MetLife · ĀURA

Identity & Fraud Protection

TAG

THE ASPEN GROUP

Smart, simple identity and fraud protection all in one place.

Proactive protection that helps stop threats before they strike.

Why Identity & Fraud Protection matters

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

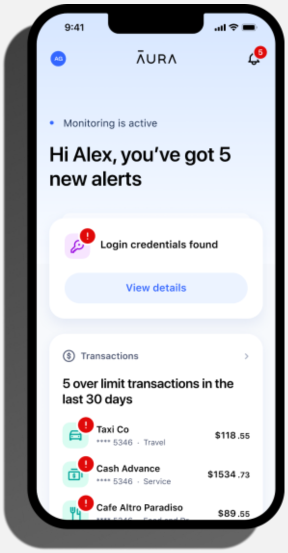
The average consumer's digital activity

22	100	8+
devices[1]	Online passwords[2]	hours/day online[3]

Why you need MetLife and Aura Identity & Fraud Protection

Online interactions are at an all-time high. 89% of employees say that having access to an identity theft product provides peace of mind.[4]

On average, it takes about 100 to 200 hours and over six months to undo identity theft.[5]



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

Protection Plan Features

Financial Fraud Protection
Credit Monitoring & Alerts *(1 bureau)*
Annual Credit Report *(1 bureau)*
Monthly Credit Score Tracker[1]
In-Platform Credit Dispute
Credit, Bank & Utility Account Freeze Assistance
Home & Vehicle Title Monitoring
Financial Accounts and Transactions Monitoring
Investment & Loan Account Monitoring
High-Risk Transaction Alerts
Identity Theft Protection
Privacy Assistant & Spam Reduction
Dark Web Monitoring
Digital Vault
SSN & Identity Authentication Alerts
Criminal, Court & Public Records Monitoring
USPS Address Monitoring
Privacy & Device Protection
Password Manager
Email Alias
Safe Web Browsing
IP Address Monitoring
Wi-Fi Security/VPN[2] *(2 devices per adult member)*
Antivirus[2] *(2 devices per adult member)*
Family Safety included (with family coverage only)
Parental Controls
Child Cyberbullying Protection
3-Bureau Child Credit Freeze Wizard
Child SSN Monitoring & Alerts
Sex Offender Geo Alerts
Family Sharing
Child Safety Checklist
Services and Support
$5M Insurance Policy per Enrolled Adult[6]
Lost Wallet Protection with $500 Emergency Cash
24/7/365 100% US-based Customer Care
White Glove Fraud Resolution Services
Restoration Services for Pre-Existing Fraud Events
Mobile App (iOS & Android)
Online Resolution Tracker

Frequently Asked Questions

Why is having identity & fraud protection so important?

A. Everything you do is online, which makes your personal info more vulnerable. Get peace of mind knowing that you've taken a big step in protecting yourself from online threats, identity theft, and fraud.

What are some of the benefits of this protection?

A. Aura offers robust protection by monitoring your personal info, credit, finances, and devices and alerting you of suspicious activity. It's proactive protection to help stop threats before they strike. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or a credit lock, and work with you to resolve your fraud incident.

Who can I protect with a Family plan?

A. Account owners can add up to 10 adults to their 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. Each adult member gets their own private, full-feature Aura account.

Account owners may also add unlimited minors (under 18) to their plan if they have parental guardianship rights over the minor. The minor's alerts will be available for only the account owner to review.

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. For Employer-paid plans and buy-up, payment is made via credit card directly to Aura.

Questions? Aura's customer service team is available 24/7/365. Call 1-844-931-2872.

1. Connectivity and Mobile Trends Survey, Deloitte US (https://www2.deloitte.com/us/en/pages/about-deloitte/articles/press-releases/connectivity-and-mobile-trends.html), Accessed June 2023
2. How Many Passwords Does The Average Person Have in 2023?, IncrediTools (https://increditools.com/how-many-passwords-does-the-average-person-have/), Accessed June 2023
3. Average time spent per day with digital media in the United States from 2011 to 2024 (https://www.statista.com/statistics/262340/daily-time-spent-with-digital-media-according-to-us-consumsers/), Accessed June 2023
4. Q&A: Identity Theft Benefits More Relevant Than Ever, HR Daily Advisor (https://hrdailyadvisor.blr.com/2020/04/02/qa-identity-theft-benefits-more-relevant-than-ever/), Accessed June 2023
5. How Long Does it Take to Correct Identity Theft?, Allstate (https://www.allstateidentityprotection.com/content-hub/how-long-does-it-take-to-correct-identity-theft), Accessed June 2023
6. 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.
7. 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 TransUnion or 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.
8. Coming in 2023

No one can prevent all identity theft or monitor all transactions effectively.

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.