



A nonprofit independent licensee of the Blue Cross Blue Shield Association

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

September 9, 2015

Dear <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you that Excellus BlueCross BlueShield (“Excellus BCBS”) 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 fully cooperating with its investigation into this attack.

We at Excellus BCBS 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 August 5, 2015, we learned that cyber attackers 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 December 23, 2013. We worked closely with Mandiant, one of the world’s leading cybersecurity firms, to conduct our investigation and to remediate the issues 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, Social Security number, member identification number, financial account information, and claims 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 Excellus BCBS 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 the 31 county upstate New York service area of Excellus BCBS. Excellus BCBS is a service provider in 31 upstate New York counties to BCBS plans across the country.

What is Excellus BCBS 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 have secured the services of Kroll to provide identity theft protection at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity theft protection services include Credit Monitoring, Web Watcher, and Identity Theft Consultation and Restoration. **To enroll, visit excellusfacts.com** and follow the online instructions to take advantage of your identity theft protection services.* To receive credit services by mail instead of online, please call 877-589-3331. Additional information describing your services is included with this letter.

We also recommend that you regularly review the Explanation of Benefits (EOB) statements that your health plan sends you. If you identify medical services listed on your EOB that you did not receive, please contact your health plan immediately. We further recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your bank, credit card and other financial statements for any unauthorized activity. If you would like to place an alert on your bank account or change your bank account number, please contact your bank.

What have we done to prevent this from happening in the future?

Along with steps we took to close the vulnerability in our IT system, Excellus BCBS 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 excellusfacts.com for more information.** Or, call 877-589-3331, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time (closed on U.S. observed holidays). TTY/TDD users should engage their relay service prior to calling the above referenced number.

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

Sincerely,



Christopher C. Booth
President and Chief Executive Officer

* Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Take Advantage of Your Identity Theft Protection Services

You've been provided with access to services from Kroll. **To enroll, visit excellusfacts.com** and follow the online instructions to take advantage of your identity theft protection services.* To receive credit services by mail instead of online, please call 877-589-3331. The following services are included:

Web Watcher

Web Watcher monitors internet sites where criminals buy, sell and trade personal identity information, looking for matches of Social Security Numbers, credit/debit card numbers, e-mails, phone numbers, bank account and routing number, and medical identification number. The Member is promptly notified if evidence of their identity information being traded or sold is discovered through such monitoring.

Credit Monitoring

Credit monitoring is powered by TransUnion. Credit monitoring can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.

Consultation and Restoration Services

Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance:

Consultation: You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Restoration: Should you become a victim of identity theft; a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and others to resolve it.

* Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 2002	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	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 should immediately contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

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

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should 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.