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**FMCP**



Family Medical Care Plan

Lawrence J. Bradley  
EXECUTIVE DIRECTOR

January 7, 2013

Dear FMCP Member:

We are contacting you as a precautionary measure because we have learned of a potential data security incident involving your personal information. Recent correspondence sent to you near the end of 2012 containing the NECA/IBEW Family Medical Care Plan's (FMCP) generic Summary of Benefits Coverage and the Summary of Material Modifications disclosure documents inadvertently included your Social Security number on the envelope. The Social Security number did not contain dashes used in the traditional "xxx-xx-xxxx" Social Security number format, and the contents of the mailing contained no health information in any way specific to you.

We sincerely apologize for this error and we wish to assure you that the FMCP is taking all measures necessary to ensure such an incident will never happen again. We are in the process of reviewing all of our systems and vendor relationships to make sure of this and we are already implementing additional internal controls and safeguards.

While we believe the potential risk to you in this case is limited, particularly since the Social Security number did not contain dashes which would more clearly identify the number as a Social Security number, we want to provide you with the opportunity to take steps to help protect your personal information, as follows:

**1. LifeLock®**

We have arranged for you, at your option, to enroll in an identity theft protection service with LifeLock® at no cost to you for one year. Please see the attached letter from LifeLock® for instructions on how to enroll.

**2. Additional Precautionary Measures**

Please also review the following for specific information on other measures you can take to protect your information, and how to receive and monitor your credit report for free.

- **Review Your Account Information and Notify Law Enforcement of Suspicious Activity** – We recommend that you review your bank, credit card, and other account statements and that you obtain and read your credit reports closely. If you detect any suspicious activity on an account, you should notify the financial institution or company with which the account is maintained. You also should report any suspicious activity relating to identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission. To file a complaint with the FTC, go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (877-438-4338).
- **Obtain Your Credit Report** – You may obtain a free copy of your credit report from each of the three major credit reporting companies (Equifax, Experian, and TransUnion) once every 12 months. These three companies have set up a central website, a toll-free telephone number, and a mailing address through which you can



order your free annual report. To order, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228 (do not contact the credit reporting companies directly). You may also request it by completing the Annual Credit Report Request Form available on the website and mailing it to:

Annual Credit Report Request Service  
P.O. Box 105283  
Atlanta, GA 30348-5283

- **Fraud Alert** – Consider placing a fraud alert on your credit report that informs creditors of possible fraudulent activity with your credit report and requests that creditors contact you prior to establishing accounts in your name. You may place a fraud alert on your credit report by contacting any of the three credit reporting companies using the contact information below. When you contact one of the credit agencies they are required to notify the other two.

Equifax  
P.O. Box 740241 Atlanta, GA 30374  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9532 Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 6790  
Fullerton, CA 92834  
(800) 916-8800  
[www.transunion.com](http://www.transunion.com)

- **Free Materials from the FTC** – The Federal Trade Commission (FTC) has published a variety of helpful materials for preventing and dealing with identify theft on its website (<http://www.ftc.gov/idtheft>). You may also call the FTC at 1-877-ID-THEFT (877-438-4338) for information.

We are extremely sorry for any inconvenience this incident may have caused you. Please do not hesitate to contact us toll free at (877) 937-9602 if you have any questions or concerns.

Sincerely,



Lawrence J. Bradley  
Executive Director

Dear FMCP Member:

The NECA / IBEW Family Medical Care Plan (FMCP) has retained LifeLock® to provide one (1) year of complimentary identity theft protection.

**To begin protecting yourself immediately at no cost to you:**

1. Call 1-877-509-5357 or visit [www.lifelock.com](http://www.lifelock.com) to enroll.
2. Use the promotion code: **FMCP2013** when prompted as well as your Member ID.
3. Your Member ID is your last name and your zip code (example: Smith20850).

LifeLock's specialized team of telephone representatives are available 24 hours a day, seven days a week to answer any questions you may have regarding the recent data breach.

**You will have until March 20, 2013 to enroll in this service.**

Once you have completed the LifeLock enrollment process, the services will be in effect immediately. Your LifeLock membership includes:

- ✓ Identity Threat Detection and Alerts – Alerts you whenever LifeLock detects your personal information in fraudulent applications – both credit and noncredit related.
- ✓ Advance Internet Threat Detection - Patrols black market Internet sites for the illegal selling or trading of your information.
- ✓ Address Change Verification – Warns you when a detected change of address is requested in your name, helping reduce your chances of mail theft.
- ✓ Lost Wallet Protection – LifeLock will help you quickly cancel and replace lost or stolen credit cards to help stop fraudulent charges.

LifeLock backs up its services with its \$1 Million Total Service Guarantee. (Guarantee applies only if you become a victim of identity theft because of a failure in LifeLock® service. Other restrictions apply. See [www.lifelock.com](http://www.lifelock.com) for details.)

Please rest assured that the safety and well-being of our members is our highest priority. We apologize for any inconvenience this incident may cause you, and thank you for your understanding and cooperation.

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