



**EmblemHealth**<sup>®</sup>

55 Water Street, New York, New York 10041-8190

**May 29, 2012**

New Hampshire Department of Justice  
33 Capitol Street  
Concord, NH 03301

To Whom It May Concern:

We are writing to notify you of the unauthorized disclosure of personal information of residents of New Hampshire maintained by Emblem Health (“Emblem”).

On March 29, 2012 we discovered that on September 27, 2011, shortly before his departure from Emblem, a former employee e-mailed a copy of Emblem’s Broker Master File (the “File”) to an e-mail account owned by his wife. A copy of the e-mail was also sent to an individual who worked at another company that the former employee was about to join. The File contained the names and social security numbers, as well as other demographic information, such as addresses, telephone numbers, dates of birth, and broker license numbers, of four New Hampshire residents.

Upon discovering this unauthorized disclosure, Emblem contacted the former employee and his new employer to demand that they return the File to Emblem and provide a full accounting of how the information in the File had been used, if at all, since September 2011. Despite this demand, Emblem has not yet received the File or the requested accounting. Emblem is now evaluating what other action it should take against the former employee and his new employer.

Based on the circumstances under which the File was disclosed, Emblem believes that the former employee made the disclosure with the intention of using the information in the File for business purposes in connection with his new employment. We have no evidence to suggest and no reason to believe that the former employee, his new employer or any other person who may have had access to the File intended to use the information to commit identity theft or any other type of fraud, or has actually engaged in any such activity.

We attach here a copy of the notification letter that was sent to residents on **May 24, 2012**.

If you have any questions, please contact Joseph Lurin at 1-646-447-5203.

Sincerely,

Joseph Lurin  
Director, Compliance



EmblemHealth®

55 Water Street, New York, New York 10041-8190

<Date>

<Fname> <Lname>  
<Address 1>  
<Address 2>  
<City>, <State> <ZIP Code + 4>

***Free Identity Protection***

Redemption Code: {RedemptionCode}  
Enroll Online: **enroll.allclearid.com**  
Assistance Hotline: **1-877-615-3771**

Dear <Fname><Lname>:

We are writing to notify you of the unauthorized disclosure of private information about you maintained by Group Health Incorporated and HIP Health Plan of NY, which are EmblemHealth companies. Your name and social security number (SSN) as well as other demographic information, such as your address, telephone number, broker license number and in some cases your date of birth were included in the file.

There is no evidence that any of your private information has been or is likely to be used to commit identity theft or any other type of fraud. We are sending you this notice, however, out of an abundance of caution and to give you the chance to take any steps you may feel are appropriate to protect yourself. We apologize for any inconvenience or concern this situation may cause you.

On March 29, 2012 we discovered that, on September 27, 2011, shortly before his departure from EmblemHealth, a former employee e-mailed a copy of EmblemHealth's Broker Master File (the "file") to an e-mail account owned by his wife. A copy of the e-mail was also sent to an individual who worked at another company, which is an upstate New York-based pharmacy benefit management company, which the former employee was about to join as a consultant. When EmblemHealth discovered this unauthorized disclosure, we contacted the former employee and his new company to demand that they return the file and provide a full accounting of how the information in the file had been used, if at all, since September 2011. EmblemHealth is pursuing all legal options to enforce its rights and protect this information.

EmblemHealth believes that the former employee intended to use the file for business purposes in his new position. We have no evidence to suggest and no reason to believe that the former employee, his new company or any other person who may have had access to the file intended to use the information to commit identity theft or any other type of fraud, or has actually engaged in any such activity.

We understand that you may be concerned about this incident. If so, you can take a few simple steps to protect yourself from the possibility of identity theft. Review your credit reports carefully. You are entitled to one free credit report each year. Just call **1-877-322-8228** to order your free reports. Checking your credit reports periodically can help you spot problems and address them quickly. Look for accounts you did not open, inquiries from creditors you did not initiate and personal information, such as home address and SSN, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

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EmblemHealth is offering one year of free credit monitoring to any individual affected by this incident. If you want to take advantage of this offer, **we have arranged for you to receive identity protection from AllClear ID at no cost to you.**

AllClear ID offers credit monitoring that delivers secure, actionable credit alerts to you by phone. AllClear ID protection also includes \$1,000,000 Identity Theft Insurance Coverage and AllClear ID Fraud Resolution Services. The AllClear ID service will be valid for 12 months from the date you register.

**You must register with AllClear ID to receive this complimentary identity protection service.** You will need to provide the redemption code that is listed at the top of this letter. You may register online at **enroll.allclearid.com**, by mail using the enclosed mail-in registration form or by calling **1-877-615-3771**.

If you find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records.

You also have the option of placing a fraud alert on your credit files. A fraud alert requires creditors to contact you before opening new accounts. You can create a fraud alert by calling any one of the three major credit bureaus at the numbers below. This will automatically place fraud alerts with all of the agencies. You will then receive credit reports from all three agencies, free of charge, for your review.

Equifax  
**1-800-685-1111**  
PO Box 740241  
Atlanta, GA 30374

Experian  
**1-888-397-3742**  
PO Box 9530  
Allen, TX 75013

TransUnionCorp.  
**1-800-916-8800**  
PO Box 6790  
Fullerton, CA 92834

If you believe you have been the victim of identity theft, we suggest you visit the Federal Trade Commission's Web site at **<http://www.ftc.gov/idtheft>** or contact them at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, or call **1-877-ID THEFT**.

Although EmblemHealth believes the risk to you is very small, we also believe it is important for you to be fully informed so you can decide whether to take additional steps to protect yourself. Again, we want to assure you that we have no evidence that your personal information has been or is likely to be misused. We will keep you informed of any further developments. If you have any questions, please call the Assistance Hotline at **1-877-615-3771**.

Sincerely,



Senior Vice President  
Marketing & Sales

Enclosure: Registration Form

STATE OF ILL  
DEPT OF JUSTICE  
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