



ND

RECEIVED

JUL 10 2016

OFFICE OF CONSUMER PROTECTION

Name
Street
Street
City, ST ZIP

RE: Important Security and Protection Notification

Please keep this letter; you will need the activation code and engagement number it contains in order to register for your free membership.

To the Parent or Guardian of [Insert First & Last Name of Minor]:

We are contacting you to inform you of a recent data privacy incident that involved the personal information of the minor listed above. On June 6, 2016, Blue Cross Blue Shield of North Dakota (BCBSND) learned that explanation of benefits (EOB) information was inadvertently printed on the back side of an insert that was mailed to another member on May 20 through June 2, 2016. The type of information that was misprinted may have included your name, benefit plan number, group number, dates of service, claim number, provider name and the types of services and charges incurred. The security of BCBSND computer systems was not affected.

Please be assured that we have taken steps necessary to address this incident, and that we are committed to protecting the information that you have entrusted to us.

Although we have no evidence to date that the information has been used inappropriately, to protect yourself from potential harm, we recommend that you remain vigilant and:

- Review your Explanation of Benefits notifications for any payment information on services you did not receive.
- Place a 90-day fraud alert on your credit files. You may activate a fraud alert by contacting any one of the three major credit bureaus below:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9532	PO Box 6790
Atlanta, GA 30374-0241	Allen, TX 75013	Fullerton, CA 92834-6790
1-800-525-6285	1-888-397-3742	1-800-680-7289
www.equifax.com	www.experian.com	www.transunion.com
- Place a security freeze on your credit file. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.
- Report suspected identity theft to law enforcement, including the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.
- If you suspect you are a victim of identity theft, and are a resident of the state of Oregon, we advise you to contact the Oregon Attorney General by phone at 503-378-4400, and by mail at 1162 Court Street NE, Salem, OR 97301-4096.

BCBSND takes its responsibility to protect personal information very seriously. To help ensure that situations like this one do not occur in the future, we have made process changes and are providing staff with additional training.

What we are doing to protect your information:

To help you detect the possible misuse of the minor's information, we are providing you, the parent or guardian, with a free, one year membership in Family Secure® from Experian®. Family Secure monitors your Experian credit report to notify you of key changes. In addition, Family Secure will tell you if the minor has a credit report, a potential sign that his or her identity has been stolen.

To receive the free Family Secure product, you as the parent must enroll at the web site with your activation code listed below. This activation code can only be used by the parent or guardian of the minor. Please keep in mind that once activated, the code cannot be re-used for another enrollment.

Activate Family Secure Now in Three Easy Steps

1. ENSURE **That You Enroll By:** September 30, 2016 (Your code will not work after this date.)
2. VISIT the **Family Secure Web Site to enroll:** <http://www.familysecure.com/enroll>
3. PROVIDE **Your Activation Code:** [code]

If you have questions or need an alternative to enrolling online, please call 888-276-0529 and provide engagement #: [code].

What features does your 12-MONTH Family Secure membership include once activated?

Parent or Legal Guardian:

- Daily monitoring of your Experian credit report with email notification of key changes, as well as monthly "no-hit" reports
- 24/7 credit report access: Unlimited, on-demand Experian reports and scores
- Experian credit score illustrator to show monthly score trending and analysis.

Children:

- Monthly monitoring to determine whether enrolled minors in your household have an Experian credit report
- Alerts of key changes to your children's Experian credit report

All Members:

- Identity Theft Resolution assistance: Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies
- \$2,000,000 Product Guarantee*

Once your enrollment in Family Secure is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about Family Secure, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 888-276-0529.

* The Family Secure Product Guarantee is not available for Individuals who are residents of the state of New York.

We sincerely apologize for this incident, and regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns, please call toll-free at 800-995-4600. If you prefer, you may contact us by mail at Dakotas Health Plan, PO Box 1951, Fargo, ND 58107.

Sincerely,



Rebecca Nichol
Associate General Counsel & Privacy Officer
Blue Cross Blue Shield of North Dakota

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JUL 10 2015

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Name
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RE: Important Security and Protection Notification

Please keep this letter; you will need the activation code and engagement number it contains in order to register for your free membership.

Dear [Insert First & Last Name]:

We are contacting you to inform you of a recent data privacy incident that involved your personal information. On June 6, 2016, Blue Cross Blue Shield of North Dakota (BCBSND) learned that explanation of benefits (EOB) information was inadvertently printed on the back side of an insert that was mailed to another member on May 20 through June 2, 2016. The type of information that was misprinted may have included your name, benefit plan number, group number, dates of service, claim number, provider name and the types of services and charges incurred. The security of BCBSND computer systems was not affected.

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Although we have no evidence to date that the information has been used inappropriately, to protect yourself from potential harm, we recommend that you remain vigilant and:

- Review your Explanation of Benefits notifications for any payment information on services you did not receive.
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1-800-525-6285	1-888-397-3742	1-800-680-7289
www.equifax.com	www.experian.com	www.transunion.com
- Place a security freeze on your credit file. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.
- Report suspected identity theft to law enforcement, including the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.
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BCBSND takes its responsibility to protect personal information very seriously. To help ensure that situations like this do not occur in the future, we have made process changes and are providing staff with additional training.

What we are doing to protect your information:

To help protect your identity, we are offering a free one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE **That You Enroll By:** September 30, 2016 (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll:** <http://www.protectmyid.com/redeem>
3. PROVIDE **Your Activation Code:** [code]

If you have questions or need an alternative to enrolling online, please call Experian at 877-371-7902 and provide engagement #: [code].

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

We sincerely apologize for this incident, and regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns, please call toll-free at 800-995-4600. If you prefer, you may contact us by mail at Dakotas Health Plan, PO Box 1951, Fargo ND 58107.

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