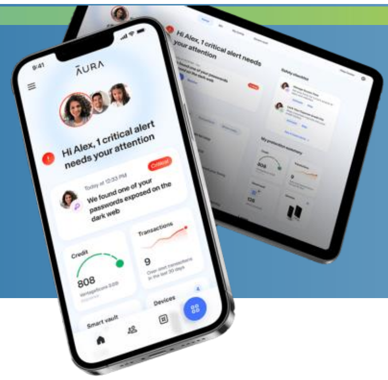
MetLife · AURA

Identity & Fraud Protection

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 key 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

With family plans, employees can extend protection to unlimited children and any 10 adult loved ones they choose with no restrictions. Aura provides each adult their own private full-feature Aura account and a separate $5M ID theft insurance policy.[1] Plus, employers may add-on an exclusive Life360 family safety bundle to Aura family plan offerings.[2]

Digital Parenting & Mental Health

Aura's AI[3] tracks and analyzes patterns of kids' digital behavior, social connections and more to help parents understand their child's digital world and spot signs of meaningful changes in their well-being. Plus, includes easy-to-use tools to help parents protect their kids from fraudsters, cyberbullies, mature content and more.

Services & Reimbursement

Manage 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[4] and more.

Voluntary Pricing*		+Life360 Bundle
Protection Individual	$7.95	–
Protection Family	$12.95	$15.95
Protection Plus Individual	$12.95	–
Protection Plus Family	$18.95	$21.95

*When an Employer-Paid Plan is purchased, Employees can buy-up to a higher plan with credit card payment during account activation. The EE buy-up costs are equal to the cost of the Voluntary tier less the ER's contribution. For example, if an employer pays for the Individual Protection Plan, the cost for an EE to buy-up to the Family Protection Plus Plan would be equal to the Voluntary rate for the Family Protection Plus Plan minus ER's contribution ($[illegible]7.95 - $3.50 = $1[illegible].45).

Illustrative pricing in the above charts for cases with <1,000 lives includes [illegible]30[illegible] [illegible]roker commissions, and standard platform fees[illegible] [illegible]d[illegible]d. 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.

Identity Theft & Financial Fraud Protection

	PROTECTION Individual or Family	PROTECTION PLUS Individual or Family
Credit Monitoring & Alerts	1 Bureau	3 Bureaus
Credit Reports & Scores	1 Bureau	3 Bureaus
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	✓	✓
Automated Alerts Resolver*	✓	✓
Experian Credit Lock		✓
Credit Score Simulator		✓
Gamertag Monitoring		✓
Payday/Specialty Loan Block		✓

Scam & Cybercrime Prevention

	PROTECTION Individual or Family	PROTECTION PLUS Individual or Family
Automated Data Broker & Spam List Removal	✓	✓
National Do Not Call Registry	✓	✓
Google Search PII Cleanup	✓	✓
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 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		✓
Community Scam Sharing		✓

Services, Restoration & Reimbursement

	PROTECTION Individual or Family	PROTECTION PLUS Individual or Family
Aura-provided insurance policies:		
$50K Cyber Insurance Policy[4]		✓
$5M ID Theft Insurance Policy per enrolled adult[1]	✓	✓
Lost Wallet Protection + $500 Emergency Cash	✓	✓
24/7 US-based Customer Support	✓	✓
White Glove Fraud Resolution Service	✓	✓
Full-service Restoration for Pre-existing ID Thefts	✓	✓
Online Resolution Case Tracker	✓	✓
Aura Account Security (2FA & Biometric)	✓	✓

Digital Parenting & Mental Health (included with family plans)

	PROTECTION Family	PROTECTION PLUS Family
Child Mental Well-Being & Balance[3]		
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 Identity Monitoring	✓	✓
3-Bureau Child Credit Freeze Wizard	✓	✓

Smart Family Safety (included with family plans)

	PROTECTION Family	PROTECTION PLUS Family
Add unlimited dependent minors + up to 10 adults	✓	✓
Unrestricted definition of adult family member	✓	✓
Private, full-feature Aura account for each adult	✓	✓
Separate $5M Insurance Policy for each adult[1]	✓	✓
Sex Offender Geo Alerts	✓	✓
Secure Family Sharing – documents, passwords, alerts	✓	✓
Life360 Gold Family Safety Bundle (Optional Add-on) - Location Tracking & History - Crash Detection with Emergency Dispatch - Driver Reports - Roadside Assistance - Stolen phone protection up to $250	✓	✓

[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] 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.

[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] 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.

[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.

Contact your benefits broker or MetLife representative today.

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

Both Aura and Life360 respect user privacy and do not and will not sell the personal information of Life360 members who subscribe to the Life360 services through Aura's employee benefits channel. The Life360 memberships available through Aura's employee benefits channel will be unique premium memberships, which means that ads will not be shown in the Life360 app to those members, and those members' data will not be used for ad purposes nor shared with Life360's advertising partner(s) or other third parties who are not service providers for Life360.

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.

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