



Joint Plumbing Industry Board Plumbers Local Union No.1 Trust Funds



Welfare Fund • Trade Education Fund • Additional Security Benefit Fund • 401(k) Savings Plan

John J. Murphy, Co-Chairman - Labor

Walter Saraceni, Administrator

Eugene S. Bocchieri Co-Chairman - Management

February 2015

Re: Anthem Inc., / Empire BCBS Cyberattack

Dear Participant:

As you may have heard, on January 29, 2015, Anthem Inc., a health insurance company, discovered that it was the victim of a cyberattack. The cyber attackers obtained personal information relating to consumers/participants covered by all Anthem plans and companies including Empire BlueCross Blue Shield. (Anthem is the largest of the BlueCross BlueShield plans, and Empire BlueCross BlueShield is part of Anthem.) The Plumbers Local Union No. 1 Welfare Fund plan contracts with Empire BlueCross BlueShield to utilize its networks of participating providers (hospitals, physicians, laboratories and radiological facilities).

Although Anthem has not yet identified the specific information or individuals affected by the attack, according to a statement released by the Company, the information accessed may have included "names, dates of birth, social security numbers, health care ID numbers, home addresses, email addresses, employment information, including income data." Anthem does not believe that "credit card or banking information" or medical information was compromised.

Anthem has set up a website, AnthemFacts.com that has information regarding the cyberattack and is being updated regularly. The Welfare Fund office has been carefully monitoring the situation and will continue to do so.

On February 17, 2015, Anthem issued the enclosed press release and Q&A fact sheet describing what occurred and what Anthem is doing to address the breach and contain the fallout, as well as a letter providing participants with information regarding fraud and consumer protection services being offered by Anthem at no cost to participants. Please review the enclosed information carefully.

Some important points for you to be aware of:

- Although the third-party services require "enrollment," there is no "due date" by which you have to sign up. You can call at any time within the next 24 months.
- If assistance is required in a language other than English or Spanish, translators will be engaged as needed
- Although the services are available for 24 months from today, if you report fraud to the vendor, and the case isn't resolved within the 24 month period, that case will be seen through by the vendor.

We recognize that this situation is unsettling, and will keep you apprised of further developments as necessary.

If you have questions, please check AnthemFacts.com or call the Fund office.

Sincerely,
Plumbers Local Union No. 1 Welfare Fund

Board of Trustees



HOW THOSE AFFECTED BY CYBER ATTACK ON ANTHEM CAN GET IDENTITY THEFT REPAIR & CREDIT MONITORING SERVICES

Services Available to Affected Members in English, Spanish Starting on Friday at 2 p.m. ET

INDIANAPOLIS – February 13, 2015 – Current and former Anthem members dating back to 2004 are being offered identity repair assistance and credit monitoring services via AnthemFacts.com starting at 2 p.m. ET on Friday, Feb. 13, 2015.

Affected members can start accessing these services prior to receiving a mailed notification from Anthem, which will be sent in the coming weeks. Members may access these services at any time during the 24 month coverage period.

The free identity protection services provided by Anthem include:

- **Identity Theft Repair Assistance:** Should a member experience fraud, an investigator will do the work to recover financial losses, restore the member's credit, and ensure the member's identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.
- **Credit Monitoring:** At no cost, members may also enroll in credit monitoring, which alerts consumers when banks and creditors use their identity to open new credit accounts.
- **Child Identity Protection:** Child-specific identity protection services will also be offered to any members with children insured through their Anthem plan.

Identity theft repair services are available to Anthem members who feel they have experienced fraud. For members who have been impacted by the cyber attack, these services are automatically available and do not require enrollment. Please visit AnthemFacts.com to learn how to access these services. Members may access identity theft repair services by calling 877-263-7995.

Additional protection is available through credit monitoring services. This requires a member to actively enroll because the member must provide their personal information and consent to have their credit monitored. Members can enroll at any time during the 24 month coverage period, and can learn how to sign up at AnthemFacts.com. Members who do not have access to the Internet or who prefer telephone service may call 877-263-7995 for assistance.

Spanish-speaking members may access information at AnthemInforma.com, or receive assistance in Spanish at 877-263-7995.

Phone lines will be open from 2 to 9 p.m. ET on Friday, and will be open 9 a.m. to 9 p.m. ET Monday to Saturday.

Members who have provided e-mails to Anthem and have opted in to receiving communications may receive an e-mail directing them to visit AnthemFacts.com to sign up for services. This e-mail is scheduled to be distributed the week of Feb. 16. This email, sent due to state notification requirements, will not ask for personal information and will not contain a link to any websites other than AnthemFacts.com.

Contact:

Media

Kristin Binns, 917-697-7802

About Anthem, Inc.

Anthem is working to transform health care with trusted and caring solutions. Our health plan companies deliver quality products and services that give their members access to the care they need. With more than 68 million people served by its affiliated companies, including more than 37 million enrolled in its family of health plans, Anthem is one of the nation's leading health benefits companies. For more information about Anthem's family of companies, please visit www.antheminc.com/companies.

Anthem Inc., Member Notice

February 13, 2015

On January 29, 2015, Anthem, Inc. (Anthem) discovered that cyber attackers executed a sophisticated attack to gain unauthorized access to Anthem's IT system and obtained personal information relating to consumers who were or are currently covered by Anthem or other independent Blue Cross and Blue Shield plans that work with Anthem. Anthem believes that this suspicious activity may have occurred over the course of several weeks beginning in early December 2014.

