Anthem.
Health. Join In.

NH Department of Justice
33 Capitol St
Concord, NH 03301

NOTICE

Pursuant to N.H. Rev. Stat. Ann.§§ 359 – C: 19 to 21, this is to notify you that on January 7, 2013, Anthem Blue Cross and Blue Shield (Anthem) learned of a situation in which an employee at Connextions, a call-center vendor for Anthem's Medicare business customer service, confessed to the Social Security Administration investigators that she had taken Social Security numbers, including those from members of Anthem. We were advised that Connextions believed it was prohibited from notifying Anthem based on verbal statements made to them by the U.S. Attorney's Office. This individual's employment with Connextions was terminated immediately upon Connextions becoming aware of the incident. Additionally, on February 12, 2013, the U.S. Attorney's Office informed Anthem that it was invoking a thirty (30) day law enforcement delay, prohibiting Anthem from providing notification of the situation until March 14, 2013.

On March 14, 2013 the enclosed letter was mailed to the two impacted New Hampshire residents.

For more information, please contact Jennifer Beers at (314) 303-3559.

Anthem Blue Cross and Blue Shield

Enclosure

Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Anthem. BlueCross BlueShield
BN1010
P. O. Box 68085
Cincinnati, OH 45206-8085

March 14, 2013

<Member Name>
<Address>
<City, State ZIP>

Dear <Member Name>,

On January 7, 2013, we learned that an employee at Connextions, a vendor that supplies call center services to Anthem Blue Cross Blue Shield (Anthem), took Social Security Numbers (SSNs) of a number of Anthem members between November 1, 2011, and October 11, 2012. There are indications that the employee may have conveyed some information to third-parties who are the subject of an ongoing criminal investigation. As soon as Connextions notified us about the incident, we began working to identify all members whose information may have been accessed by the vendor's employee.

The Connextions employee has been terminated. Termination occurred immediately upon Connextions becoming aware of the incident. Various law enforcement agencies are actively investigating the incident. Both Anthem and Connextions are fully cooperating with the investigation.

Please be assured that we take precautions to keep your data private and secure and we are committed to protecting the privacy and security of your protected health information (PHI). This was an isolated incident. Our agreements with our vendors include strict standards regarding privacy, security, and confidentiality requirements. We set high standards for our vendors' compliance and employee training programs to ensure required safeguards are in place. We are working with Connextions to ensure they are meeting their obligations related to compliance and training in order to reduce the risk that incidents like this occur in the future.

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Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia (excluding the City of Fairfax, the Town of Vienna and the area east of State Route 123.): Anthem Health Plans of Virginia, Inc. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWi"), which underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare"), which underwrites or administers the HMO policies; and Compcare and BCBSWi collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

We know that you may be concerned about what took place. While we continue our investigation, we're offering you **free identity protection services for one year provided by AllClear ID.** AllClear ID offers credit monitoring that delivers secure, actionable credit alerts to you by phone. AllClear ID Protection also includes $1 million identity theft insurance coverage and AllClear ID fraud resolution services.

You have until June 30, 2013, to register for this free service. Here are 3 ways you can sign up for AllClear ID:

1) Online:

It's simple to sign up and confirm your data using the Internet.

- Go to the AllClear ID website at **enroll.allcleard.com** and use this redemption code <code>.
- After you enter your code, click "**Enroll Now**" under the Redemption Code and follow the steps to register.

If you sign up online, you may get a call from **AllClear ID** soon after you start this process.

2) Mail.

If you don't want to sign up online, you may sign up for the identity protection service by using the form that came with this letter and mailing it to them at:

AllClear ID
823 CONGRESS AVENUE SUITE 300
AUSTIN TX 78701

3) Phone.

Please call **1-877-441-2645** to enroll. You will need the redemption code noted above.

This service will be good for one year from the date you sign up for it.

We are sincerely sorry about any concerns this is causing you and will continue our investigation into this matter. If you have questions, please call **1-877-441-2645** Monday-Saturday, 9 a.m.- 9 p.m. Eastern Time.

