

IUOE Local 181, 320 & TVA Health and Welfare Trust Fund
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Phone (270) 826-6750

To All Members,

We recently received notice regarding the data breach at Anthem Blue Cross Blue Shield. We are closely monitoring the situation and are anxiously waiting to see if and how our members are affected. We will forward any further information as we receive it. This statement has been posted on the IUOE Local 181 website (www.iuoelocal181.org)

We also want to take this moment to tell all of our members and participants how important it is to consistently monitor your personal information. This includes but is not limited to personal data, banking information, credit records, and medical records. The best defense is a good offense. Be diligent about checking to see if your medical claims are correct and contact us if you feel something is not right or you need any assistance.

Unfortunately, Anthem, Inc. was the target of a cyber-attack.

In this attack, personal information from our current and former members, including Anthem associates, was obtained – such as names, birthdays, Social Security numbers, street addresses and email addresses. No credit card information was compromised, nor is there evidence at this time that medical information, such as claims, test results, or diagnostic codes, were targeted or obtained.

Once Anthem discovered the cyber breach, they have taken steps to close the security vulnerability, contacted the FBI and began fully cooperating with their investigation.

Anthem will individually notify current and former members whose information has been accessed. They will provide credit monitoring and identity protection services free of charge so that those who have been affected can have peace of mind. Anthem has created a dedicated website (www.AnthemFacts.com) where members can access information such as frequently asked questions and answers. They have also established a dedicated toll-free number that both current and former members can call if they have questions related to this incident. That number is: **1-877-263-7995.**

<p>We have already learned of one (1) situation where an individual's identity was stolen and a 2014 tax return was filed fraudulently. We do not know the source of the breach of the information in this case but everyone should be aware of the potential risks.</p>

Members who may have been impacted by the cyber-attack against Anthem should be aware of scam email campaigns targeting current and former Anthem members. These scams, designed to capture personal information (known as “phishing”) appear as if they are from Anthem and the emails include a “click here” link for credit monitoring. **These emails are NOT from Anthem.** Please be very alert to follow the following directions:

- DO NOT click on any links in email.
- 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.

This outreach is from scam artists who are trying to trick consumers into sharing personal data. There is no indication that the scam email campaigns are being conducted by those that committed the cyber-attack, or that the information accessed in the attack is being used by the scammers.

Anthem will contact current and former members via mail delivered by the U.S. Postal Service about the cyber-attack with specific information on how to enroll in credit monitoring. Affected members will receive free credit monitoring and ID protection services.

For more guidance on recognizing scam email, please visit the FTC Website:
<http://www.consumer.ftc.gov/articles/0003-phishing>.

Starting Friday, Feb. 13, 2015, current and former members whose information was included in the database that was compromised, can visit AnthemFacts.com to learn how to enroll in two years of free credit monitoring and identity theft repair services provided by our vendor - a leading and trusted identity protection provider. **Members can access these services starting Friday, Feb. 13, 2015 prior to receiving a mailed notification from us, which will be sent in the coming weeks.**

The free identity protection services provided by Anthem include two years of:

- **Identity Repair Assistance:** Should a 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:** At no cost, members may also enroll in 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 members with children insured through their plan.

- **Identity theft insurance:** For individuals who enroll, the company has arranged for \$1,000,000 in identity theft insurance, where allowed by law.
- **Identity theft monitoring/fraud detection:** For members who enroll, 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 members' data has been compromised.
- **Phone Alerts:** Individuals who register 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

Additional information about the cyber-attack against Anthem is available at www.AnthemFacts.com.

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 and you can use them at any time during the next two (2) years.

- 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 <http://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 also individually notify potentially impacted current and former members by U.S. Postal mail 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 (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 they have questions related to this incident. That number is 877-263-7995. We have included contact information for the three nationwide credit bureaus below.

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, 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 Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

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 6790 FULLERTON CA 92834-6790 1-800-916-8800 transunion.com
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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>