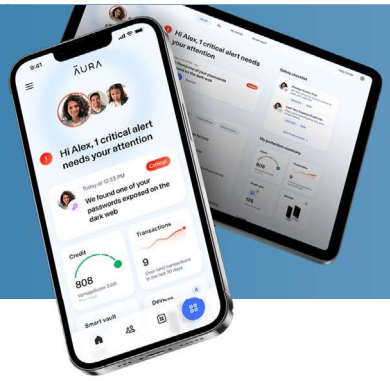
MetLife · AURA

Identity & Fraud Protection

Group Benefits
100-999 Employees
Voluntary Protection Plus

# Making digital security effortless for employees and their loved ones




**MetLife + Aura Identity & Fraud Protection is an award-winning solution that provides employees and families with proactive protection from identity theft, scams and cybercrime — all in one place.**

## Our solution includes the following pillars of protection:

### Identity Theft & Financial Fraud Protection

We make it effortless to keep personal info, credit, finances and assets secure with proactive controls, advanced threat detection and actionable alerts — all in one place.

### Scam & Cybercrime Prevention

Our powerful suite of advanced tools helps proactively catch and block scams, spam and phishing attempts to reduce distractions and bring peace of mind.

### Smart Family Safety

Our integrated experience was purpose-built for modern families. Extend protection to unlimited dependent minors and any 10 adult loved ones you choose with no restrictions. Each adult gets their own private full-feature Aura account and Aura provides a separate $5M ID theft insurance policy for each adult.[1]

### Digital Parenting & Mental Health[3]

Aura's AI tracks and analyzes patterns of digital behavior, social connections, language and more to help parents understand their child's digital world and spot signs of stress or other meaningful changes in their well-being. Plus, tools to help parents protect their kids from fraudsters, cyberbullies, mature content, and more.

### Services & Reimbursement

Manage your digital security on the go via the highly rated Aura app. Get 24/7 US-based live member support, expert fraud resolution, an Aura-provided $5M ID theft insurance policy,[1] an Aura-provided $50K cyber insurance policy[2] and more.

**80%**

of employees are interested in Identity & Fraud Protection (IFP)[4]

| Voluntary Pricing* | |
|---|---|
| Protection Plus Individual | $10.95 |
| Protection Plus Family | $16.95 |

* Pricing is per employee per month.

Illustrative pricing in the above chart for cases with <1,000 lives includes flat 20% broker commissions and standard platform fees when needed. Quotes that require different broker arrangements or that may require additional elements to be included in quoted pricing require MetLife Underwriting review and approval. All quoted rates are inclusive of state sales taxes as applicable.

1. 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.

2. As a component of Aura's Protection Plus Individual, 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.

## Identity Theft & Financial Fraud Protection

- 3 Bureau Credit Monitoring & Alerts
- 3 Bureau Credit Reports & Scores
- Monthly Credit Score Tracker & Insights[5]
- 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 & Automated Password Change
- Email Alias
- Safe Web Browsing with Anti-Tracker & Ad Blocker
- IP Address Monitoring
- Wi-Fi Security VPN (unlimited devices)
- Antivirus (unlimited devices)
- Mobile Phone Takeover Protection
- Unusual Transaction Alerts
- Call Scam Protection
- Text Scam Protection
- Email Scam Protection

## Services Restoration & Reimbursement

- $50K Cyber Insurance Policy[2]
- $5M Identity Theft Insurance Policy Per Adult[1]
- White Glove Fraud Resolution Service
- Full-Service Resolution for Pre-Existing ID Thefts
- Credit File Fraud Alerts Assistance
- Online Resolution Tracker
- 24/7/365 US-based Customer Support
- Mobile App (iOS & Android)

## Smart Family Safety (family plans only)

- Unrestricted family definition
- Private, Full-feature Aura Account per Adult
- Separate, Individual $5M Insurance Policy per Adult[1]
- Sex Offender Geo Alerts
- Secure Family Sharing

## Digital Parenting & Mental Health (family plans only)

**Child Mental Wellbeing Insights[3]**

- Daytime and Nighttime Trends & Benchmarking
- Social Persona & 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

**Child Identity Protection**

- Child SSN Monitoring
- 3-Bureau Child Credit Freeze Wizard

## We make it easy and affordable to offer Identity & Fraud Protection.

- The MetLife and Aura partnership is uniquely designed to offer administration simplicity with one vendor, one file, one bill
- We integrate with all key HR tech and ben admin platforms for ease of implementation
- MetLife single account team support across all products with signature high-touch service
- Dedicated employee engagement and communication experts to maximize participation
- Tiered plan options available to meet your specific employee needs

**Contact your benefits broker or MetLife representative today.**

Scan to learn more or visit metlife.com/identity-and-fraud-protection

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.

3. 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.

4. MetLife 23rd Annual U.S. Employee Benefit Trends Study (EBTS), 2025.

5. 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 Equifax 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.

**MetLife Consumer Services, Inc.** | New York, NY 10166
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