



UnitedHealthcare  
Customer Service - Privacy Unit  
PO Box 740815  
Atlanta, GA 30374-0815

January [XX], 2013

[Recipient Name]  
[Address Line 1]  
[Address Line 2]  
[City], [State] [Zip Code]

Dear [Recipient Name]:

We take your privacy and the confidentiality of the information entrusted to us very seriously. Despite our best attempts, there was a recent incident in which your personal information, in connection with your participation in the Boy Scouts of America 2003 health benefit plan, may have been compromised. We wanted to make you aware, as well as explain some options available to you to protect you.

According to RR Donnelley, a print and mailing vendor that UnitedHealthcare uses, sometime between the second half of September and the end of November, 2012, an unencrypted desktop computer was stolen from one of its facilities. On December 3, 2012, upon discovering that the computer was stolen, the vendor promptly filed a report with law enforcement, and because it was entrusted with UnitedHealthcare member data as part of a Business Associate relationship, UnitedHealthcare was also notified.

According to our vendor, the 2003 information contained on the computer was limited to your name, address and Social Security number. We have no indication that this information has been accessed, misused or further disclosed. The vendor is continuing to work with law enforcement in an attempt to locate the stolen computer.

We deeply regret this incident and any inconvenience or concern that it may cause you. As a precaution, we are offering you one year of free LifeLock® identity theft protection services, which include proactive identity theft protection, identity theft alerts, address change verification, annual copies of your credit report from all three national credit bureaus, and comprehensive recovery services if you become a victim of identity theft during your LifeLock membership. We have enclosed instructions for your convenience in registering for this service, along with a Reference Guide that provides details about additional steps you may wish to take to monitor and protect your credit.

As a further precaution, we recommend that you monitor your tax returns, health benefit statements, credit card and other financial statements. If you notice any unusual activity, please

notify the related institution immediately.

We take this incident very seriously and are committed to protecting the privacy and security of our member's personal information. Our vendor is putting additional protections in place to prevent such incidents from occurring in the future including reinforcing existing policies and practices and evaluating additional safeguards.

We have established a toll-free hotline that you can call if you have any questions. Representatives are available between the hours of 8:00am to 5:00pm Eastern Standard Time at 1-800-632-3203. Again, please accept our deepest apologies.

Sincerely,

Brian DuPerre  
Chief Privacy Officer  
UnitedHealthcare

## LifeLock® Identity Theft Protection Services

UnitedHealthcare has partnered with LifeLock, Inc., an industry leader in identity theft protection, to offer you one year of LifeLock® service at no cost to you. UnitedHealthcare will pay for a one-year LifeLock membership for the individual who has received this letter. Your promotional code is only valid for you and no one else.

You can enroll in LifeLock service by **phone or online**. You have until **3/31/2013** to sign up for your membership.

### *Enroll by Telephone:*

1. Call LifeLock at **1-800-587-6859**. LifeLock representatives are available 24 hours a day, 7 days a week, 365 days a year.
2. Give the LifeLock representative your promotional code: [REDACTED]
3. Give the LifeLock representative your LifeLock Member ID. Your LifeLock Member ID is your first and last name with no spaces (Ex. Anthony Smith would be anthonymsmith).

### *Enroll Online:*

1. Go to [www.LifeLock.com](http://www.LifeLock.com).
2. Click on the **Plans and Pricing** button on the top right hand side of the webpage.
3. Enter your promotional code in the **Promo Code** box. Your code is: [REDACTED] and click **Apply**.
4. Enter your first and last name (no spaces) in the LifeLock **Member ID** box (Ex. Anthony Smith would be anthonymsmith).
5. Tab out and complete your enrollment.

You will receive a welcome email or letter from LifeLock confirming your enrollment has been processed, although your protection begins immediately.

If you have questions about the services offered or enrollment in LifeLock identity theft protection, please call **1-800-587-6859**.

