

May 14, 2018

<Member Name>

<Address>

<City, State Zip>

RE: HU18001EE

NOTICE OF DATA BREACH

Dear <Member Name>;

Equifax Activation Code:

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

What Happened?

Recently we received a number of calls to several of our automated Humana 1-800 numbers (Interactive Voice Response (IVR) Telephone System) that our technology team determined were suspicious. These require the caller to identify themselves with three types of information; date of birth, ZIP code and Humana identification number or Social Security Number. With these particular calls, the caller successfully identified themselves but did not speak with a Humana representative or continue with activity in the automated call system. Based on this, we believe it is possible that someone may be trying to use your information in an inappropriate manner. At this time, no inappropriate action was taken within Humana's systems using the information; however, we felt it was our responsibility to make you aware that this incident occurred.

What Information Was Involved?

The information that was used for identification in our IVR system was Humana member identification number or Social Security Number, date of birth and ZIP code.

What We Are Doing?

Humana has blocked the incoming phone numbers that were generating the suspicious activity. Humana continues to monitor the IVR telephone system for similar call patterns under new, inbound telephone numbers.

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 You Can Do

We found no evidence that these credentials were used in any other Humana system. But should you notice any change in your Explanation of Benefits (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 ADDRESS>

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

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.

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.

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

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.

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.

For More Information

If you have any questions or need any help with anything mentioned in this letter please contact Customer Service at 1-800-4 HUMANA (800) 448-6262. 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.



Privacy Office
101 E. Main Street
Louisville, KY 40202
Humana.com

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

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Theiss".

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

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)

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

