

June 23, 2025



N5517-L01-0000001 P001 T00001 ********SCH 5-DIGIT 12345 SAMPLE A SAMPLE - L01 INDIVIDUAL APT ABC 123 ANY STREET ANYTOWN, ST 12345-6789

RE: NOTICE OF DATA BREACH

Dear Sample A. Sample:

We are writing to notify you about a privacy incident that may have impacted your protected health information. [Extra1]. Please accept our sincere apologies for any concern this may cause you. Blue Shield of California (Blue Shield) takes this matter very seriously.

WHAT HAPPENED

On April 25, 2025, Blue Shield learned that an unauthorized person inadvertently received your protected health information (PHI).

Blue Shield immediately began an investigation into the matter. Through our investigation, we learned a Blue Shield Customer Service Agent was assisting a member that requested copies of their Explanation of Benefits (EOBs). The employee accidentally filtered a search incorrectly which resulted in the downloading of additional member EOBs from Blue Shield systems that did not belong to the requesting member. The employee attached the EOBs to an email that was sent to the individual on April 25, 2025.

Although the email was sent encrypted, the recipient was able to access the email and immediately reported the concern to Blue Shield. We do not have any evidence that the recipient used, collected, transferred, or downloaded this information. However, out of an abundance of caution, Blue Shield is notifying you of this incident.

WHAT INFORMATION WAS INVOLVED

Your protected health information that may have been accessed included your name, subscriber ID number, group number, patient account number, claim number, procedure code, address, and your doctor's name and address.

There was <u>no access</u> to other types of your protected health information, such as your Social Security number, driver's license number, or banking or credit card information.

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Blue Shield of California is an independent member of the Blue Shield Association

WHAT WE ARE DOING

Blue Shield disabled the encryption key and thus the recipient is no longer able to access the email. Blue Shield has made several attempts to contact the individual that received the information in error; however, they were not successful. Education will be provided to the employee that made the error. Additionally, Blue Shield's Customer Service Department procedures have been updated to prevent similar occurrences in the future. Blue Shield takes this incident very seriously and we are committed to maintaining your privacy.

To help protect your identity, Blue Shield is offering you complimentary access to Experian IdentityWorksSM for one year.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with the agent, it is determined that identity restoration support is needed, an Experian Identity Restoration agent will be available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While <u>identity restoration assistance is immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by September 30, 2025 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/RR1Bplus
- Provide your activation code: ABCDEFGHI

If you have questions about this product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 918-6974 by September 30, 2025. Be prepared to provide engagement number B145893 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ONE-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

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- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- Credit Monitoring: Actively monitors your Experian file for indicators of fraud.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.
- Lost Wallet: Provides assistance with cancelling/replacing lost or stolen credit, debit, and medical cards.
- Child Monitoring: For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance**.

WHAT YOU CAN DO

In addition to enrolling in your free Experian IdentityWorks membership, Blue Shield suggests that you closely monitor your bank and credit card accounts and routinely obtain your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report annually in these ways:

- Online at <u>www.annualcreditreport.com</u>
- Call toll-free 1-877-322-8228
- Mail an Annual Credit Report Request Form (forms are located at www.annualcreditreport.com) to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281.

You may also obtain a copy of your credit report from one or more of these three national credit reporting companies:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 2002	PO Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013	Chester, PA 19016
1-800-685-1111	1-888-397-3742	800-916-8800
equifax.com	experian.com	transunion.com

To place a credit freeze with one or more of the three national credit reporting companies, please contact the company at their website listed below:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
https://www.equifax.com/perso	https://www.experian.com/freeze	https://freeze.transunion.c
nal/credit-report-services	/center.html	om



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To learn more about how to take proactive steps to protect yourself against identity theft, you may contact the Federal Trade Commission (FTC) at the FTC website (www.ftc.gov), by dialing 1-877-ID-Theft (1-877-438-4338), or by writing to the FTC Consumer Response Center, 600 Pennsylvania Ave., NW, Washington, DC 20580.

FOR MORE INFORMATION

Should you have questions regarding this matter and the protections available to you, please do not hesitate to call Blue Shield, toll free, at (833) 918-6974, Monday through Friday, between the hours of 6am to 6pm Pacific Standard Time for assistance.

Respectfully,

Blue Shield of California 601 12th Street Oakland, CA 94607

- * Offline members will be eligible to call for additional reports quarterly after enrolling.
- ** Identity theft insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Information

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For Oregon residents, consumers that suspect identity theft may contact the Oregon Attorney General at: 1162 Court St. NE, Salem, OR 97301-4096; 1-877-9392; and www.doj.state.or.us, the Federal Trade Commission (FTC) at the FTC website (www.ftc.gov), by dialing 1-877-ID-Theft (1-877-438-4338), by writing to the FTC Consumer Response Center, 600 Pennsylvania Ave., NW, Washington, DC 20580, or to make a report to law enforcement.

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