As soon as we discovered the attack, we immediately began working to close the security vulnerability and contacted the FBI. We have been fully cooperating with the FBI's investigation. Anthem has also retained Mandiant, one of the world's leading cybersecurity firms, to assist us in our investigation and to strengthen the security of our systems.

Consumers Impacted

Current or former members of one of Anthem's affiliated health plans may be impacted. In addition, some members of other independent Blue Cross and Blue Shield plans who received healthcare services in any of the areas that Anthem serves over the last 10 years may be impacted. Anthem is providing identity protection services to all individuals that are impacted. For a listing of potentially impacted Anthem affiliated health plans and other Blue Cross and Blue Shield companies for which Anthem is providing this service, visit anthemfacts.com to view a list. Anthem is a service provider to other group health plans and Blue Cross and Blue Shield plans across the country.

Information Accessed

The information accessed may have included names, dates of birth, Social Security numbers, health care ID numbers, home addresses, email addresses, employment information, including income data. We have no reason to believe credit card or banking information was compromised, nor is there evidence at this time that medical information such as claims, test results, or diagnostic codes, was targeted or obtained.

Identity Protection Services

Anthem has arranged to have AllClear ID protect your identity for two (2) years at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next two (2) years.

- AllClear SECURE: The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-263-7995 and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear ID maintains an A+ rating at the Better Business Bureau.
- AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of fraud against children by searching thousands of databases for use of your child's information. To use the PRO service, you will need to provide your personal information to AllClear ID. To learn more about these services, or to enroll, visit our source of truth <http://www.anthemfacts.com/> and click on the AllClear ID link from there. Please note: Additional steps may be required by you in order to activate your phone alerts.

Mailed Notification

Anthem will also individually notify potentially impacted current and former members by U.S. Postal mail with this same specific information on how to enroll in free credit monitoring and identity protection services. These services will be provided to potentially impacted current and former members free of charge. Anthem has also established a dedicated website (www.anthemfacts.com) where members can access additional information, including frequently asked questions and answers.

Toll-Free Hotline

Anthem has established a dedicated toll-free number that you can call if they have questions related to this incident. That number is 877-263-7995. We have included contact information for the three nationwide credit bureaus below.

Fraud Prevention Tips

We want to make you aware of steps you may take to guard against identity theft or fraud.

We recommend that potentially impacted members remain vigilant for incidents of fraud and identity theft, including by reviewing account statements and monitoring free credit reports. In addition, you can report suspected incidents of identity theft to local law enforcement, Federal Trade Commission, or your state attorney general. To learn more, you can go to the FTC’s Web site, at www.consumer.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You should be aware of scam email campaigns targeting current and former Anthem members. These scams, designed to capture personal information (known as “phishing”), are designed to appear as if they are from Anthem and the emails include a “[click here](#)” link for credit monitoring. These emails are **NOT** from Anthem.

- DO NOT reply to the email or reach out to the senders in any way.
- DO NOT supply any information on the website that may open, if you have clicked on a link in email.
- DO NOT open any attachments that arrive with email.

Anthem is not calling members regarding the cyber attack and is not asking for credit card information or Social Security numbers over the phone. For more guidance on recognizing scam email, please visit the FTC Website: <http://www.consumer.ftc.gov/articles/0003-phishing>.

Credit Bureau Information

<p>Equifax PO BOX 740241 ATLANTA GA 30374-0241 1-800-685-1111 equifax.com</p>	<p>Experian, PO BOX 9532 ALLEN TX 75013 1-888-397-3742 experian.com</p>	<p>TransUnion PO BOX 6790 FULLERTON CA 92834-6790 1-800-916-8800 transunion.com</p>
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You can obtain additional information from the FTC and the nationwide credit bureaus about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two bureaus, which then must also place fraud alerts in your file. In addition, you can visit the credit bureau links below to determine if and how you may place a security freeze on your credit report to prohibit a credit bureau from releasing information from your credit report without your prior written authorization:

- Equifax security freeze: [kwsv=2z z z iihh}hhtxlid{ifrp 2Iuhh}h2ws2VIItShwrgddG Iqir jws](#)
- Experian security freeze: [kws=2z z z h{shudqifrp 2frgvxp hu2vhfxul/biuhh}hkw o](#)
- TransUnion security freeze: [#kws=2z z z wdgvxq lrgifrp 2shwrgdofuhq l2fuhq lw0q lvsxwhv2fuhq lw0 iihh}hvtsdjh](#)
- For Maryland and North Carolina Residents - You can obtain information from these sources about preventing identify theft:
- **Visit the Federal Trade Commission website at:**
www.ftc.gov, or call **1-877-ID-THEFT**, or write to this address:
Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

Maryland:

Visit the Maryland Office of the Attorney General at:
oag.state.md.us/idtheft/index.htm, or call **1-410-528-8662**
or write to this address:
CONSUMER PROTECTION DIVISION
MARYLAND OFFICE OF THE ATTORNEY GENERAL
200 ST PAUL PLACE
BALTIMORE MD 21202

North Carolina:

Visit the North Carolina Office of the Attorney General at:
<http://www.ncdoj.gov/Crime.aspx> or call **1-919-716-6400**
or write to this address:
Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001