**Individual** plans include coverage for the employee only.

**Family** plans cover the employee
+ unlimited dependent minors
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# PROTECTION & PROTECTION PLUS PLAN FEATURES

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Identity & Fraud Protection

| | Protection | Protection Plus |
|---|---|---|
| **Identity & Financial Fraud Protection** | | |
| Credit Monitoring & Alerts | 1B | 3B |
| Annual Credit Report | 1B | 3B |
| Monthly Credit Score Tracker & Score Insights[1] | • | • |
| In-Platform Credit Dispute | • | • |
| Credit, Bank & Utility Account Monitoring | • | • |
| Home & Vehicle Title Monitoring | • | • |
| Bank Fraud & Transaction Monitoring | • | • |
| High-Risk Transaction Alerts | • | • |
| Dark Web Monitoring | • | • |
| Digital Vault | • | • |
| **Scam & Cybercrime Prevention** | | |
| Automated Data Broker & Spam List Removals & National Do Not Call Registry | • | • |
| Google Search Removal | • | • |
| Digital Account Cleanup | • | • |
| Password Manager | • | • |
| Email Alias | • | • |
| Safe Web Browsing with Anti-Tracker & Ad-Blocker | • | • |
| IP Address Monitoring | • | • |
| **Holistic Family Safety & Wellbeing (with family plans only)** | | |
| Unrestricted family definition | • | • |
| Private, full-feature Aura account per adult | • | • |
| Sex Offender Geo Alerts | • | • |
| Secure Family Sharing | • | • |
| **Digital Caregiving**<br>- Delegated Access<br>- Advanced Monitoring & Alert Sharing<br>- Intelligent Trend Detection<br>- Digital Wellbeing Insights | | • |
| **Life360 Family Safety Bundle**<br>- Location Tracking & Individual Drive Reports<br>- Crash Detection with Emergency Dispatch<br>- 24/7 Roadside Assistance<br>- Stolen phone protection<br>- Disaster Response & Travel Support | • | • |
| **The Aura Experience – Powered by Aura Intelligence** | | |
| Intelligent Alerts Resolver | • | • |
| Dynamic Dashboard* | • | • |
| Intelligent Chatbot* | • | • |
| 24/7/365 US-Based Support | • | • |

| | Protection | Protection Plus |
|---|---|---|
| SSN & Identity Authentication Alerts | • | • |
| Public & Court Records Monitoring | • | • |
| USPS Address & Utility Account Monitoring | • | • |
| Social Media Monitoring & Takeover Alerts | • | • |
| Social Media Privacy Checkup & Optimization | • | • |
| Experian Credit Lock | | • |
| Credit Score Simulator | | • |
| Gamertag Monitoring | | • |
| Payday/Specialty Loan Block | | • |
| Wi-Fi Security / VPN & Antivirus | 2 devices per adult | unlimited devices per adult |
| Mobile Phone Takeover Protection | • | • |
| Unusual Transaction Alerts | • | • |
| Call Scam Protection | | • |
| Text Scam Protection | | • |
| Email Scam Protection | | • |
| Community Scam Sharing | | • |
| **Digital Parenting Suite** | | |
| **Child Mental Wellbeing Insights[2]**<br>- Online Activity Trends & Benchmarking<br>- Social Style & Connections<br>- Sentiment & Emotional Tone Analysis<br>- Behavior Change Detection<br>- Personalized Parent Insights & Recommendations | • | • |
| Cyberbullying & Online Predator Protection | • | • |
| **Parental Controls**<br>- Content filtering & blocking<br>- Screentime management & schedules<br>- Safe Search & Pause the Internet<br>- Online history & usage<br>- Safe Gaming | • | • |
| **Child Identity Protection**<br>- Child SSN Monitoring<br>- 3-bureau Child Credit Freeze Wizard | • | • |
| **Resolution & Reimbursement** | | |
| $5M Identity Theft Insurance^ for each adult | • | • |
| White Glove Fraud Resolution Service | • | • |
| Full-Service Resolution for Pre-existing ID Thefts | • | • |
| Credit File Fraud Alert assistance | • | • |
| Online Resolution Tracker | • | • |

### How do I enroll?

**A. Enroll for coverage at usbenefits.nov.com.**

### Who is eligible to enroll for this identity and fraud protection benefit?

**A. This product is available for Individual or Family coverage.** Individual covers the employee only; Family covers the employee and up to 10 additional adults and unlimited minors.

• For Family plans, you may add up to 10 additional adult members to your plan, regardless of where they live, age, relationship, or if they are financially dependent on the employee. Each adult member gets their own private, full-feature Aura account.

• You may also add unlimited minors (under 18 years old) to the plan. You must have parental guardianship rights over the minors to view their information and alerts.

### How do I pay for my identity and fraud protection?

**A. Fees will be paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.

### What happens if my employment status changes? Can I take my coverage with me?

**A. Yes, you can take your coverage with you.** You will need to continue to pay your monthly fees via credit card payment on Aura's platform to keep your coverage in force.

### Who do I call for assistance?

**A. Contact Aura Customer Support** 24/7/365 at 1 844-931-2872 to answer account, technical, or billing questions.

### Plan Options

**Protection Plan:** Basic protection for your identity, finances, and two devices per adult member.

**Protection Plus Plan:** Premier protection for your identity, finances, privacy, and unlimited devices per adult member.

### Coverage Types

**Individual Coverage** for Protection Plan and for Protection Plus Plan: Protection for the employee only.

**Family Coverage** for Protection Plan and for Protection Plus Plan: Our inclusive definition of "Family" allows the employee to add up to 10 additional adults and unlimited minors to the plan. There are no restrictions on adult family members - no matter where they live, their age, relationship, or whether they are financially dependent on the employee.

^As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

^^As a component of Aura's Protection Select Individual, Protection Plus Individual, Protection Select Family, Protection Plus Family, or Executive plans, Consumers receive cyber insurance through a group policy issued to Aura which is underwritten and administered by Houston Casualty Company, a Tokio Marine company, which is not an affiliate or subsidiary of MetLife. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. For new groups offering Protection Select and Protection Plus and are effective 7/1/2025 and later.

*Features coming in 2026. Aura does not guarantee targeted features to launch in said time period and reserves the right to adjust as business needs adjust.

1. The score you receive with Aura is provided for educational purposes to help you understand your credit. It is calculated using the information contained in your Experian credit file. Lenders use many different credit scoring systems, and the score you receive with Aura is not the same score used by lenders to evaluate your credit.
2. Users are responsible for making their own parental decisions. Aura's services are not intended to diagnose, treat, cure, or prevent any disease or medical condition. The services are for informational purposes and cannot replace the services of physicians or medical professionals. Always seek the advice of your physician or other qualified healthcare provider with any questions about medical conditions or treatment. Aura's services do not monitor for all content or a child's behavior in real time. Some alerts and/or insights are created using generative AI and may not be fully accurate, complete, or timely.

Life360 is a product of Life360, Inc. which is distributed by Aura and is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product. Features in Life360 plans bundled with MetLife + Aura Identity & Fraud Protection may differ from the Life360 consumer plans of the same name.

Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
No one can prevent all identity theft or monitor all transactions effectively.

MetLife

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