

<Date>

<Member Name>

<Address>

<City, State Zip>

RE: HU1800691

## NOTICE OF DATA BREACH

**Equifax Activation Code: xxxxxxxx**

Dear <Member Name>;

We are writing to notify you, a valued member, of a recent incident involving some of your personal information.

### **What Happened?**

On December 1, 2018, Humana began piloting a newly developed Humana @ Home mobile application. Access to the application was given to a small group of our care managers for use and feedback. It was designed for our care managers to view and update clinical information, using a mobile device, when conducting in home visits.

On December 1, 2018, the Humana @ Home mobile application experienced an automated credential stuffing attack. Login IDs and passwords potentially related to Humana members and obtained from a source outside of Humana, were entered into the mobile application, in order to validate whether or not the credentials were legitimate Humana login IDs and passwords. The mobile application only validated the credentials and did not disclose any additional information.

The bad actor then used the information validated from the Humana @ Home mobile application, to commit identity spoofing by using the validated credentials to log into Humana.com and Go365.com accounts with intention to redeem Go365 rewards, if available.

An identity spoofing occurs when someone attempts to assume the identity of another individual through the use of authentication credentials (username and password) that may have been stolen or obtained through unknown means. Oftentimes, these credentials come from the use of the same user name and password used on multiple sites. If one of those sites is compromised, the credentials will be used on other websites to see if the bad actors can use them to gain access to additional systems.

The attack lasted from December 1 until December 3, 2018. The Humana@ Home Project Manager identified the issue December 3rd and immediately took the application down to avoid any further attacks.

### **What Information Was Involved?**

Your Humana account may have been compromised during these attacks. We would like to stress that your Social Security Number was not disclosed as a result of this incident as it is not available for display in Humana web portals. The attackers may have gained access to your information on humana.com and/or go365.com, which includes medical, dental and vision claims, spending account information and biometric screening information.

### **What Are We Doing?**

As of December 4, 2018 before bringing the mobile application back on-line security updates were made to stop any new attacks.

Humana has implemented controls such as forcing a password reset, deploying new alerts of successful and failed logins and locked accounts as well as deploying a series of technical controls to enhance web portal security.

Humana has determined there is no evidence that any data was removed from Humana systems and Humana Cyber Security Operations continues to monitor the situation.

### **What You Can Do**

We encourage you to review other websites where you have accounts and consider changing your password for those accounts. We also encourage you to use different log in names and passwords for all the sites you visit on the internet. For example, you should use a different username and password to log into your bank than the one used to log into Humana.com. Should you notice any change in your explanation of benefit (EOB) letters, SmartSummary or medical records that you did not know about, please tell us right away at the number listed below.

We want you to know that at Humana we take seriously our responsibility to ensure the security of your information. We regret any concern this incident may have caused. You have privacy rights under a Federal law that protects your health information. It is important for you to know you can exercise these rights, ask questions about them, and file a complaint if you think Humana has not taken adequate steps to protect your health information.

Humana respects your right to file a complaint with us or with the Department of Health and Human Services through the Office of Civil Rights at:

**Office for Civil Rights  
U.S. Department of Health and Human Services  
Sam Nunn Atlanta Federal Center, Suite 16T70  
61 Forsyth Street, S.W.  
Atlanta, GA 30303-8909  
Customer Response Center: (800) 368-1019**

You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

In addition, the Federal Trade Commission suggests the following steps if you believe your identity has been stolen.

1. **Place a fraud alert on your credit reports and review your credit reports.** Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two companies.

<b>Equifax</b> P.O. Box 740241 Atlanta, GA 30374-0241  <b>1-800-525-6285</b> www.equifax.com	<b>Experian</b> P.O. Box 9532 Allen, TX 75013  <b>1-888-EXPERIAN or 1-888-397-3742</b> www.experian.com	<b>TransUnion</b> Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19016  <b>1-800-680-7289</b> www.transunion.com
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Once you place the fraud alert, you are entitled to order free copies of your credit reports. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Services, P.O. Box 105281, Atlanta, GA 30348-5281.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

2. **Carefully review your credit reports.** Look for inquiries from companies that you haven't contacted, accounts that you did not open, and debts on your accounts that you can't explain. Be aware that some companies may bill under names other than their store names.
3. **Close any accounts that you know, or believe, have been tampered with or opened fraudulently.**
4. **File your concern with the Federal Trade Commission.** This important information helps law enforcement agencies track down identity thieves. You can contact the Federal Trade Commission at 1-877-ID-THEFT, (1-877-438-4338) or by visiting the Federal Trade Commission website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Even if you do not find any signs of fraud on your credit reports, experts in identity theft recommend you check your credit reports every three months for the next year.

