

How to Access & Sign Up For Identity Theft Repair & Credit Monitoring Services

Anthem is working with AllClear ID, a leading and trusted identity protection provider, to offer 24 months of identity theft repair and credit monitoring services to current or former members of an affected Anthem plan dating back to 2004.

This includes customers of Anthem, Inc. companies Amerigroup, Anthem and Empire Blue Cross Blue Shield companies, Caremore, and Unicare. Additionally customers of Blue Cross and Blue Shield companies who used their Blue Cross and Blue Shield insurance in one of fourteen states where Anthem, Inc. operates may be impacted and are also eligible: California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri, Nevada, New Hampshire, New York, Ohio, Virginia, and Wisconsin.

AllClear ID is ready and standing by to assist you if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call [877-263-7995](tel: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. Call centers are open Monday to Saturday from 9 a.m. to 9 p.m. ET. From Monday, Feb. 16 to Friday, Feb. 20, the call center will be open extended hours from 9 a.m. to 11 p.m. ET.

For additional protection, and at no cost, you may also enroll in the AllClear PRO service at any time during the 24 month coverage period. This service includes credit monitoring and an identity theft insurance policy. Please enroll at <https://anthem.allclearid.com/>.

Those without Internet access or who prefer assistance via telephone can call [877-263-7995](tel:877-263-7995).

For additional information regarding your protections, please visit: <https://anthem.allclearid.com/faqs>.

[Medicaid Members Click Here](#)

Feb. 13, 2015

To Members:

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, 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](tel: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 (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](tel: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.

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

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

- 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

FOR MASSACHUSETTS RESIDENTS

Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies listed above.

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address (e.g., a current utility bill or telephone bill);
6. A legible photocopy of a government issued identification card (e.g., state driver's license or ID card or military identification);
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must send a written request to each of the three credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze.

February 13, 2015

Dear Current or Former Member:

On January 29, 2015, Anthem, Inc. (Anthem) learned of a cyberattack to our IT system. The cyberattackers tried to get private information about current and former Anthem members. We believe it happened over the course of several weeks starting on December 10, 2014.

As soon as we learned about the attack, we:

- Began working to close the security issues
- Contacted the FBI to begin an investigation
- Hired Mandiant, a leading cybersecurity firm, to help with the investigation

We want to provide identity protection services to impacted members.

Who is impacted?

Current or former members of one of Anthem's affiliated health plans may be impacted. These plans include but are not limited to Amerigroup, UniCare, CareMore and HealthPlus Amerigroup. You can visit anthemfacts.com to view a list of Anthem plans that may be impacted. Anthem is a service provider to other group health plans and Blue Cross and Blue Shield plans across the country.

What did the cyberattackers access?

Accessed information may have included:

- Names
- Dates of birth
- Social Security numbers
- Health care ID numbers
- Home addresses
- Email addresses
- Work information like income data

We don't believe these kinds of information were targeted or accessed:

- Credit card or banking information
- Medical information like claims, test results or diagnostic codes

Identity Protection Services

We've arranged to have AllClear ID protect your identity for two years at no cost to you. These identity protection services start on the date of this notice. You can use them at any time during the next two years.

- AllClear Secure: The team at AllClear ID is ready and standing by if you need identity repair help. We're giving you this service at no cost. You don't need to enroll. If a problem comes up, just call 1-877-263-7995. An investigator will do the work to:
 - Recover financial losses
 - Restore your credit
 - Make sure your identity is returned to how it should be
- AllClear ID maintains an A+ rating at the Better Business Bureau.
- AllClear PRO: This service offers extra layers of protection, including:
 - Credit monitoring
 - A \$1 million identity theft insurance policy

- For a child under 18 years old, AllClear ID ChildScan finds acts of fraud against children by searching data files for use of your child's information.
- To use the PRO service, you'll need to provide your personal information to AllClear ID. To learn more about these services or to enroll:
 - Visit anthemfacts.com
 - Click on the AllClear ID link from there

Please note: You may need to take extra steps to start your phone alerts.

Mailed Notification

Anthem will also tell likely impacted current and former members by U.S. Postal Service how to enroll in free credit monitoring and identity protection services. These services will be given free of charge. Anthem has also set up a website (www.anthemfacts.com) where members can learn more.

Toll-Free Hotline

Anthem has set up a toll-free number for current and former members to call if they have questions about this incident. That number is 1-877-263-7995 or TTY/TDD 1-800-855-2880. Contact information for the three nationwide credit bureaus is given on the next page.

Fraud Prevention Tips

There are steps you may take to guard yourself against identity theft or fraud.

We urge likely impacted members to stay alert for incidents of fraud and identity theft. This includes reviewing your account statements and checking free credit reports. Also, you can report suspected incidents of identity theft to local law enforcement, the Federal Trade Commission (FTC) or your state attorney general. To learn more, you can:

- Go to the FTC website at www.consumer.gov/idtheft
- Call the FTC at 1-877-IDTHEFT (1-877-438-4338) or
- Write to:

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

You should be aware of scam email campaigns that target current and former Anthem members. These scams are called "phishing." They're meant to look like they're from Anthem. These 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 enter 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 about the cyberattack. Also, Anthem is not asking for credit card information or Social Security numbers over the phone. For more help on spotting scam email, please visit the FTC website at www.consumer.ftc.gov/articles/0003-phishing.

Credit Bureau Information		
Equifax PO BOX 740241 ATLANTA GA 30374-0241	Experian, PO BOX 9532 ALLEN TX 75013	TransUnion PO BOX 6790 FULLERTON CA 92834-6790

1-800-685-1111

equifax.com

1-888-397-3742

experian.com

1-800-916-8800

transunion.com

You can get more information from the FTC and the 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 harder for someone to get credit in your name. This is because it tells creditors to follow certain steps to protect you, but it also may slow your ability to get credit.

You may place a fraud alert in your file by calling one of the credit bureaus listed above. When that bureau helps to process your fraud alert, it will tell the other two bureaus. They will then also place fraud alerts in your file.

Also, you can visit the credit bureau links below to find out if and how you may place a security freeze on your credit report. This can stop a credit bureau from sharing information from your credit report without your prior written consent:

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

For Maryland and North Carolina residents — you can get information from these sources about helping to prevent identify theft:

Federal Trade Commission

- Visit the FTC website at www.ftc.gov
- Call [1-877-ID-THEFT](tel:1-877-ID-THEFT) or
- Write to:
Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

Maryland

- Visit the Maryland Office of the Attorney General website at www.oag.state.md.us/idtheft/index.htm
- Call [1-410-528-8662](tel:1-410-528-8662) or
- Write to:
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 website at www.ncdoj.gov/Crime.aspx
- Call [1-919-716-6400](tel:1-919-716-6400) or
- Write to:
Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001

Still have more questions?

[READ THE FAQ](#)

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