



**West Virginia Offices of the Insurance Commissioner
Important Notice for Anthem and Unicare Health Plan of WV Members
February 26, 2015**

On January 29, 2015, Anthem, Inc. discovered that it was the target of a sophisticated external cyber-attack. These attackers gained unauthorized access to Anthem's IT system and obtained personal information from consumers who are current and former members of Anthem's associated health plans, as well as information from consumers covered by other independent Blue Cross and Blue Shield plans working with Anthem, including Unicare Health Plan of West Virginia.

Anthem's initial analysis indicates that members in West Virginia were impacted by this cyber-attack. This includes current and former members who used their Blue Cross and Blue Shield insurance in a state where Anthem operates over the last 10 years.

Anthem's investigation shows the personal information accessed includes member names, member health ID numbers, dates of birth, social security numbers, addresses, phone numbers, e-mail addresses and employment information, including income data. The investigation to date shows no credit card information, banking information or confidential health information was compromised.

Free identity protection services will be provided by Anthem's vendor, AllClear ID. Those impacted can access these services prior to receiving a mailed notification from Anthem, which will be sent in the coming weeks. Members may access these services at any time during the 24 month coverage period. Visit www.AnthemFacts.com to learn how to access these services. Members may also access identity repair services by calling 877-263-7995.

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

- Identity Theft 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 Anthem plan.
- Identity theft insurance: For individuals who enroll, the company has arranged for \$1,000,000 of identity theft insurance.
- Identity theft monitoring/fraud detection: For members who enroll, data such as credit card numbers, social security numbers and e-mails 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.

Anthem has established a dedicated website, www.anthemfacts.com, where members can access information, including frequent questions and answers.

Spanish-speaking members may access information at www.AnthemInforma.com, or receive assistance in Spanish at 877-263-7995.

You should be aware of scam e-mail 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 e-mails include a "click here" link for credit monitoring. These e-mails are **NOT** from Anthem.

- DO NOT reply to the e-mail 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 e-mail.
- DO NOT open any attachments that arrive with e-mail.

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 e-mail, please visit the Federal Trade Commission's website: <http://www.consumer.ftc.gov/articles/0003-phishing>.

It is recommended consumers remain vigilant with respect to reviewing account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to credit reporting agencies and to the proper law enforcement authorities. To learn more, you can go to the FTC's website, at www.consumer.gov/idtheft or call the FTC, at (877) IDTHEFT (438-4338).

The Consumer Service Division of the Offices of the Insurance Commissioner is available to assist all West Virginia consumers with insurance questions or complaints and can be reached at 1-888-TRY-WVIC (879-9842).