

Sisters and Brothers,

This notice is intended for our members covered under the Railroad National Health and Welfare Plan. We have recently been advised that a portion of the Blue Cross/Blue Shield Health Care network, Anthem Blue Cross, suffered a cyber-security breach. As such, some of our members who are covered under the BC/BS Anthem plans, or who received service in an Anthem area, may have had some of their personal information breached. The attached "sample" letters indicate what types of information BC/BS believes was breached. As you can see, they do not believe that credit card information/banking information and personal health information was compromised.

Anyone who BC/BS believes was affected by this security breach should receive, or may have already received, the attached letters addressed personally to the member. We believe that BC/BS is doing everything possible to rectify any and all problems that our members may have incurred because of this, and are also doing everything they can to assure that this type of security breach doesn't happen in the future.

You may find more information about this by going to the Railroad members Health and Welfare site at "www.yourtracktohealth.com." Please share this information with your members. If you have any additional questions, please don't hesitate to contact me.

Fraternally,

Bill Bohné, Jr.

Director – IBEW Railroad Department

202-728-6016



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Anthem, Inc.
P.O. Box 260
Monroe, WI 53566 - 0260



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<NAME>
<STREET ADDRESS>
<CITY, ST ZIP>



February 25, 2015

Dear <NAME>:

On January 29, 2015, Anthem, Inc. (Anthem) discovered that cyber attackers executed a sophisticated attack to gain unauthorized access to Anthem's IT system and obtained personal information relating to consumers who were or are currently covered by Anthem or other independent Blue Cross and Blue Shield plans that work with Anthem. Anthem believes that this suspicious activity may have occurred over the course of several weeks beginning in early December 2014.

As soon as we discovered the attack, we immediately began working to close the security vulnerability and contacted the FBI. We have been fully cooperating with the FBI's investigation. Anthem has also retained Mandiant, one of the world's leading cybersecurity firms, to assist us in our investigation and to strengthen the security of our systems.

Consumers Impacted

Current or former members of one of Anthem's affiliated health plans may be impacted. In addition, some members of other independent Blue Cross and Blue Shield plans who received healthcare services in any of the areas that Anthem serves over the last 10 years may be impacted. Anthem is providing identity protection services to all individuals that are impacted. For a listing of potentially impacted Anthem affiliated health plans and other Blue Cross and Blue Shield companies for which Anthem is providing this service, visit AnthemFacts.com to view a list. Anthem is a service provider to other group health plans and Blue Cross and Blue Shield plans across the country.

Information Accessed

The information accessed may have included names, dates of birth, Social Security numbers, health care ID numbers, home addresses, email addresses and employment information, including income data. We have no reason to believe credit card or banking information was compromised, nor is there evidence at this time that medical information such as claims, test results, or diagnostic codes, was targeted or obtained.

Identity Protection Services

Anthem has arranged to have AllClear ID protect your identity for two (2) years at no cost to you. The following identity protection services start on the date of this notice, or the date you previously enrolled in services based on information posted on AnthemFacts.com. You can use them at any time during the next two (2) years after your service begins.

- AllClear SECURE: The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-263-7995 and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear ID maintains an A+ rating at the Better Business Bureau.
- AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of fraud against children by searching thousands of databases for use of your child's information. To use the PRO service, you will need to provide your personal information to AllClear ID. To learn more about these services, or to enroll, visit our source of truth <https://www.AnthemFacts.com> and click on the AllClear ID link from there. Please note: Additional steps may be required by you in order to activate your phone alerts.

Mailed Notification

Anthem will individually notify all potentially impacted current and former members by U.S. Postal mail, so your household may get more than one letter with this same specific information on how to enroll in free credit monitoring and identity protection services. These services will be provided to potentially impacted current and former members free of charge. Anthem has also established a dedicated website ([AnthemFacts.com](https://www.AnthemFacts.com)) where members can access additional information, including frequently asked questions and answers.

Toll-Free Hotline

Anthem has established a dedicated toll-free number that you can call if you have questions related to this incident. That number is 877-263-7995. We have included contact information for the three nationwide credit bureaus below.

Si necesita información en español, ingrese en [antheminforma.com](https://www.antheminforma.com).

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 members remain vigilant for incidents of fraud and identity theft, including by reviewing account statements and monitoring free credit reports. In addition, you can report suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, or your state attorney general. To learn more, you can go to the FTC's Web site, at www.consumer.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338) or write to the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You should be aware of scam email campaigns targeting current and former Anthem members. These scams, designed to capture personal information (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 email.
- DO NOT open any attachments that arrive with 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>.