Sincerely,

Charles F Weber

Charles F. Weber
VP, Medicare Operations

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About Identity Theft Prevention

Even if you don't feel the need to sign up for the credit monitoring service, we suggest that you routinely review statements from your accounts and from time to time get your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report in these ways:

- **Online** at **annualcreditreport.com**
- **Call** toll-free **1-877-322-8228**
- **Mail** an Annual Credit Report Request Form (forms are on the website at **annualcreditreport.com**) to:

  ANNUAL CREDIT REPORT REQUEST SERVICE
  PO BOX 105281
  ATLANTA GA, 30348-5281

You also may get a copy of your credit report from one or more of these three national credit reporting companies:

Equifax	**Experian,**	**TransUnion**
PO BOX 740241 ATLANTA GA 30374-0241 1-800-685-1111 equifax.com	PO BOX 9532 ALLEN TX 75013 1-888-397-3742 experian.com	PO BOX 6790 FULLERTON CA 92834-6790 1-800-916-8800 transunion.com

If you live in Maryland, you can learn how to prevent identity theft in these ways:

- **Visit** the Federal Trade Commission website at **www.ftc.gov, call 1-877-ID-THEFT** or write to this address:

  Federal Trade Commission
  600 Pennsylvania Avenue NW
  Washington, DC 20580
- **Visit** the Maryland Office of the Attorney General website at **oag.state.md.us/idtheft/index.htm or call 1-888-743-0023**
- **Write** to this address:

  CONSUMER PROTECTION DIVISION
  MARYLAND OFFICE OF THE ATTORNEY GENERAL
  200 ST PAUL PLACE
  BALTIMORE MD 21202

If you live in Massachusetts:

The incident was not the result of criminal activity and therefore, no police report was prepared. However, victims of identity theft have the right to obtain a police report from their local law enforcement agency.

As indicated in our original notice and the enclosed insert, we have arranged for Identity Theft Protection to be provided at no cost to you through Debix. However, credit monitoring services may be also be obtained from Experian, Equifax, and TransUnion at a cost of $14.95 per month .

The following information supplements the information provided in our orignal notice, describing the type of information that must be provided when requesting a security freeze from each of the three respective credit reporting agenices:

To request a security freeze from Experian, log on to www.experian.com/freeze or send all of the following to Experian Security Freeze, P.O. Box 9554, Allen, TX 75013: full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security number; date of birth (month, day and year); current address and previous addresses for the past two years; and $5 fee. However, victims of identity theft are not required to pay a fee for this service. In addition, enclose one copy of a government issued identification card, such as a driver's license, state or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. Make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof.

To request a security freeze from Equifax, you must submit a written request must with the following information: (1) name; (2) address; (3) date of birth; (4) social security number; (5) proof of current address such as a current utility bill; (6) pPayment of $5 fee to request a security freeze of your credit file. However, victims of identity theft are not required to pay a fee for this service. We accept personal checks, American Express, MasterCard, VISA, and Discover Cards for payment of fees. If you are paying by credit card, please include the following information: (a) Name of the person as it appears on the credit card; (b) type of credit card (American Express, MasterCard, VISA, or Discover Card; (c) Complete account number; (d) Expiration data (month and year); (e) For American Express - 4 digit Card Identification Number (on front of card above the account number); (f)For MasterCard, VISA, or Discover Card - 3 digit Card Identification Number (on back of card at the end of the account number. Please do not send cash through the mail. Please send your request information via certified mail to the following address: Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348.

To request a security freeze from TransUnion you must submit a written request via overnight mail. Your request must include your name, address, Social Security Number and a credit card number and expiration date to pay a $5 fee for the service. However, victims of identity theft are not required to pay a fee for this service. Please also include proof of your current residence, such as a state issued identification card or driver's license. Once your request is received, the Security Freeze will be added within the time required by your state. You will be provided with an information letter including a Personal Identification Number (PIN). Mail your written request to: TransUnion, Fraud Victim Assistance Department, P.O. Box 6790 Fullerton, CA 92834.

AllClear ID
ALERT NETWORK

Register for AllClear ID Protection

ALLCLEAR ID CORPORATE ADDRESS
823 CONGRESS AVE, SUITE 300 – AUSTIN, TX 78701

ALLCLEAR ID MAIL PROCESSING CENTER
PO BOX 3356 – SUWANEE, GA 30024-9847

To register by mail, complete this form and mail to **AllClear ID** at the address above.
You do not need to complete this form if you register online at enroll.allcleard.com.

INSTRUCTIONS:

- **Fill in your personal information.** All fields are required unless specified otherwise. Please provide at least one phone number.
- **To register additional family members**, please use a separate form. **To register a minor** under 18 years old, please provide information for the parent or legal guardian. Correspondence concerning a minor will be addressed to the parent or legal guardian.
- If you have an **AllClear ID** Redemption Code or Promotion Code, enter it at the top of the Registrant Personal Information Section.

