



February 20, 2015

Dear HealthTrust Member,

Last week, Anthem posted information about its credit monitoring and identity theft repair services on AnthemFacts.com. Anthem has also provided us with additional information about these services, as well as some important steps individuals may take to guard personal information. You may wish to share this information with your employees and retirees.

AllClear ID Protection

Anthem has arranged to have AllClear ID, a leading and trusted identity protection company, provide identity repair and credit monitoring services to current and former covered individuals for two (2) years at no cost. Details of the services follow.

- Identity theft repair services are available to Anthem enrollees and covered family members who feel they have experienced fraud. *For enrollees and their covered family members who have been impacted by the cyber attack, these services are automatically available, with no prior sign up required.* Please visit AnthemFacts.com to learn how to access these services. Enrollees and their covered family members may access identity repair services by calling 877.263.7995.
 - ✓ Should an enrollee or covered family member experience fraud, an investigator will do the work to recover financial losses, restore the member's credit, and ensure the member's identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.
- Credit monitoring services require enrollees and covered family members to actively sign up because their personal information and consent must be provided to have their credit monitored. Enrollees and covered family members may sign up at any time during the 24 month coverage period, and can learn how to sign up at AnthemFacts.com. Those who do not have access to the Internet may call 877.263.7995 for assistance.
 - ✓ **Credit Monitoring:** At no cost, enrollees and covered family members may also sign up for additional protections, including credit monitoring. Credit monitoring alerts consumers when banks and creditors use their identity to open new credit accounts.
 - ✓ **Child Identity Protection:** Child-specific identity protection services will also be offered to any enrollee with children insured through their Anthem plan.
 - ✓ **Identity theft insurance:** For individuals who sign up, Anthem has arranged for \$1,000,000 in identity theft insurance, where allowed by law.
 - ✓ **Identity theft monitoring/fraud detection:** For individuals who sign up, data such as credit card numbers, Social Security numbers and emails will be scanned against aggregated data sources, maintained by top security researchers, that contain stolen and compromised

individual data, in order to look for any indication that the individual's or covered family member's data has been compromised.

- ✓ **Phone Alerts:** Individuals who sign up for this service and provide their contact information will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring activities that the individual's identity may be compromised.
- Enrollees and covered family members who have provided emails to Anthem and have opted to receive communications may receive an email directing them to visit AnthemFacts.com to sign up for services. This email was scheduled to be distributed the week of Feb. 16. This email, sent due to state notification requirements, will not ask for personal information and will not contain a link to any websites other than AnthemFacts.com.
- Spanish-speaking enrollees and covered family members may access information at AnthemInforma.com, or receive assistance in Spanish at 877.263.7995.
- Phone lines will be open 9 a.m. to 9 p.m. ET Monday to Saturday except Friday when they will be open from 2 p.m. to 9 p.m. ET.

Mailed Notification

Anthem will also individually notify potentially impacted current and former enrollees and covered family members by U.S. Postal mail with this same specific information on how to enroll in free credit monitoring and identity protection services.

Toll-Free Hotline

Anthem has established a dedicated toll-free number for questions related to this incident. That number is 877.263.7995.

Fraud Prevention Tips

We want to make you aware of steps you may take to guard against identity theft or fraud. We recommend that potentially impacted enrollees and covered family members remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports. Credit reports are available from the three nationwide credit bureaus, whose contact information follows:

Equifax	Experian	TransUnion
PO BOX 740241 ATLANTA GA 30374-0241 800.685.1111 equifax.com	PO BOX 9532 ALLEN TX 75013 888.397.3742 experian.com	PO BOX 6790 FULLERTON CA 92834-6790 800.916.8800 transunion.com

In addition, individuals may report suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, or your state attorney general. To learn more, visit the FTC's website at

www.consumer.gov/idtheft , or call the FTC, at (877) IDTHEFT (438.4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

All should be aware of scam email campaigns targeting current and former Anthem enrollees and covered family members. These scams (known as “phishing”) are designed to appear as if they are from Anthem and the emails include a “[click here](#)” link for credit monitoring. These emails are **NOT** from Anthem.

- DO NOT reply to the email or reach out to the senders in any way.
- DO NOT supply any information on the website that may open, if you have clicked on a link in the email.
- DO NOT open any attachments that arrive with the email.

Anthem is not calling members regarding the cyber attack and is not asking for credit card information or Social Security numbers over the phone. For more guidance on recognizing scam email, please visit the FTC website: <http://www.consumer.ftc.gov/articles/0003-phishing>.

HealthTrust continues to work closely with Anthem to better understand the cyber attack and its impact on HealthTrust Members. We will keep you updated on the ongoing investigation. In the meantime, please visit AnthemFacts.com often to view updated information, including answers to frequently asked questions.

As always, feel free to contact your Benefits Advisor, or the Enrollee Services department at 800.527.5001 if we can help you.



Peter Bragdon
Executive Director