

As you may have heard in media reports, Premera Blue Cross ("Premera") publicly disclosed that cyber attackers gained unauthorized access to a data base that stores member information. Premera is taking this issue very seriously and is working with the FBI on investigating the attack. Blue Cross and Blue Shield of Oklahoma ("BCBSOK") is neither owned nor operated by Premera. Premera is a separate company that operates in Washington and Alaska. BCBSOK works with Premera to administer certain aspects of your health care benefit; you may have received health care services in one of these states which is why your information was in their system.

The privacy and security of our member's information is a top priority at BCBSOK. We continue to safeguard your personal information through robust privacy and security measures.

The following is a copy of the letter that the President and CEO of Premera will be sending to individuals associated with BCBSOK that were affected by this incident.

Dear Member:

I am writing to inform you that Premera Blue Cross ("Premera") was the target of a sophisticated cyberattack, and that some of your personal information may have been accessed by the attackers. As part of our investigation, we notified the FBI and are coordinating with their own investigation into this attack.

We are Premera take this issue seriously and regret the concern it may cause. I'm writing to provide you information on the steps we are taking to protect you and your information moving forward.

What happened?

On January 29, 2015, we discovered that cyberattackers had executed a sophisticated attack to gain unauthorized access to our Information Technology (IT) systems. Our investigation further revealed that the initial attack occurred on May 5, 2014. We worked closely with Mandiant, one of the world's leading cybersecurity firms, to conduct our investigation and to remove the infection created by the attack on our IT systems.

Our investigation determined that the attackers may have gained unauthorized access to your information, which could include your name, address, telephone number, date of birth, member identification number, Social Security number if it is part of your member identification number or patient identifier, email address if you provided it to us, and claims information, including clinical information. The investigation has not determined that any such data was removed from our systems. We also have no evidence to date that such data has been used inappropriately.

Why does Premera have your information?

We believe you have or had health plan coverage through another independent Blue Cross Blue Shield (BCBS) plan, and that you may have received services in Washington or Alaska at some point since 2002. Premera is a service provider in Washington and Alaska to BCBS plans across the country.

What is Premera doing to protect you?

We recognize this issue can be frustrating and we are taking steps to protect you. We are providing protection and assistance to those affected by this cyberattack, including two years of free credit monitoring and identity theft protection services.

Specifically, we are providing you a free, two-year membership in Experian's[®] ProtectMyID[®] Alert to help detect possible misuse of your personal information and provide you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. Due to privacy laws, we are not able to enroll you directly. For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your free, two-year membership, please see the additional information provided in this letter.

We also recommend that you regularly review the Explanation of Benefits (EOB) statements your health insurer sends you. If you identify medical services listed on your EOB that you did not receive, please contact your health insurer immediately.

What has Premera done to prevent this from happening in the future?

Along with steps we took to cleanse our IT system of issues raised by this cyberattack, Premera is taking additional actions to strengthen and enhance the security of our IT systems moving forward.

Where can you get more information on this issue?

You have two options to obtain more information, online or via phone. You can visit http://www.premeraupdate.com for more information. Or, call 1-800-768-5817, Monday through Friday, 5:00 a.m. to 8:00 p.m. Pacific Time (closed on U.S. observed holidays). TTY/TDD users should call 1-877-283-6562.

I want you to know that protecting your information is incredibly important to us at Premera, as is helping you through this situation with the information and support you need.

Sincerely,

Jeffrey Roe President & CEO Premera Blue Cross

Activate ProtectMyID Now in Two Easy Steps

- 1. ENSURE That You Enroll By: September 30, 2015 (You will not be able to enroll after this date.)
- 2. VISIT the ProtectMyID Web Site: www.protectmyid.com/premera

If you have questions related to the product being offered or need an alternative to enrolling online, please call 888-451-6558 and provide engagement #: **PC92585.** A credit card is not required for enrollment.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH PROTECTMYID MEMBERSHIP:

Once your ProtectMyID membership is activated, you will receive the following features:

- Free Copy of your Experian credit report: See what addresses, employers, public records and accounts are already associated with you.
- Alerts for:
 - 3-Bureau Credit Monitoring: Alerts you of new accounts appearing on your Experian, Equifax[®] and TransUnion[®] credit reports.
 - 3-Bureau Active Fraud Surveillance: Daily monitoring of 50 potential indicators of fraud appearing on your Experian, Equifax[®] and TransUnion[®] credit reports.
- Identity Theft Resolution & ProtectMyID ExtendCARE: Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- \$1 Million Identity Theft Insurance: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.*

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 888-451-6558.

INFORMATION ABOUT PREVENTING IDENTITY THEFT

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

^{*} Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

Equifax PO Box 740241 Atlanta, GA 30374 www.equifax.com 1-800-525-6285 Experian PO Box 2002 Allen, TX 75013 <u>www.experian.com</u> 1-888-397-3742 Transunion PO Box 2000 Chester, PA 19022 <u>www.transunion.com</u> 1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused:

You can contact the Federal Trade Commission immediately at:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 <u>www.ftc.gov/idtheft</u> 1-877-438-4338

If you are a resident of Maryland or North Carolina, you can also obtain information about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes from these sources:

Maryland:

Consumer Protection Division Maryland Office of the Attorney General 200 St. Paul Place Baltimore, MD 21202 www.oag.state.md.us/idtheft/index.htm 1-410-528-8662

North Carolina: Office of the Attorney General 9001 Mail Service Center Raleigh, NC 27699 www.ncdoj.gov 1-919-716-6400

You can also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

We're happy to provide our letters, at no cost, in Spanish, Tagalog, Chinese, Navajo, or Braille.

- Español: Para asistencia en Español, por favor llame al numero ubicado en la parte posterior de su tarjeta de identificación.
- Tagalog: Upang humingi ng tulong sa Tagalog, paki tawagan ang numero na nakasulat sa inyong kard.
- 中文:如果需要中文幫助,請撥打您卡上的電話號碼。
- Dine: Dinék'ehjí áka'a'doowooł biniiyé, t'áá shóodi koji hodíílnih béésh bee hane'í bi numbo bee néé ho'dólzinígíí biniiyé nanitinígíí bine'déé' bikáá'