



<Date>

<Member Name>

<Address>

<City, State Zip>

For Free Enrollment, Please Call:  
888-250-5832  
Or Visit:  
<https://ide.myidcare.com/bankerslife>

RE: HU18005C9

## NOTICE OF DATA BREACH

Dear <Member Name>;

**ID Experts Code:** <Enrollment Code>

Humana is writing to inform you, a valued member, of a recent security incident involving one of Humana's business associates, which may have involved some of your personal information. Humana partners with Bankers Life to offer select health insurance policies in your state.

Humana takes the privacy and security of your personal information seriously and for this reason wants you to understand what happened and what steps you can take to protect yourself.

### What Happened?

On October 25, 2018 Humana's Privacy Office was notified that Bankers Life discovered a bad actor accessed system credentials belonging to a limited number of Bankers Life employees between May 30 and September 13, 2018. During this period, the an unauthorized bad actor used employee system credentials to gain access to certain secure, Bankers Life websites, potentially resulting in unauthorized access to limited, personal information of individuals who had applied for a Humana health insurance policy through Bankers Life.

Humana requires executed Business Associate Agreements with all organizations and companies that perform any services involving our member's protected health information. This Business Associate Agreement requires Bankers Life and their vendors to be in compliance with federal HIPAA privacy regulations and to follow guidelines and policies established by Humana in maintaining the privacy and confidentiality of all protected health information. We also conduct audits of our business associates to validate that processes are being followed.

### What Information Was Involved?

Humana is providing this notice to you out of an abundance of caution because of the possibility that a limited amount of your personal information, associated with a Humana health insurance application or policy, may have been accessed.

Your information that could have been accessed includes: name, address, date of birth, last four digits of your Social Security number, and limited information about your Humana health insurance policy (such as the type and cost of the coverage, and application or policy number). This incident **did not** involve any unauthorized access to other types of information, such as full Social Security number, banking or credit card information or information about your health or medical care.

## What Are We Doing?

When Bankers Life first learned of this activity on August 7, 2018, it began an investigation and notified federal law enforcement. Bankers Life hired an external forensics investigator to conduct an investigation and took steps to further restrict and monitor access to its systems and enhance additional security procedures, including additional training for certain employees.

## What You Can Do

Bankers Life is offering one year of free identity repair and credit monitoring services through ID Experts. More information on how to enroll in these services can be found in the enclosed Reference Guide. We also encourage you to remain vigilant in monitoring your account statements and insurance transactions for incidents of fraud and identity theft, and to promptly report such incidents. We encourage you to routinely review bills, notices, statements and explanation of benefits that you receive from financial institutions, hospitals, doctors and health insurance companies. The enclosed Reference Guide includes additional information on steps you can take to monitor and protect your personal information.

We want you to know that at Humana we take seriously our responsibility to ensure the security of your information. We regret any concern this incident may have caused. You have privacy rights under a Federal law that protects your health information. It is important for you to know you can exercise these rights, ask questions about them, and file a complaint if you think Humana has not taken adequate steps to protect your health information.

Humana respects your right to file a complaint with us or with the Department of Health and Human Services through the Office of Civil Rights at:

**<Office for Civil Rights >**

## For More Information

If you have questions regarding this incident, please call 888-250-5832 toll free between 8 am - 8 pm Eastern Time or go to <https://ide.myidcare.com/bankerslife>. The toll-free number and website have been created specifically to answer your questions about the incident and to assist your enrollment in identity repair and credit monitoring services.

Again, please accept our sincere apology for this incident. We value your membership and work hard to protect your information.



Privacy Office  
101 E. Main Street  
Louisville, KY 40202  
Humana.com

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Theiss".

Jim Theiss, Chief Privacy Official  
Humana, Inc.  
Privacy Office

Enclosures

**Discrimination is against the law**

Humana Inc. and its subsidiaries comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana Inc. and its subsidiaries provide: (1) free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate; and, (2) free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call **1-877-320-1235** or if you use a **TTY**, call **711**.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.

If you need help filing a grievance, call **1-877-320-1235** or if you use a **TTY**, call **711**.

You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>

**Multi-Language Interpreter Services**

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235 (TTY: 711)**.... ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-320-1235 (TTY: 711)**.... 注意: 如果您使用繁體中文, 您可以免費獲得語言 援助服務。請致電 **1-877-320-1235 (TTY: 711)**。... CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-877-320-1235 (TTY: 711)**.... 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-877-320-1235 (TTY: 711)**번으로 전화해 주십시오.... PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-877-320-1235 (TTY: 711)**.... Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-877-320-1235 (телефайп: 711)**.... ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-877-320-1235 (TTY: 711)**.... ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-877-320-1235 (ATS: 711)**.... UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-877-320-1235 (TTY: 711)**.... ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-877-320-1235 (TTY: 711)**.... ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-877-320-1235 (TTY: 711)**... ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-877-320-1235 (TTY: 711)**.... 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。 **1-877-320-1235 (TTY: 711)**まで、お電話にてご連絡ください。... ڤارسى گفتم گومى كنىد، تسهى الئ زباني بصورت راى گان برائى شم افراهم مى باشيد. با **1-877-320-1235 (TTY: 711)**تم اس بگى رى د. توجه: اگر به زبان اللغة، فان خدمات المساعدة اللغوية تتوافر لك بالماج. اتصل برقم **1-877-320-1235 (TTY: 711)**.... **1-877-320-1235 (TTY: 711)**رقم هاتف الصم والابكم: **711**. (ملحوظة: إذا كنت تتحدث انكفر



### Recommended Steps to help Protect your Information

- 1. Website and Enrollment.** Go to <https://ide.myidcare.com/bankerslife> and follow the instructions for enrollment using your Enrollment Code provided at the top of your letter.
- 2. Activate the credit monitoring** provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- 3. Telephone.** Contact MyIDCare at 888-250-5832 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by logging into the MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

#### Credit Bureaus

Equifax Fraud Reporting  
1-866-349-5191  
P.O. Box 105069  
Atlanta, GA 30348-5069  
[www.alerts.equifax.com](http://www.alerts.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-888-680-7289  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

**Please Note: No one is allowed to place a fraud alert on your credit report except you.**

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. *There is no cost to freeze or unfreeze your credit files.*

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection ([www.privacy.ca.gov](http://www.privacy.ca.gov)) for additional information on protection against identity theft.

**Iowa Residents:** Office of the Attorney General, Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov).

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 1-888-743-0023.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.com/](http://www.ncdoj.com/), Telephone: 1-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 401-274-4400.

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://www.consumer.ftc.gov/>, 1-877-IDTHEFT (438-4338), 1-866-653-4261 (TTY).