MetLife · AURA

Identity & Fraud Protection

BrightSpring Health Services

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

Keep your private information private.



What is identity and fraud protection? MetLife and Aura Identity & Fraud Protection helps safeguard the things that matter to you most: your identity, money, assets, family, reputation and privacy.

All-in-one digital security in an app that's SIMPLE to use, so it's EASY to stay safe online. Keep your registered accounts and identity safe. Protect your finances and credit. Protect your Wi-Fi network and devices.

You asked. We answered.

Why sign up? Find out with some FAQs

Why is having identity and 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.

How are my finances protected?

A. Aura monitors your credit, financial accounts, titles and alerts you to suspicious changes. We will help you take charge of your credit with our financial tools and Experian Credit Lock.

What kind of online and device security tools are available?

A. Every plan comes with smart safety tools including VPN/Wi-Fi security, antivirus, password manager and more to protect your online privacy and data.

How is my identity protected?

A. Through extensive monitoring of your social security number, driver's license, passport, ID and more. Plus, our solution requests the removal of your data from broker lists to help reduce spam like robocalls and robotexts.

Questions? Aura is available to help 24/7 by calling 1-844-931-2872.

What happens if one of my passwords is compromised?

A. Aura will let you know if your credentials appear on the Dark Web. You will be able to resolve compromised passwords without missing a beat. We flag at-risk passwords and use smart automation to help you replace the password and secure the account with a single click.

What is credit monitoring?

A. Credit monitoring helps detect possible financial and identity fraud by monitoring inquiries and changes to your credit report In conjunction with all three credit bureaus, monitoring helps you stay on top of your credit and protect your credit score by receiving near-real-time alerts about potential threats.

Is fraud loss protection included?

A. All plans include an Aura-provided $5M identity theft insurance policy1 for each enrolled adult. Plus, you have 24/7/365 access to our U.S. based customer support to help resolve issues and file claims for reimbursement.

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, irrespective of where they live, their age, their relationship or their financial dependence 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. The minor's alerts will only be available for the account owner to review.

What protections are available for my minor children?

A. Aura's Digital Parenting Suite[2] was designed in partnership with child psychologists, parents and kids, and includes customizable, easy-to-use tools to help you gain a deeper, more personalized insight into your child's digital world and its impact on their mental health– without compromising privacy.

Plus, additional protections that include child identity protection, online predator protection, parental controls, safe gaming and more.

What else do I get?

A. Sign up for family coverage and enjoy **Life360 Gold Plan at no extra cost**, giving you premium safety features: real-time location tracking, crash detection with emergency response, driver performance reports, 24/7 roadside assistance, and **up to $250 stolen phone protection**. Added value, zero added cost.

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 that 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 coverage exclusions. Coverage may not be available in all jurisdictions.
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.

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.

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.

MetLife

MetLife Consumer Services, Inc.| 200 Park Avenue | New York, NY 10166

© 2025 MetLife Services and Solutions, LLC.

L4999671[exp1227][All States and][All Territories]