

<<Date>>

<<First Name>> <<LastName>>

<<Address>>

<<City, State Zip>>

RE: HU1900189

Equifax Activation Code: <<Equifax Code>>

NOTICE OF DATA BREACH

Dear <<First Name>> <<Last Name>>,

Humana is writing to inform you of an incident which may have involved some of your personal information. We take the privacy and security of your personal information seriously and want you to know what we are doing to address this issue and what steps you can take to protect yourself.

What Happened?

On February 14, 2019, our service provider, Availity, L.L.C.¹, was conducting an internal review and became aware of some previous irregular activity on its system that resulted in unauthorized third parties gaining access to personal information regarding some individuals. While the investigation is still ongoing, it appears that the unauthorized users were able to access the system by using certain personal information they already possessed. We have no reason to believe this information was obtained from Humana or Availity (our service provider).

The suspicious activity occurred between the following dates: January 15, 2016-February 21, 2018. The incident was complex in nature and affected multiple health insurance carriers. On March 22, 2019, Humana became aware that your information was impacted by this incident. Since that time, Humana continued to refine the data to understand the scope of the information disclosed. **Humana and Availity continue to work together during this ongoing investigation.**

What Personal Information Was Accessed?

The personal information that may have been accessed includes:

- First and last name,
- Humana member identification number,
- Effective date,
- Benefit information,

¹ Availity facilitates the processing and payment of health care claims by connecting health plans (including Humana) with their insureds' health care providers. Availity's web portal also allows your providers to check eligibility and benefits.

- Care Reminders, which are a proactive way to let your doctor know if Humana’s records indicate a need for a screening, lab test or other treatment. Additionally, Care Reminders may note adherence schedules for medications you are taking or make a recommendation for a medication, based on a specific diagnosis.

Our investigation has **not** identified any unauthorized access to your Social Security number, driver’s license or state identification card numbers, bank account numbers, or credit or debit card information.

What Is Being Done?

In response to the incident, Availity has notified federal law enforcement and hired an external forensics investigator to assist in its investigation. The unauthorized users have been blocked from the system and additional access requirements and enhanced monitoring were put in place. Further measures to control and monitor access to the system are in process and Humana is actively working with Availity to coordinate additional security enhancements.

We know that you may be worried about what took place.

At our expense, to safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. We strongly encourage you to enroll for this free service to protect yourself from the potential misuse of your information.

What can I do?

We have no reason to believe that your information will be used inappropriately. 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:

<<OCR Contact Information>>

You also have the right to file a police report with your local police department. 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.

<p>Equifax P.O. Box 740241 Atlanta, GA 30374-0241</p> <p>1-800-525-6285 www.equifax.com</p>	<p>Experian P.O. Box 9532 Allen, TX 75013</p> <p>1-888-EXPERIAN or 1-888-397-3742 www.experian.com</p>	<p>TransUnion Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19016</p> <p>1-800-680-7289 www.transunion.com</p>
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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 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) 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 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 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 Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

Credit Freezes (for Massachusetts Residents): Massachusetts law gives you the right to place a credit freeze on your consumer reports. A credit freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency. The credit reporting agency may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting agency.

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); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

<p>Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348</p>	<p>Experian Security Freeze P.O. Box 9554 Allen, TX 75013</p>	<p>Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19022-2000</p>
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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 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

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

For residents of Rhode Island: You may also obtain information about identity theft prevention from the North Carolina Rhode Island Attorney General’s Office:

Office of the Rhode Island Attorney General

Consumer Protection Unit
 150 South Main Street
 Providence, Rhode Island 02903
 (401) 274-4400, consumers@riag.ri.gov

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, 18th Floor, Boston MA 02108
 1-617-727-8400, www.mass.gov

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); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

<p>Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348</p>	<p>Experian Security Freeze P.O. Box 9554 Allen, TX 75013</p>	<p>Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19022-2000</p>
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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.

Who Can I Contact With Questions?

If you have any questions or need any help with anything mentioned in this letter, please 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.

Sincerely,



Sara Hines, Director
Humana, Inc.
Integrated Provider Solutions

Enclosures



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 ¹ 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 ² 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 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 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)