

### Empire announces credit protection details in wake of cyber attack

February 13, 2015

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To our valued business partner:

Earlier this week, we announced that credit protections for our members potentially impacted by the cyber attack will be available starting today. We're pleased to provide additional information that will allow your clients to begin enrolling at 2 p.m. ET.

Current and former Anthem members dating back to 2004 are being offered identity repair assistance and credit monitoring services via [AnthemFacts.com](http://AnthemFacts.com). Affected members can start accessing 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.

Identity theft repair services are available to Empire 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. Additional protection is available through credit monitoring services. This requires 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](http://AnthemFacts.com). Members who do not have access to the Internet or who prefer telephone service may call 877-263-7995 for assistance. Phone lines will be open from 2 to 9 p.m. ET on Friday, and will be open 9 a.m. to 9 p.m. ET Monday to Saturday.

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

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

- **Identity 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.

To help you share this news with your clients, we have developed a [memo template](#) and [FAQ](#) to help you answer questions you may receive.

We will distribute this [press release](#) in our markets today at 2 p.m. ET. We will also send a notification [letter](#) in the mail to our members in the coming weeks with information on how to sign up for services. This notification letter serves as the HITECH notice, which we are making on behalf of our ASO groups. Again, members do not need the letter in order to sign up for the credit protection services. And finally, members who have provided email addresses to Anthem and have opted in to receiving communications may receive an email directing them to visit [AnthemFacts.com](#) to sign up for services. This email is scheduled to be distributed the week of Feb. 16 and contains the same information as the member letter. The email must be sent due to state substitute notification requirements. The email will not ask for personal information and will not contain a link to any websites other than [AnthemFacts.com](#).

We will continue to provide updates as we learn more about the attack, and we are here to answer your questions to the best of our ability.

Please do not share this information with your clients before 2 p.m. ET. Phone lines will not be open before this time.

Your local representative is also prepared to discuss this with you.

Sincerely,

Ken Goulet  
President, Commercial and Specialty Business

Brian Griffin  
New York Plan President

*This article applies to:*

- New York
- Small Group, Large Group, and Individual (under 65)