

Employer Memo Template

To:

From:

Date:

Subject: How to Enroll In Credit Protection Services Offered by Anthem Blue Cross Blue Shield

Today, Anthem provided information on how to immediately enroll in credit protection services to all members who are potentially impacted by the Cyber Attack.

Starting today at 2 p.m. ET/11 a.m. PT, current and former Anthem members can visit AnthemFacts.com to learn more about credit monitoring and identity theft repair services provided by AllClear ID, a leading and trusted identity protection provider. All services are available for two years. Details of the services, and instructions on how to enroll, are listed below:

- 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 repair services by calling 877-263-7995.
- Credit monitoring services require 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 may call 877-263-7995 for assistance.
- The free identity protection services provided by Anthem include two years of:
 - ✓ **Identity 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 additional protections, including credit monitoring. Credit monitoring 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 insurance:** For individuals who enroll, the company has arranged for \$1,000,000 in identity theft insurance, where allowed by law.
 - ✓ **Identity theft monitoring/fraud detection:** For members who enroll, data such as credit card numbers, social security numbers and emails will be scanned against aggregated data sources maintained by top security researchers that contain stolen and compromised individual data, in order to look for any indication that the members' data has been compromised.
 - ✓ **Phone Alerts:** Individuals who register for this service and provide their contact information will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring activities that the individual's identity may be compromised.
- 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](https://www.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](https://www.AnthemFacts.com).
 - Spanish-speaking members may access information at [AnthemInforma.com](https://www.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.

We are continuing to work closely with Anthem to better understand the cyber attack and the impact on our employees. We will continue to keep you updated on Anthem's ongoing investigation in hopes to find out who committed the attack, and why.