Credit Bureau Information

Equifax PO BOX 740241 ATLANTA GA 30374-0241 1-800-685-1111 equifax.com	Experian PO BOX 9532 ALLEN TX 75013 1-888-397-3742 experian.com	TransUnion PO BOX 2000 CHESTER PA 19022 1-800-916-8800 transunion.com
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Fraud Alert and Credit Freeze Information

You can obtain additional information from the FTC and the nationwide credit bureaus about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two bureaus, which then must also place fraud alerts in your file. In addition, you can visit the credit bureau links below to determine if and how you may place a security freeze on your credit report to prohibit a credit bureau from releasing information from your credit report without your prior written authorization:

- Equifax security freeze: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Experian security freeze: http://www.experian.com/consumer/security_freeze.html
- TransUnion security freeze:
<http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

For Maryland and North Carolina Residents - You can obtain information from these sources about preventing identify theft:

- **Visit** the Federal Trade Commission website at:
www.ftc.gov, or call 1-877-ID-THEFT
or write to this address:
Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580
- **Maryland:**
Visit the Maryland Office of the Attorney General at:
oag.state.md.us/idtheft/index.htm, or call 1-410-528-8662
or write to this address:
Consumer Protection Division
Maryland Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
- **North Carolina:**
Visit the North Carolina Office of the Attorney General at:
<http://www.ncdoj.gov/Crime.aspx> or call 1-919-716-6400
or write to this address:
Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001

<Name
<Address
<City, State ZIP

March 2015

Important information about the Anthem data breach

Dear Highmark Member:

Anthem, Inc., a Blue Cross Blue Shield plan that offers health care coverage in a number of states, recently had a large data breach.

While Highmark is not directly affiliated with Anthem, we work with Anthem on certain aspects of your health care coverage. Some of our members who received health care services in the past 10 years in any of the areas that Anthem's Blue Cross Blue Shield companies serve may have been affected by this cyber-attack.

That's because 37 independent, locally operated companies across the United States, including Anthem and Highmark, form the Blue Cross Blue Shield system. This enables Blue Cross Blue Shield members to get the high-quality, affordable health care they need wherever they are.

Please consider enrolling in free protection services

You or a family member may have received medical services at some time in an Anthem service area.* Because of this, you will likely receive a letter from Anthem. This letter will tell you about the breach. It will also explain that you and/or your affected family members are eligible for free credit monitoring and identity theft protection services.

Although we don't believe that Social Security numbers were affected, they could have been. Anthem has arranged for credit monitoring and identity protection services. You will be receiving a letter from Anthem with instructions on how to register for those services. Follow the directions outlined in the letter.

(Over, please)

NOTE: If more than one member on your Highmark health care coverage was affected, you may receive multiple letters from Anthem. Also, it could take some time for Anthem to get the communication to you.

Our pledge to customers

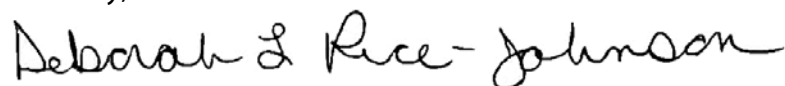
Highmark systems were not affected by this breach. Also, please be assured that Highmark works hard to protect our members' confidential information. For example, since 2003, we have moved away from using Social Security numbers. Instead, we use something called "Unique Member Identifiers."

While no company can ever claim 100 percent protection, our security controls are designed to prevent breaches, detect threats and respond immediately to any concerns.

We regret that this happened and the inconvenience it has caused. We are getting this information to you as quickly as we could. Unfortunately, because this was a major incident, it took time for Anthem to get all of the information to us.

Again, we strongly encourage you or your affected family member(s) to enroll in Anthem's credit monitoring and identity theft protection services. We will continue to work with Anthem to learn more. And, as we do, we'll provide you with updates. You can also call Member Service at the toll-free number on your Highmark member ID card if you have additional questions.

Sincerely,

A handwritten signature in black ink that reads "Deborah L. Rice-Johnson". The signature is written in a cursive, flowing style.

Deborah Rice-Johnson
President
Highmark Health Plan
Highmark Inc.

*Members who received care during the last 10 years in the Anthem service area may have been affected. The Anthem service area includes California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri, Nevada, New Hampshire, New York, Ohio, Virginia and Wisconsin.