Please **PRINT CLEARLY** in **BLACK INK** within the boxes.
Shade the bubbles completely. Correct: ● Incorrect: ⊗ √

A B C D E 0 1 2 3 . _ –

REGISTRANT PERSONAL INFORMATION

AllClear ID REDEMPTION CODE

FIRST NAME | MIDDLE | LAST NAME | SUFFIX

RESIDENCE ADDRESS LINE 1

RESIDENCE ADDRESS LINE 2 (Optional)

CITY | STATE | ZIP

MOBILE PHONE NUMBER | HOME PHONE NUMBER | WORK PHONE NUMBER

EMAIL ADDRESS (For Online Account Access)

GENDER
O **MALE**
O **FEMALE**

DATE OF BIRTH (MM/DD/YYYY)

SOCIAL SECURITY NUMBER (Required)

PARENT/ LEGAL GUARDIAN INFORMATION (If Registering a Minor)

FIRST NAME | MIDDLE | LAST NAME | SUFFIX

MOBILE PHONE NUMBER | HOME PHONE NUMBER | WORK PHONE NUMBER

EMAIL ADDRESS (For Online Account Access)

GENDER
O **MALE**
O **FEMALE**

DATE OF BIRTH (MM/DD/YYYY)

SOCIAL SECURITY NUMBER (Required)

By registering for AllClear ID, I agree to the AllClear ID End User License Agreement (enclosed) and I authorize AllClear ID, who provides Identity Theft Protection, and its service providers to obtain and monitor my own credit information from credit reporting agencies and send this information to me alone for my own use. I certify that I am the parent/legal guardian of any children that I register for the AllClear ID service. *Please note that additional action after registration may be required by you in order to activate your phone alerts and monitoring options. Mailed registrations may take up to ten (10) business days before the registration is received and you are able to log-in to activate these features.*

Under federal law, you have the right to receive a free copy of your credit report once every twelve months from each of the three national consumer reporting agencies. To request your free annual report under that law, visit www.annualcreditreport.com or call (877) 322-8228.

End User Services Agreement

This agreement (**"Agreement"**) is made by & between **AllClear ID, Inc.**, formerly "Debix" (**"AllClear ID"**), having an address of 823 Congress Avenue, Ste. 300, Austin, TX 78701, & you (**"you"**). As of the date you register for or enroll in the Service, the parties agree as follows:

1. **Definitions.** The **"Service"** means the Premium Service and/or the Basic Service, for which you enroll, as the case may be, determined in accordance with your registration & the terms hereof. The **"Premium Service"** is one of the following, depending on your election at registration: (i) AllClear ID Pro (ii) AllClear ID Plus (iii) AllClear ID Guarantee. A Premium Service may include a Service that a third party is purchasing for you on your behalf, i.e. it may be free to you but still a Premium Service. The **"Basic Service"** is AllClear ID Basic and is provided at no cost. References to the Service include any use you make of the interface available at www.debix.com or www.allclearid.com (collectively, the **"Site"**).

2. **Provision of the Service.** AllClear ID will provide you with the Service you elected at registration subject to the terms and conditions of this Agreement. A detailed description of the Service for which you are registered can be found in your profile which may be accessed by logging into the Site. **Term & Termination Re: Basic Service.** Your subscription to the Basic Service commences upon your registration, covers identity theft events *occurring* after registration, & terminates upon the earlier of (i) AllClear ID's notification to you of its discontinuance of the Basic Service offering, (ii) AllClear ID's election to terminate your Basic Service if you do not opt-in at the end of the then-current subscription period, or (iii) your election to terminate your subscription to the Basic Service, each of which may occur at any time.

3. **Subscription Fee.** The subscription fee for the Premium Service, if applicable, will be billed at the retail price currently in effect, at a previously approved & agreed-upon pricing, or in accordance with the applicable promotion code on the Site & according to the terms described herein. If you have questions regarding your fee, please contact customer service toll free at the applicable phone number listed above. AllClear ID will continue to bill your payment method on a periodic basis until the expiration or termination of your Premium Service. You may cancel your subscription for the Premium Service (if any) for which you have registered in accordance with Section 7. If you pay monthly & wish to cancel, you must call Customer Service prior to the start of the following month. If you pay for multiple months in advance & cancel your Premium Service prior to the end of the period for which you have paid, AllClear ID will refund payment for only any full, unused months. If someone has paid on your behalf and you cancel, you will not receive a refund.

