



JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

December 28, 2018

Dear John Sample,

Our company performs services for health-related business clients, including your health plan provider, Blue Cross Blue Shield of Michigan. We are writing to tell you about a data security incident that may have exposed some of your personal and protected health information. We take the protection and proper use of your information very seriously. For this reason, we are contacting you directly to explain the circumstances of the incident.

What happened?

On or around September 23, 2018, our company experienced a ransomware incident — a malicious software that attacked and locked up our servers and workstations. We hired a forensics expert to investigate the issue. Based on this investigation, we did not identify any evidence showing that data was extracted.

On November 8, 2018, we notified our client that we identified data in our systems that included demographic information, health plan contract numbers and some medical information. Social Security numbers and financial account information were **not** included in the accessible data elements. We are alerting you because your data may have been affected.

What we are doing.

Although we do not believe the information was extracted from our system, in an abundance of caution we are taking steps to guard against identity theft or fraud. Please review the enclosed information about Identity Theft Protection. We have arranged for affected individuals to have AllClear ID protect their identity for 12 months at no cost. However, due to Blue Cross Blue Shield of Michigan's policy, special arrangements have been made to offer you the same protection for 24 months. The following identity protection services start on the date of this notice and can be used at any time during the next 24 months.

- AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-861-4034 and a dedicated investigator will help recover financial losses and restore your credit.
- AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-861-4034 using the following redemption code: Redemption Code.

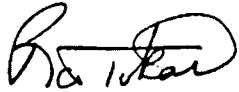
We also want to note that following your enrollment, additional steps are required by you in order to activate your AllClear phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.



We take the protection of your personal information seriously and are taking steps to prevent a similar occurrence. We have migrated to a different computer system that has added protections and are training our workforce in safeguards.

If you have further questions about identity protection services, please contact AllClear at 1-855-861-4034. We sincerely apologize to you and Blue Cross Blue Shield of Michigan for concern caused by this incident.

Sincerely,



Robert Tokar
CEO, Wolverine Solutions Group

Medicare Plus BlueSM, BCN AdvantageSM and Prescription BlueSM are PPO, HMO-POS, HMO and PDP plans with Medicare contracts. Enrollment in Medicare Plus Blue, BCN Advantage and Prescription Blue depends on contract renewal.

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Enclosures: Information about Identity Theft Protection
Multi-language Interpretive Services Notice



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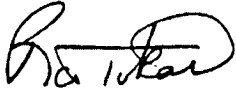
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A handwritten signature in black ink, appearing to read "Robert Tokar". The signature is fluid and cursive, with a large initial "R" and "T".

Robert Tokar
CEO, Wolverine Solutions Group

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Enclosures: Information about Identity Theft Protection
Multi-language Interpretive Services Notice

Discrimination is Against the Law

Blue Cross Blue Shield of Michigan and Blue Care Network comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross Blue Shield of Michigan and Blue Care Network:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Office of Civil Rights Coordinator.

If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network 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:

Office of Civil Rights Coordinator
600 E. Lafayette Blvd.
MC 1302
Detroit, MI 48226
1-888-605-6461, TTY: 711
Fax: 1-866-559-0578
civilrights@bcbsm.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

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, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

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



Multi-language Interpreter Services

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación de miembro.

Arabic:

ان اجملاب لكد قر فوتم تيوظلا ادعاسملا تامدخ ن اذ، تيبرعلا تدحتت تنك اذا: تطو حلم
كبد تصاخلا تيوضعلا يتقاطب تيغلخلا تهجلا لي اعرهاظلا فتاهلا مقرب لصتا

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。

請撥您的會員ID卡背面的電話號碼。

Syriac:

ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ
ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ ܟܝܼܘܢܼܝܼܐ

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Xin gọi số điện thoại ghi trên mặt sau của thẻ thành viên của quý vị.

Albanian: KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në numrin e telefonit në anën e pasme të kartës së identitetit të anëtarit.

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 가입자 ID 카드 뒷면에 있는 전화번호로 연락해 주십시오.

Bengali: **মেন রাখেবন** যদি আপনার ভাষা বাংলা হয় ভাষা সহায়তাপরিষেবা আপনাবিনামূল্যে পেতে পারেন। আপনার সদস্য আইডি কার্ড এর পিছনে দেওয়া ফোন নং-এ অনু-হ করে কল করুন।

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer telefonu znajdujący się na odwrocie identyfikacyjnej karty członkowskiej.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie bitte unter der auf der Rückseite Ihres Mitgliedsausweises angegebenen Telefonnummer an.

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Comporre il numero di telefono riportato sul retro della scheda identificativa membro.

Japanese: 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。メンバーIDカードの裏に記載された電話番号に電話してください。

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Позвоните по номеру телефона, указанному на задней стороне вашего удостоверения участника.

Serbo-Croatian: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite broj telefona na poleđini članske ID kartice.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero na nasa likod ng iyong member ID card.

Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three nationwide consumer reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 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

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional 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 Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, (515) 281-5164
www.iowaattorneygeneral.gov

For residents of Maryland: You may 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 Massachusetts: You also have the right to obtain a police report.

For residents of North Carolina: You may 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

For Oregon Residents: You may report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice
1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392 (toll-free in Oregon), (503) 378-4400
<http://www.doj.state.or.us>

For Rhode Island Residents: You have the right to obtain a police report and request a security freeze as described below. You also may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General, Consumer Protection Unit
150 South Main Street, Providence, RI 02903, (401)-274-4400
<http://www.riag.ri.gov>



The next 2 paragraphs are regarding incidents involving personal health information. Disregard if not applicable to your situation.

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the consumer 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. You may also want to request a copy of your medical records from your provider, to serve as a baseline. 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 to find more information about your medical privacy.

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. 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 one year. 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 nationwide consumer reporting agencies listed 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

Security Freezes: You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov