



Three Penn Plaza East
 Newark, NJ 07105-2200
 www.HorizonBlue.com

Horizon Blue Cross Blue Shield of New Jersey

December 6, 2013

##96693-V1 -0123456 T-0012 *****5-DIGIT 12345



SAMPLE A SAMPLE
 APT ABC
 123 ANY ST
 ANYTOWN, US 12345-6789



Dear SAMPLE A SAMPLE:

Horizon Blue Cross Blue Shield of New Jersey is writing to inform you that two company laptop computers which may have contained some of your information were stolen. We want to apologize for this incident and provide you information on what happened and the steps we are taking to protect you moving forward.

What happened?

During the weekend of November 1-3, 2013, two password-protected, unencrypted laptop computers that were cable-locked to employee workstations were stolen from our Newark headquarters. We discovered the theft on Monday, November 4, 2013, when employees returned to work and immediately notified the Newark Police Department. We have been working with law enforcement, but to date, have been unable to locate the laptops.

Horizon BCBSNJ also began an internal investigation to determine what information was contained on the stolen laptops. Working with outside computer forensic experts, we have confirmed that the laptops may have contained your name, Social Security number, and limited clinical and demographic information (e.g., address, date of birth, Horizon BCBSNJ identification number). Due to the way the stolen laptops were configured, we are not certain that all of this information is accessible.

What is Horizon BCBSNJ doing to protect me?

Horizon BCBSNJ has no reason to believe that the laptops were stolen for the information they contained or that your information has been accessed or used in any way. However, as a precaution, we are offering you a **free, one-year membership in Experian's® ProtectMyID® Alert** to help detect possible misuse of your personal information and provide you with identity protection services focused on immediate identification and resolution of identity theft.



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 Blue Cross and Blue Shield Association

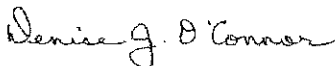
ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your free, one-year membership, please see the additional information provided in this letter.** We also recommend that you regularly review the explanation of benefits statements Horizon BCBSNJ sends you. If you identify medical services listed on your explanation of benefits that you did not receive, please contact us immediately.

What is Horizon BCBSNJ doing to prevent this from happening in the future?

To help prevent something like this from happening in the future, we are strengthening our encryption processes and enhancing our policies, procedures and staff education regarding the safeguarding of company property and member information. Be assured that protecting your information is a priority at Horizon BCBSNJ.

If you have any questions, please call **877-237-9502**, Monday through Friday, 9:00 a.m. to 7:00 p.m. Eastern Time (closed on U.S. observed holidays), and provide the following ten digit reference number 6331112613 when prompted. (TTY/TDD users should call 1-800-855-2881)

Sincerely,



Denise J. O'Connor
Privacy Official

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: March 31, 2014
2. VISIT the ProtectMyID Web Site: www.protectmyid.com/redeem or call 877-371-7902 to enroll
3. PROVIDE Your Activation Code: ABCDEFGHIJKL

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

Your Complimentary, 12-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

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Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

Even if you choose not to enroll in this program, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax	Experian	TransUnion
PO Box 740256	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.



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96693-V5

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Privacy Official

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Horizon BCBSNJ also began an internal investigation to determine what information was contained on the stolen laptops. Working with outside computer forensic experts, we have confirmed that the laptops may have contained your name and limited clinical and demographic information (e.g., address, date of birth, Horizon BCBSNJ identification number), but did not include your Social Security number. Due to the way the stolen laptops were configured, we are not certain that all of this information is accessible.

What is Horizon BCBSNJ doing to protect me?

Horizon BCBSNJ has no reason to believe that the laptops were stolen for the information they contained or that your information has been accessed or used in any way. As a precaution however, we wanted to notify you and assure you that we are diligently investigating the incident. We also recommend that you regularly review the explanation of benefits statements Horizon BCBSNJ sends you. If you identify medical services listed on your explanation of benefits that you did not receive, please contact us immediately.



96693-V15

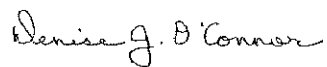
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Sincerely,



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96693-V9

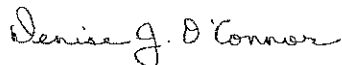
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www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

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