4. **Free Trial.** If you receive a Premium Service as the result of a third party procuring it for you on your behalf, this Section is not applicable to you. If you are subscribing to a Premium Service on your own behalf, it may start with a free trial period. If you do not cancel before the end of such free trial period, you agree that AllClear ID is authorized to charge you a monthly subscription fee for such Premium Service at the current rate to the payment method you provided during registration. You must provide a valid payment method to enroll in any free trial. AllClear ID will begin billing your payment method for monthly subscription fees at the end of the free trial period, unless you cancel prior to the end of the free trial period. You will not receive a notice from us that your free trial period has ended or that the paying portion of your subscription has begun. **If you cancel prior to the end of your free trial period, there will be no charges to your payment method.**

5. **Scope of Coverage; Term & Termination of Premium Service.** If you are a subscriber to a Premium Service, your subscription to such Premium Service commences upon your registration. Additional action may be required by you after registration in order to activate your phone alerts and monitoring options. Failure to activate or use an available feature of the Service does not affect the cost of the Service. The Premium Service covers identity theft events discovered after registration. If a third party has procured the Premium Service on your behalf, your subscription to the Premium Service will terminate at the end of the term specified during registration, unless you opt to re-enroll. If you are subscribing to a Premium Service on your own behalf, then at the end of your initial subscription period, your subscription will automatically renew on a month to month basis until you terminate it in accordance with this Section or fail to provide payment when due. In addition, the Premium Service may be terminated or suspended at any time with or without notice if payment is not received when due or if you breach any of the terms & conditions set forth herein. If your subscription to the Premium Service expires because you fail to renew it or fail to provide payment when due, AllClear ID may convert you to the Basic Service for one (1) year, subject to the terms & conditions applicable to the Basic Service as set forth herein. If you transfer from one Service to another, the terms and description of such newly elected Service will apply. In the event that you elect to transfer to a new Service, you will forfeit any remaining entitlement in your previous Service. Notwithstanding the foregoing, if you are affected by two separate incidents from the same source company, your newly elected Service will continue after the term of your previous Service, with no forfeiture.

6. **Restrictions.** You will use any Service only for your benefit & for its intended purpose. You will not permit any third party to: (a) except as expressly set forth in this Agreement, use, copy, modify, create derivative works of, distribute, sell, sublicense, or transfer the Service; (b) remove or alter any AllClear ID notices or markings, or add any other notices or markings within the Service; (c) decrypt or attempt to decrypt the Service; (d) derive or attempt to derive the source code of or decompile the Service; or (e) disassemble or reverse engineer the Service. If statutory rights make any part of this section void, you will provide AllClear ID with detailed information regarding any such activity.

7. **Ownership.** This Agreement confers no ownership rights to you & is not a sale of rights in the Service. Ownership of all right, title, & interest in or to the Service & all Feedback & all intellectual property rights embodied therein are & will remain AllClear ID's exclusive property. You will take all reasonable actions to perfect such ownership, including without limitation executing instruments of assignment. AllClear ID reserves all rights in the Service & the intellectual property rights embodied therein not expressly granted hereby. The Service contains AllClear ID proprietary & confidential information. You will hold such information in confidence & not use or disclose it in any way except as expressly permitted hereunder, using no less than reasonable care. If you provide feedback &/or generate data in using the Service (**"Feedback"**), except to the extent set forth in our Privacy Policy you hereby assign all right, title, & interest therein to AllClear ID. If such assignment is ineffective, you agree to grant to AllClear ID a non-exclusive, perpetual, irrevocable, royalty free, worldwide license to use, reproduce, sublicense, distribute, modify, & otherwise exploit such Feedback without restriction.

8. **Support.** In connection with the Service, AllClear ID will provide the support specified on the Site from time to time.

9. **Disclaimer of Warranties.** ALL SERVICES ARE PROVIDED TO YOU "AS IS," WITHOUT WARRANTY, & ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PURPOSE, NON-INTERFERENCE, ACCURACY, & NON-INFRINGEMENT ARE DISCLAIMED. ALLCLEAR ID DOES NOT WARRANT THAT THE SERVICE WILL OPERATE WITHOUT INTERRUPTION, BE ERROR-FREE, OR ACHIEVE SPECIFIC RESULTS. THE SERVICE IS NOT A CREDIT COUNSELING SERVICE. ALLCLEAR ID DOES NOT PROMISE TO HELP YOU IMPROVE YOUR CREDIT RECORD, HISTORY, OR RATING.

