



Kenneth R. Goulet
President, Commercial & Specialty Business

Anthem, Inc.
120 Monument Circle
Indianapolis, IN 46204

February 24, 2015

Re: Notice Obligations in Connection with Recently Announced Cyber Attack

Dear Customers:

We received your request for information regarding notices that Anthem, Inc. (“Anthem,” “we” or “our”) intends to issue in connection with the recently discovered cyber-attack experienced by Anthem. As you know, on January 29, 2015, Anthem discovered that cyber attackers executed a sophisticated attack (the “Incident”) to gain unauthorized access to Anthem’s information technology system and obtained personal information relating to consumers who were or are currently covered by Anthem.

Certain federal and state laws, as well as contracts between you and Anthem, require that you be notified about the Incident, and may also require you, after receiving notice from Anthem, to make additional notices to regulators and individuals. To assist you in fulfilling these obligations, promote a consistent message to potentially impacted individuals, and in furtherance of our legal obligations, Anthem will have the notices it provides to regulators and individuals cover identified notice obligations you may also have to those regulators and individuals, including notice obligations under the breach notification regulations issued under the Health Insurance Portability and Accountability Act of 1996 and the Health Information Technology for Economic and Clinical Health Act (collectively, “HIPAA”).

Specifically, Anthem has taken or intends to take the following actions:

- As your business associate, provide to you written notice of the breach and provide information as required by HIPAA within sixty (60) days after we discovered the breach;
- Provide, on your behalf, notice to potentially impacted individuals for whom Anthem has contact information that Anthem believes to be accurate (if such individual notice has not already been sent by Anthem) within legally required timeframes.
- Deliver written notice to identified state regulators as required by state data breach notification laws and that notice will reference you as the health plan by name;

- Make substitute notice under HIPAA or state data breach notification laws on your behalf to potentially impacted individuals for whom Anthem has insufficient or out-of-date contact information or where otherwise permitted by law; and
- Notify federal regulators on your behalf, including the Department of Health and Human Services Office for Civil Rights, and that notice will reference you as the health plan by name.

Copies of notices will be made available on [Anthemfacts.com](https://www.anthemfacts.com) or will be made available to you upon your request.

We have issued, or will issue, these notices on your behalf as a service provided under your agreement with Anthem. All of these notices relating to the Incident will be made at our expense. Although Anthem is not a law firm and does not provide legal advice, we believe that all notices delivered, and notices that will be delivered, comply with the applicable laws that require those notices and fulfill our and your notice obligations relating to the Incident to the notified regulators and individuals. We encourage you to seek advice from your counsel if you have any questions or concerns relating to your notice obligations.

We recognize the impact that the Incident may have on affected individuals. Our notices provide information on how individuals may protect themselves, including how they may enroll in identity protection services made available by Anthem free of charge. We appreciate your continued cooperation and patience as we continue to help potentially impacted individuals.

Sincerely,

A handwritten signature in black ink, appearing to read "Kathleen G. ...", written in a cursive style.