

Credit Protection FAQ

1. When and how did you discover the attack?

On January 27, 2015, an Anthem associate, a database administrator, discovered suspicious activity – a data query running using the associate’s logon information. He alerted Anthem’s Information Security department.

On Jan. 29, 2015, we determined that we were the victim of a sophisticated cyber attack. We notified federal law enforcement officials and shared the indicators of compromise with the HITRUST C3 (Cyber Threat Intelligence and Incident Coordination Center).

2. What information has been compromised?

Initial investigation indicates that the member data accessed included names, member ID numbers, dates of birth, Social Security Numbers or Health Care Identification Numbers, addresses, telephone numbers, email addresses and employment information.

3. Was there any diagnosis or treatment data exposed?

No, we do not believe any diagnosis or treatment data was exposed.

4. Was my information accessed?

Anthem is currently conducting an extensive IT forensic investigation to determine what members are impacted. However, all members whose information was in the impacted data warehouse will receive free credit protection services for two years.

5. Is Anthem providing credit protection services?

Yes, Anthem is providing credit protection services, free of charge, for two years.

6. How can I enroll in credit protection services?

Identity theft repair services are available to Anthem members who feel they have experienced fraud. *For members who have been impacted by the cyber attack, these services are automatically available and do not require enrollment.* Please visit AnthemFacts.com to learn how to access these services. Members may access identity repair services by calling 877-263-7995.

Credit monitoring services require a member to actively enroll because the member must provide their personal information and consent to have their credit monitored. Members can enroll at any time during the 24 month coverage period, and can learn how to sign up at [AnthemFacts.com](https://www.AnthemFacts.com). Members who do not have access to the Internet may call 877-263-7995 for assistance.

7. What times can I call to enroll in credit protection services?

Phone lines will be open from 2pm to 9 p.m. ET on Friday, Feb. 13, and will be open 9 a.m. to 9 p.m. ET Monday to Saturday.

Spanish-speaking members may access information at [AnthemInforma.com](https://www.AnthemInforma.com), or receive assistance in Spanish at 877-263-7995.

8. What credit protection services is Anthem offering?

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 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.

9. Will I receive a letter in the mail from Anthem?

Yes, Anthem will begin to mail letters to all impacted current and former members in the coming weeks. Those letters will provide information on free identity repair services and credit monitoring. However, members can access these services starting Friday, Feb. 13, prior to receiving a mailed notification from Anthem. A copy of the letter will be posted on AnthemFacts.com

10. Will Anthem send me an email with this information?

Members who have provided e-mails to Anthem and have opted in to receiving communications may receive an e-mail directing them to visit AnthemFacts.com to sign up for credit protection services. This e-mail is scheduled to be distributed the week of Feb. 16. A copy of the email will be posted on AnthemFacts.com

This email is being sent due to state notification requirements. It will not ask for personal information and will not contain a link to any websites other than AnthemFacts.com.

If you receive any emails regarding the Anthem Cyber Attack asking for personal information, or asking you to click on an unfamiliar link:

- ✓ 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 an email.
- ✓ DO NOT open any attachments that arrive with email.

For more guidance on recognizing scam email, please visit the FTC Website:

<http://www.consumer.ftc.gov/articles/0003-phishing>

11. Why do I have to enroll in in credit monitoring services?

Credit monitoring services require a member to actively enroll because the member must provide their personal information and consent to have their credit monitored. Members can enroll at any time during the 24 month coverage period, and can learn

how to sign up at AnthemFacts.com. Members who do not have access to the Internet may call 877-263-7995 for assistance.

12. Can I access information about the credit protection services in Spanish?

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

13. Am I at risk for identity theft?

Anthem is currently conducting an extensive IT Forensic Investigation to determine which members are impacted. We are not aware of any fraud that has occurred as a result of this incident against our members, but all impacted members will be eligible to receive identity repair assistance. Identity repair services provide affected customers with a dedicated investigator to assist them with fraud-related issues arising from this incident.

14. Do I need a new member ID card and number?

Your current member ID card and number are valid and will provide you access to care.