



Protect yourself and your family online with MetLife + Aura.

It's easy to protect your ID, your finances and your privacy

Click with confidence

Did you know that Americans lost more than \$12.5 billion to cybercrime in 2023.¹ And, if you're a victim of identity theft, it can take months to resolve.^{2,3}

MetLife + Aura Identity and Fraud Protection can help proactively protect you and up to 10 adults and unlimited minors⁴ from identity theft, scams and cybercrime.

Plus, get discounted rates when you enroll through City of Wilmington

This all-in-one digital security solution includes:

- **Identity Theft & Financial Fraud Protection:** Keep your personal, credit, and financial info secure in one place and protected with proactive controls, advanced threat detection and actionable alerts.
- **Scam & Cybercrime Prevention:** Our powerful suite of advanced digital tools helps catch and block scams, spam and phishing attempts.
- **Smart Family Safety:** With unique features like Secure Family Sharing and a Digital Parenting Suite, we make it easier than ever for members to help loved ones safely navigate the digital world.
- **Resolution & Reimbursement:** Customers can rely on 24/7 US-based support and expert fraud resolution. Plus, each enrolled adult is covered by an individual \$5M ID theft insurance policy.⁵

Just a couple of minutes is all it takes.

- Discounted rates for City of Wilmington employees
- \$5 million identity theft insurance per adult member⁵
- Protection for up to 10 adults and unlimited minors⁴

Call Aura Customer Support with questions at **844-931-2872**

Welcome to the digitally-defended life.

Welcome to the  **MetLife**



Protection Plus Plan Features

Identity Theft & Financial Fraud Protection

Credit monitoring and alerts (One bureau)

Annual credit report (One bureau)

Monthly credit score tracker⁶

Credit, bank and account freeze assistance

Home and vehicle title monitoring

Bank fraud and financial transaction monitoring

High-risk transaction alerts

Utility account monitoring

Dark web monitoring

Digital vault

SSN & identity authentication alerts

Public and court records monitoring

USPS address monitoring

Social Media Monitoring & Takeover Alerts

Experian Credit Lock

Credit Score Simulator

Gamertag Monitoring

Payday/Specialty Loan Block

Scam & Cybercrime Prevention

Automated data broker and spam list removal

Password manager and automated password change

Email alias

Safe web browsing (with anti-tracker and add blocker)

IP address monitoring

Wi-Fi security/VPN (*Two devices per adult member*)

Antivirus (*Two devices per adult member*)

Mobile phone takeover protection⁷

Unusual transaction monitoring

Call, text and email scam protection

Smart Family Safety (included with family plan only)

Digital parenting suite (child identity monitoring, cyberbullying protection, parental controls)

- Child identity monitoring
- Cyberbullying protection
- Parental controls
- Child SSN monitoring and alerts

Safe gaming⁷

Three-bureau child credit freeze wizard

Sex offender geo alerts

Secure family sharing: passwords, alerts and more

Resolution and Reimbursement

\$5m identity theft insurance policy per enrolled adult⁸

- Up to \$5m in expense reimbursement
- Up to \$1m in cash recovery
- Lost wallet protection with \$500 emergency cash

White glove fraud resolution services

Restoration services for pre-existing fraud events

Credit file fraud alerts assistance

Effortless online protection

Get answers to our most frequently asked questions

Why is having MetLife + Aura Identity and Fraud Protection so important?

You do so much online, from banking to shopping, which makes your personal information more vulnerable to identity and financial fraud. Enjoy the confidence that comes with knowing that you've taken a big step in protecting yourself from online threats, identity theft and fraud.

What are some of the advantages of this protection?

Aura offers robust protection by monitoring your personal info, credit, finances and devices and alerting you of suspicious activity. It even takes proactive measures to help stop fraud before it happens. If you are a victim of fraud, an experienced Resolution Specialist will help you navigate credit bureaus, help initiate credit freezes or locks and work with you to resolve your fraud incident.

How are my finances and credit protected?

Aura monitors your credit, financial accounts, home and auto titles and more. You'll get alerted to credit inquiries, like if someone tries to open a new credit card or bank account in your name.

What kind of online and device security tools are available?

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

How is my identity protected?

It's protected through extensive monitoring of your Social Security number, driver's license, passport, ID and more. Plus, Aura requests the removal of your data from broker lists to help reduce spam like robocalls and robotexts.

What else do I get?

Every digital security plan comes with \$5 million in identity theft insurance.⁵



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1. 2023 IC3Report.pdf, 2023 Federal Bureau of Investigation 2023 Internet Crime Complaint Center Report.

2. Cybersecurity Stats: Facts And Figures You Should Know – Forbes Advisor, Updated August 28, 2024.

3. How to Recover From Identity Theft: Step-by-Step Guide, businessinsider.com. August 19, 2024.

4. 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 only be available for the account owner to review.

5. 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.

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.

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