

UnitedHealthcare®



A UnitedHealth Group Company

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Via UPS Overnight Delivery

June 25, 2007

Lauren J. Noether
Bureau Chief
Department of Justice
33 Capitol Street
Concord, NH 03301

Dear Ms. Noether:

UnitedHealthcare has been working closely with a Federal Identity Theft Task Force in the Eastern District of Missouri as it investigates individuals suspected of participating in identity theft activities.

During the investigation, we became aware that a former UnitedHealthcare employee is among the suspected participants, and that personal information for 127 of our members was found in the suspects' possession. The information may have included name, address, date of birth or Social Security number. We have no reason to believe that information about medical services or a member's personal health records were disclosed. We have already notified each of those 127 members and their employers.

However, because we take our obligation to protect our members' information seriously, we are now notifying a broader population of approximately 17,000 members whose information our former employee accessed during the normal course of business while employed with us for the last 2-1/2 years. Even though it is uncertain if any information for these members was misused, we are making a number of resources available to address any concerns they may have and to help them protect their personal information:

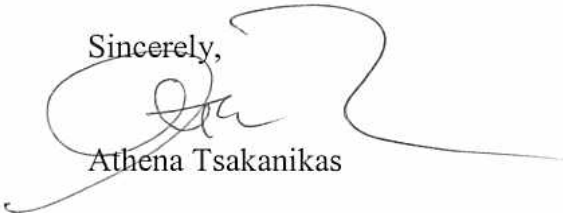
- We will pay for a 1-year subscription to Equifax Credit Watch Gold, which provides daily credit file monitoring, identity theft insurance protection, and copies of their credit report.
- We are providing instructions on how to place a fraud alert on their credit file.
- A special toll-free phone number has been established by UnitedHealthcare to answer questions from any member receiving this letter. Members can call 866-783-8723, Monday through Friday, 8:00 a.m. to 8:00 p.m. eastern daylight time.

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The attached letter will be mailed on June 26 to this broader population, which includes some residents of New Hampshire.

We hope that the broad notification we are making will help mitigate any possible misuse of information. We have dedicated resources across our organization to address any of our members' questions or concerns, and we will continue to work with federal, state, and local authorities as they continue their investigation and prosecution of those involved.

Sincerely,



Athena Tsakanikas

Attachment

DATE

Dear [MEMBER NAME]:

UnitedHealthcare has been working closely with a Federal Identity Theft Task Force in the Eastern District of Missouri to identify individuals suspected of participating in identity theft activities.

During the investigation, we became aware that a former UnitedHealthcare employee is among the suspected participants, and the personal information for 127 of our members was found in the suspects' possession. The information may have included name, address, date of birth or Social Security number.

You are not among the 127 members; however, as a further precaution we are now notifying a broader population of members whose information our former employee accessed during the normal course of business while employed with us.

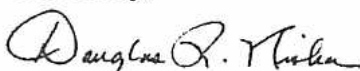
It is uncertain if any of your information was misused, so we are making a number of resources available to help you protect your credit and identity. I would like to offer you a one-year subscription to the Equifax Credit Watch Gold program, which entitles you to daily credit file monitoring, identity theft insurance protection, and free copies of your credit report. Information about Equifax Credit Watch Gold and your unique Equifax identification number are enclosed with this letter and can be used to enroll in the program. UnitedHealthcare will pay for the cost of this subscription.

Additionally, you may want to consider placing a fraud alert on your credit file, which tells creditors to contact you before they open any new accounts or change your existing accounts. To place a fraud alert on your Equifax credit file, call toll-free 1-877-478-7625 and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will automatically be sent to the other two national credit bureaus, Experian and Trans Union.

To answer any questions you may have regarding this issue, a toll-free number has been established providing you direct access to specially trained UnitedHealthcare service representatives. Contact us at 1-866-783-8723, Monday through Friday, 8:00 a.m. to 8:00 p.m. eastern daylight time.

I am deeply sorry for the concern this may cause you, but I assure you that we take our responsibility to protect the privacy and security of our members' information very seriously.

Sincerely,



Douglas R. Niska

UnitedHealthcare Privacy Office

Equifax Credit Watch™ Gold

Enrollment Information

UnitedHealthcare is working with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. With two easy steps, you can:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection service. This product is being paid for by UnitedHealthcare.
2. Place a fraud alert on your credit file at Equifax and the other two national credit reporting agencies.

To take advantage of this service being offered by UnitedHealthcare, **please use the following promotion code** when enrolling – <XXXXX>. Enrollment must be completed within 60 days of receipt of this letter.

Equifax Credit Watch™ Gold with 3-in-1 Monitoring

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. The key features and benefits are listed below.

Equifax Credit Watch provides you with a 1-year membership service:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and unlimited access to your Equifax Credit Report™
- \$20,000 in identity theft insurance with \$0 deductible, at no additional cost to you¹
- 24 x 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.

How to Enroll

Equifax has a simple Internet-based verification and enrollment process, or you may also enroll by phone.

Internet Enrollment:

1. Visit www.myservices.equifax.com/tri
2. New Customer Information – complete the form with your contact information (name, address and e-mail address) and click the “Continue” button. The information is provided in a secured environment.
3. Identity Verification – complete the form with your Social Security number, date of birth, telephone number; create a user name and password; agree to the Terms of Use and click the “Continue” button. The system will ask you up to two security questions to verify your identity.

¹ Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York. Equifax's credit monitoring products are protected by US Patent 7,208,052.

Internet Enrollment (continued):

4. Payment Information – during the “check out” process, enter the promotional code provided at the beginning of this enrollment letter in the “Enter Promotion Code” box (no spaces, include dash). After entering your code press the “Apply Code” button and then the “Submit Order” button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment).
5. Order Confirmation – click “View My Product” to access your 3-in-1 Credit Report.

Telephone Enrollment:

Call 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. After enrolling, your confirmation will be mailed to you via U.S. mail delivery. Note that all credit reports and alerts will be sent to you via U.S. mail only.

1. Promotion Code – You will be asked to enter your promotion code as provided at the beginning of this enrollment letter (no spaces, **no dash**).
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 can not 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).

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 Equifax credit file, you may contact our 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 automatically be sent to the other two national credit reporting agencies, Experian and Trans Union, on your behalf.