10. **Authorization.** You authorize AllClear ID & its service providers to obtain & monitor your own information from credit reporting agencies and/or other monitoring services & send this information to you for your own use. You agree that this authorization shall constitute written instructions to obtain your credit information in accordance with the Fair Credit Reporting Act. If AllClear ID is unable to process the credit monitoring request, AllClear ID will make a reasonable effort to contact you. You certify that you have the express consent of all adults that you register to submit their information to AllClear ID with the intent to utilize the Service & to agree to this Agreement on their behalf. You also certify that each adult that you register for the Service has read & accepted the terms & conditions of this Agreement, and authorizes AllClear ID, & its service providers, to obtain & monitor his or her own credit information from credit reporting agencies & send this information to him or her alone for his or her own use. You agree that this authorization shall constitute written instructions to obtain his or her credit information in accordance with the Fair Credit Reporting Act. You certify that you are the parent/legal guardian of any and all children that you register for the Service. Information that AllClear ID collects from you will be treated in accordance with the AllClear ID Privacy Policy: https://www.allclearid.com/legal/privacy-policy.

11. **Limitation of Liability.** ALLCLEAR ID WILL NOT BE LIABLE FOR INDIRECT, SPECIAL, CONSEQUENTIAL, OR INCIDENTAL DAMAGES (INCLUDING WITHOUT LIMITATION COST OF COVER), EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ALLCLEAR ID SHALL NOT BE LIABLE FOR ANY 3RD PARTY CLAIMS. OUR CUMULATIVE LIABILITY WILL BE LIMITED TO WHAT WAS PAID BY YOU OR ON YOUR BEHALF FOR THE SERVICE IN THE 12 MONTHS BEFORE THE CLAIM. THIS SECTION IS A FUNDAMENTAL PART OF THE BASIS OF OUR BARGAIN, WITHOUT WHICH ALLCLEAR ID WOULD NOT BE ABLE TO PROVIDE THE SERVICE, & WILL APPLY DESPITE THE FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY. If some or all of the limitations & exclusions in Sections 11 & 13 are held unenforceable, warranties will be disclaimed, & AllClear ID's liability will be limited to the greatest extent permitted under applicable law.

12. **Compliance with Law.** You warrant that in using the Service, you will comply with all applicable laws, including without limitation with all regulations of agencies of the U.S. Government regarding export & re-export restrictions. You will hold harmless & defend, at our option, AllClear ID from any third party claim against AllClear ID arising from your failure to comply with this Agreement.

13. **Termination Procedure.** AllClear ID may require reasonable identification verification before completing any request to terminate the Agreement or to cancel the Service.

14. **General. Any notice hereunder will be in writing & sent by mail, return receipt requested, by e-mail, or by reputable courier addressed to the other party (i) if to AllClear ID, the address set forth above or at support@allclearid.com & (ii) if to you, at the address or e-mail address you provide when you register for the Service, or at such other address of which you give notice in accordance with this provision. It is your responsibility to keep your contact information up to date. Notice will be deemed to have been given when delivered (as confirmed by receipt or other confirmation) or, if delivery is not accomplished by fault of the addressee, when tendered. This Agreement will be governed by the laws of Texas, without regard to conflict of laws. The U.N. Convention on Contracts for the International Sale of Goods does not apply. All disputes will be brought only in a court located in Travis County, TX, & to the fullest extent permitted under applicable law, you consent to the same as the exclusive jurisdiction for claims arising hereunder & waive any objection to venue of such courts. If any provision hereof is held unenforceable, the remaining provisions will be unaffected. Your rights may not be assigned without written consent by AllClear ID. AllClear ID may assign this Agreement. Failure or delay in enforcing this Agreement will not be deemed a waiver. This Agreement constitutes the entire agreement between the parties & supersedes all prior or contemporaneous agreements with respect to its subject matter. This Agreement may not be amended except in writing or a subsequent click to accept or telephonic method offered by AllClear ID. Certain businesses not affiliated with AllClear ID may display the AllClear ID or AllClear Security Guarantee logo and offer access to the AllClear ID service. Such use or offers should not be construed, in any respect, as an endorsement or guarantee by AllClear ID of the security practices of such businesses.** Upon any termination or expiration of this Agreement, all terms will cease, except Sections 5 - 14, which survive.

AllClear ID_2012-12-26