### **LifeLock membership includes:**

- **Identity Threat Detection and Alerts**
  - Stolen identity information is used to apply for credit cards, wireless services, retail credit, utilities, mortgages or auto and payday loans. LifeLock actively monitors applications within an extensive network for attempts to use your personal information. Whenever suspicious activity is detected, you will receive an alert via email or phone.†
- **Lost Wallet Protection**

- A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call—anytime, anywhere—and LifeLock will help cancel or replace the contents, helping you stop fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver’s licenses, Social Security cards, insurance cards, checkbooks and travelers checks (pictures, cash and cash equivalents excluded).
- **Address Change Notification**
  - Identity thieves can redirect your mail, containing financial information, by impersonating you and providing a fraudulent new address. LifeLock monitors these requests and notifies you any time a change of address is requested in your name.
- **Black Market Website Surveillance**
  - Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.
- **Reduced Pre-Approved Credit Card Offers**
  - LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.
- **LifeLock Member Service 24/7/365**
  - LifeLock is available to help you 24 hours a day, 7 days a week, 365 days a year. If at any time you have questions, sign in to your secure member portal at LifeLock.com, email Member.Services@LifeLock.com or call 1-800-LifeLock (543-3562).
- **\$1 Million Total Service Guarantee**
  - As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts to help your recovery.<sup>‡</sup>

<sup>†</sup>Network does not cover all transactions and scope may vary.

<sup>‡</sup>The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.

## **Reference Guide**

### **Order Your Free Credit Report**

You are entitled to receive your credit report from each of the three national credit reporting agencies once per year, free of charge. You may obtain your free annual credit report from each of the national credit reporting agencies by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free at 877-322-8228, or by mailing your request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually. They provide free annual credit reports only through the website or toll-free number.

When you receive your credit report(s), review them carefully. Look for any inaccurate information and contact the appropriate credit reporting agency to notify of any incorrect information, including accounts you did not open; requests for your credit report from anyone that you did not apply for credit with; or inaccuracies regarding your personal identifying information, such as your home address and Social Security number. If you find anything that you do not understand or that is incorrect, contact the appropriate credit reporting agency using the contact information on the credit report as soon as possible so the information can be investigated, and if found to be in error, corrected.

### **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in your financial accounts, promptly notify your credit card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission. If you believe your identity has been stolen, the U.S. Federal Trade Commission (“FTC”) recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently.
- File a complaint with the FTC using the ID Theft Complaint Form (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)). Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible by law enforcement agencies for their investigations. Use the FTC’s ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when filing a report with law enforcement or to address disputes with credit reporting agencies and creditors about identity theft related problems such as new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming a victim of identity theft by contacting the FTC:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW

Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus.

Equifax	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9554 Allen, Texas 75013	888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Department P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

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The credit bureaus may charge a reasonable fee to place a freeze on your account, and may require that you provide proper identification prior to honoring your request.

**For Maryland and North Carolina Residents.** You can obtain information from your state's Attorney General's Office about steps you can take to help prevent identity theft.

You can contact the Maryland Attorney General at:

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

You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
919-716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

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You can contact the Maryland Attorney General at:

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

You can contact the North Carolina Attorney General at:

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Raleigh, NC 27699-9001  
919-716-6400  
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- File a complaint with the FTC using the ID Theft Complaint Form (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)). Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible by law enforcement agencies for their investigations. Use the FTC’s ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when filing a report with law enforcement or to address disputes with credit reporting agencies and creditors about identity theft related problems such as new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming a victim of identity theft by contacting the FTC:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW

Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus.

Equifax	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9554 Allen, Texas 75013	888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Department P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**Place a Security Freeze on Your Credit File**

You may wish to place a “security freeze” on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze by contacting the credit bureaus at:

Equifax	Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	Experian Security Freeze P.O. Box 9554 Allen, Texas 75013	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Department P.O. Box 6790 Fullerton, California 92834-6790	<a href="http://www.transunion.com">www.transunion.com</a>

The credit bureaus may charge a reasonable fee to place a freeze on your account, and may require that you provide proper identification prior to honoring your request.

**For Maryland and North Carolina Residents.** You can obtain information from your state's Attorney General's Office about steps you can take to help prevent identity theft.

You can contact the Maryland Attorney General at:

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

You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
919-716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For California Residents.** You can obtain additional information from the California Office of Privacy Protection ([www.privacy.ca.gov](http://www.privacy.ca.gov)) on protection against identity theft.