

<<Contact Information>>

<<Address 1>>

<<Address 2>>

<<State, Zip>>

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OFFICE OF CONSUMER PROTECTION

<<Date>>

<<Member Name>>

<<Address 1>>

<<Address 2>>

<<State, Zip>>

Your Equifax Activation Code: <<xxxxxx >>

Dear <<Member Name>>

Aetna Signature Administrators ("ASA") provides network and medical management services that are part of your group health plan of benefits. We are contacting you on behalf of your group health plan, [insert name of plan], to notify you of an incident involving your personal information.

On September 6, 2016, a compact disc (CD) was mailed from one ASA employee to another. The envelope containing the CD was delivered, but the CD was missing from the envelope. Upon learning of the missing CD on September 9, 2016, ASA immediately investigated and contacted the United States Postal Service to help locate the CD. However, the CD has not been recovered to date. ASA also notified [insert name of plan] of the missing CD on [insert DATE].

The CD contained a report that your group health plan, or an administrator of your group health plan, provided to ASA. The report included your date of birth and Social Security number and may have also included your name and address. The purpose of the report was to evaluate and, in some cases, select programs or services to enhance your benefit plan.

ASA takes the privacy of member information very seriously. To that end, ASA will no longer accept reports from the health plan or their administrator that include Social Security numbers. Additionally, ASA has stopped mailing CDs and has re-trained employees on the company's procedures for handling member information.

While we have no evidence that your information was or will be misused or accessed by any unauthorized individual, we are offering to protect your identity for one year at no cost to you. We have also included some general information about steps you can take to guard against identity theft and fraud. To take advantage of this protection, please follow the attached Equifax instructions and activate your coverage no later than February 7, 2017.

We sincerely apologize. If you have any questions about this mistake, please call 866-760-9572.

Sincerely,

How to Protect Your Identity

Protecting your Identity

Remember to look at your account statements regularly to be sure they are correct.

Ask for a free copy of your credit report:

- Online at www.annualcreditreport.com
- By calling toll-free 1-877-322-8228
- By mailing an Annual Credit Report Request Form (found at www.annualcreditreport.com) to:

Annual Credit Report Request Services
P. O. Box 105281
Atlanta, GA 30348-5281

You can also buy a copy of your credit report from any of the companies listed below.

Equifax P.O. Box 740241, Atlanta, GA 30374-0241, 1-800-685-1111, www.equifax.com
Experian P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

What to look for in your reports

When you receive your credit reports, review them carefully.

Look for accounts or creditor inquiries that you did not make or do not recognize.

Be sure information like home address and social security number is correct.

If you don't understand your credit report, call the number on the report.

Keep watching your credit reports and account statements.

If information doesn't look right or you suspect identity theft, you can contact:

- Any credit monitoring company you have enrolled with
- Your local police
- Your state's attorney general
- The Federal Trade Commission ("FTC")

You can also contact the FTC or your state's regulatory authority to get more information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

For residents of Maryland: You can also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

For residents of North Carolina: You can also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

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Protecting your Personal Health Information

- You should always review the explanation of benefits statement that you get from your health insurance company. If it shows services you did not receive, contact your insurance company at the number on the statement.
- If you don't get statements directly, contact your provider and ask for copies.
- Ask your provider for a copy of your medical records so you can compare them to your statements.
- You can also get a copy of your credit report and look for medical bills you don't recognize.
- If you don't understand your credit report, call the number on the report.
- Keep a copy of this notice in case you have problems with your medical records later on.

For residents of California: You can also visit the web site of the California Office of Privacy Protection at www.privacy.ca.gov for more information about your medical privacy.

Fraud Alerts

Fraud alerts let your creditors know you may be a victim of fraud. There are two types of fraud alerts that can be placed on your credit report. The two types of fraud alerts are an initial alert and an extended alert.

You can have an initial alert put on your credit report if you think you may be a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days.

You can have an extended alert put on your credit report if you know you are a victim of identity theft and can show proof. An extended fraud alert stays on your credit report for seven (7) years.

To put a fraud alert on your credit report, just call any one of the national credit reporting agencies below.

Equifax:	1-888-766-0008	www.equifax.com
Experian:	1-888-397-3742	www.experian.com
TransUnion:	1-800-680-7289	fraud.transunion.com

Credit Freezes (for Non-Massachusetts Residents)

You may have the right to put a credit freeze on your credit file.

A credit freeze is also known as a security freeze.

A credit freeze will stop new credit from being opened in your name without a PIN number.

The PIN number is given to you when you ask for the freeze.

A credit freeze also stops possible credit grantors from getting your credit report without your consent. You will need to lift the freeze every time you want to give a credit grantor or other third party access to your credit report. This means that using a credit freeze may delay your credit approval.

You may be charged fees to place, lift or remove a credit freeze.

The cost can vary by state from \$5 to \$20 for each service and each credit reporting company.

To place a credit freeze on your file you must contact each credit reporting company separately. The instructions for getting a credit freeze vary from state to state.

For more information about fraud alerts and credit freezes, you can contact the FTC or the credit agencies below:

Equifax:	P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian:	P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion:	P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

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About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

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Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance¹ with \$0 deductible, at no additional cost to you
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert² placement with automatic renewal functionality* (available online only)

How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

1. **Welcome Page:** Enter the Activation Code (provided at the top of your notice letter) in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter the Activation Code provided at the top of your notice letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

1 - Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)
2 - The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC