



Notice of Data Breach

DATE

MEMBER FIRST NAME_LAST NAME
ADDRESS1
ADDRESS2
CITY, STATE ZIP

Free Identity Protection

Redemption Code: **[ASSIGNED TO MEMBER]**

Dear MEMBER FIRST NAME_LAST NAME:

We are writing to tell you about a privacy incident involving Group Health, Inc. (GHI), an EmblemHealth company, and what we are doing to protect your personal information.

What Happened

Earlier this month, GHI mailed you a copy of your Medicare Prescription Drug Plan *Evidence of Coverage* (a document that describes the health care benefits covered by your plan and how your plan works). On October 13, 2016, we learned of an unintentional disclosure of your Health Insurance Claim Number (HICN) as a result of this mailing.

Our investigation found that, while preparing the *Evidence of Coverage* documents for mailing, HICNs were inadvertently included in the electronic file sent to EmblemHealth’s vendor and were then disclosed on the external mailing label that was affixed to the package.

What Information Was Involved

GHI is required to assign each member a “mailing identifier” number, which is randomly selected and contains no member information. This mailing identifier helps us keep track of the mailings we send to you. In this instance, the “mailing identifier” that GHI intended to use was mistakenly replaced with your HICN, which mirrors your Social Security number. As a result, your proper name and address appeared on the external mailing label of the evidence of coverage documents, along with the nine digits of your Social Security number that were listed as the package number (PKG#) located above the barcode. At no time were these nine digits identified as your Social Security number and no health information or financial information about you was disclosed.

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What We Are Doing

Protecting your personal information is a responsibility we take very seriously, and we are taking action to reduce the likelihood of this happening again. We sincerely apologize for this incident and want you to know that we have taken comprehensive steps to provide a set of support services to ensure your personal protection. We have arranged to have AllClear ID protect your identity for 24 months at no cost to you, including a dedicated helpline for any questions you may have, free credit monitoring for you, and up to \$1 million of identity theft insurance coverage.

The following identity protection services are available beginning on the date of this notice and you can use them at any time during the next 24 months:

AllClear Identity Repair: This service is available to you automatically with **no enrollment required**. That is, you do not need to take any action to take advantage of this benefit at a later date. If, at any time during the next 24 months, you determine that you need identity repair services, all you need to do is call **1-855-865-4454** and a dedicated AllClear ID investigator will work with you to resolve your issues. This helpline is dedicated exclusively for our members using this service.

AllClear Monitoring: This service offers additional layers of protection, including credit monitoring that will alert you to any issues and a \$1 million identity theft insurance policy to address any problems that may arise. **AllClear Monitoring is available to you at no cost, but requires you to take action to enroll**. That is, to use this service, you will need to contact AllClear ID directly and provide them with certain personal information. You may sign up online at **enroll.allclearid.com** or by calling **1-855-865-4454** and using the following redemption code: **[ASSIGNED TO MEMBER]**.

What You Can Do

If you still have your *Evidence of Coverage* package, be sure to remove the mailing label from the outside packaging (located in the upper right hand corner) and destroy or dispose of it in a secure manner.

You also have privacy rights that protect your health information under federal law. These rights are important for you to know. You can exercise these rights, ask questions about them and file a complaint if you think your rights are being denied or your health information has not been protected. You may find out more about your privacy rights by reading our Notice of Privacy Practices, located on our website at **emblemhealth.com/privacy**.

You may also file a complaint with the U.S. Department of Health and Human Services through the Office for Civil Rights by calling **1-800-368-1019**.

For More Information

If you have any questions, please call the AllClear dedicated helpline, at **1-855-865-4454**, Monday through Saturday, 9 am to 9 pm, Eastern Standard Time (excluding national U.S. holidays). If you have a speech or hearing impairment and use a TTY/TDD, please call **711**.

Sincerely,



Debra M. Lightner
Senior Vice President & Chief Compliance Officer
EmblemHealth

Enclosure: *All Clear* Enrollment Information
Additional Information about Preventing Identity Theft

Additional Information about Preventing Identity Theft

We recommend that you regularly review statements from your accounts and periodically get your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report once every 12 months by visiting www.annualcreditreport.com, calling 1-877-322-8228, or completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. To get a copy of the request form, go to <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm>. You may also purchase a copy of your credit report by contacting one of the three national credit reporting companies:

Equifax
1-800-685-1111
www.equifax.com
PO Box 740241
Atlanta, GA 30374-0241

Experian
1-888-397-3742
www.experian.com
PO Box 9532
Allen, TX 75013

TransUnion
1-800-916-8800
www.transunion.com
PO Box 6790
Fullerton, CA 92834-6790

When you receive your credit reports, check them carefully. Look for accounts you did not open and inquiries from creditors that you did not initiate, and look for personal information (such as home address and Social Security number) that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant about reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission (FTC). You may contact the FTC or your State Office of the Attorney General to obtain additional information about avoiding identity theft.

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

New York State Office of the Attorney General

The Capitol
Albany, NY 12224-0341
1-518-474-5481
<http://www.ag.ny.gov/consumer-frauds-bureau/identity-theft>

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. An initial fraud alert stays on your credit report for at least 90 days. You may ask that an initial alert be placed on your credit report if you suspect that you have been, or are about to be, a victim of identity theft. An extended fraud alert stays on your credit report for seven years.

You can have an extended alert placed on your credit report if you have been a victim of identity theft and provide the credit reporting company with the documentation it requires. You can place a fraud alert on your credit report by calling the toll-free fraud number for any of the three credit reporting companies mentioned above.

Credit Freezes: You may also put a “credit freeze” (also known as a “security freeze”) on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. The credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent, so using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift, and/or remove a credit freeze. Fees for placing, lifting, and/or removing a credit freeze generally range from \$5–20 per action. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies at the numbers shown above to find out more.