We are asking that you remain vigilant. Check for any medical bills that you do not recognize on your credit reports. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. If you are a **California resident**, we suggest that you visit the web site of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

**Fraud Alerts:** You can place an initial alert or an extended alert on your credit report to put your creditors on notice that you may be a victim of fraud. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed above.

**Credit Freezes (for Non-Massachusetts Residents):** You may have the right to put a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. You may also incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**For residents of Kentucky:** You may also obtain information about identity theft prevention from the Kentucky Office of the Attorney General:

**Office of the Kentucky Attorney General**  
1024 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601  
Consumer Protection Hotline: 888-432-9257  
Identity Theft Hotline: 800-804-7556

**For residents of Maryland:** You may also obtain information about identity theft prevention 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](http://www.oag.state.md.us)

**For residents of Massachusetts:** You have the right to obtain a police report if you are a victim of identity theft. You may obtain one or more additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s). The fee for each placement of a freeze, temporary lift of a freeze, or removal of a freeze is \$5:

**Massachusetts Office of the Attorney General**  
One Ashburton Place, 18<sup>th</sup> Floor, Boston MA 02108  
1-617-727-8400, [www.mass.gov](http://www.mass.gov)

**For residents of North Carolina:** You may also obtain information about identity theft prevention 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](http://www.ncdoj.gov)

#### **For residents of Massachusetts**

**Credit Freezes (for Massachusetts Residents):** Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

<b>Equifax Security Freeze</b> P.O. Box 105788 Atlanta, GA 30348	<b>Experian Security Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Trans Union Security Freeze</b> Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19022-2000
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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

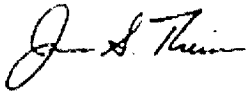
**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, the Oregon Attorney General.

## For More Information

If you have any questions or need any help with anything mentioned in this letter, please contact us by e-mail at [privacyoffice@humana.com](mailto:privacyoffice@humana.com) or contact Customer Service at **1-866-4ASSIST (1-866-427-7478)**. If you have a speech or hearing impairment and use a TTY, call **1-800-833-3301**. In addition, please notify our Privacy Office if you believe your information is being used (e.g. identity theft) by another party so that we can work with you and law enforcement officials to promptly investigate the matter.

Again, please accept our sincere apology for this incident. We value your membership and work hard to protect your information.

Sincerely,



Jim Theiss, Chief Privacy Official  
Humana, Inc.  
Privacy Office

Enclosures

## Discrimination is against the law

Humana Inc. and its subsidiaries comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana Inc. and its subsidiaries provide: (1) free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate; and, (2) free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call **1-877-320-1235** or if you use a TTY, call **711**.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.

If you need help filing a grievance, call **1-877-320-1235** or if you use a TTY, call **711**.

You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>

## Multi-Language Interpreter Services

**ATTENTION:** If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235 (TTY: 711)**.... **ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-320-1235 (TTY: 711)**.... **注意:** 如果您使用繁體中文, 您可以免費獲得語言 援助服務。請致電 **1-877-320-1235 (TTY: 711)**。... **CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-877-320-1235 (TTY: 711)**.... **주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-877-320-1235 (TTY: 711)**번으로 전화해 주십시오.... **PAUNAWA:** Kung nagsasalita kang Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-877-320-1235 (TTY: 711)**.... **Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-320-1235 (телетайп: 711)**.... **ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-877-320-1235 (TTY: 711)**.... **ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-877-320-1235 (ATS: 711)**.... **UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-877-320-1235 (TTY: 711)**.... **ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-877-320-1235 (TTY: 711)**.... **ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-877-320-1235 (TTY: 711)**.... **ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-877-320-1235 (TTY: 711)**.... **注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。 **1-877-320-1235 (TTY: 711)**まで、お電話にてご連絡ください。... **سرانی وگننگ می نکدی، هستی و تیلانی لایزی تر و صب ار و ناگ اربی امش مهارف می دشاب. اب ...** (TTY: 711) **1-877-320-1235. D77baaak0n7n7zin:D77saadbee1n7[ti'goDinéBizaad,saadbee1k1'1n7da'1wo'd66', t'11jiik'eh, 47 n1 h0|=, koj8' h0d77nih 1-877-320-1235 (TTY: 711).... 1-877-320-1235** لصتاً مقرب (مقر فتاه مصلًا مکیلاو: 711). تظو حلم: اذا تتك ثدحتت ركذا





Privacy Office  
100 E. Main Street  
Louisville, KY 40202  
Equifax.com

**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.

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 insurance 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 Alert 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](http://www.myservices.equifax.com/tri)

1. **Welcome Page:** Enter the Activation Code provided at the top of this page 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 your enrollment code as provided at the top of this 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](http://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.

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)

\* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC