

UnitedHealthcare
Government Programs Privacy Office
MN006-W800
PO Box 1459
Minneapolis, MN 55440



March xx, 2012

<Estate Salutation>

First Name Last Name

Address Line 1

Address Line 2

City, State, Zip code

Dear First Name Last Name,

I am writing to let you know about a privacy issue involving some of your personal information. On January 30, 2012, UnitedHealthcare discovered employee access to information in a database that we since have learned appears to be unauthorized. We believe the unauthorized access occurred from June 28 – December 12, 2011.

The information that may have been accessed includes your name, Social Security Number, telephone number, date of birth, address and Medicare Healthcare Insurance Number.

We deeply regret this incident and any inconvenience or concern that it may cause. Upon discovery, we took prompt action to investigate this matter and have reported the incident to law enforcement authorities.

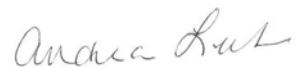
As a precaution, we are offering you one year of free “Equifax Credit Watch™ Gold with 3-in-1 Monitoring,” which includes identity theft insurance, fraud alerts, Equifax counselors, a 3-in-1 credit report as well as access to your Equifax Credit Report. We have enclosed instructions for registering for 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 regularly monitor the Explanation of Benefits statements that you receive from us to check for any unfamiliar health care services. If you notice any health care services that you did not receive listed on an Explanation of Benefits statement, please contact us at the number on the back of your member identification card. Also, we recommend that you regularly review your bank and credit card statements. If you notice any suspicious activity, please immediately contact your financial institution and/or Credit Card Company.

If you have any questions, please call us toll-free at 877-298-2341 between 8:00 a.m. and 8:00 p.m. local time, 7 days a week. TTY users may call 711.

UnitedHealthcare takes this matter very seriously and is committed to protecting the privacy and security of your personal information. We are reinforcing our existing policies and practices with employees and evaluating additional safeguards to help prevent a similar incident from occurring in the future.

Sincerely,

A handwritten signature in cursive script that reads "Andrea Leeb".

Andrea Leeb
Chief Privacy Officer
UnitedHealthcare Government Programs
Email: Andrea.Leeb@UHC.COM

Plans are insured or covered by United Healthcare Insurance Company or one of its affiliates, a Medicare Advantage Organization with a Medicare contract and a Medicare-approved Part D sponsor.

Date

<Estate Salutation>

Consumer Name

Consumer Address

Consumer City, State, Zip Code

Promotion Code: Equifax Code

Dear Valued Consumer:

UnitedHealthcare has arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies.

Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality (available online only)

How to Enroll

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

1. Register: Complete the form with your contact information (name, gender, address, date of birth, Social Security Number and telephone number) and click the “Continue” button. Complete the form with your email address, create a User Name and Password, enter the Promotion Code that is at the top of the first page of this letter in the “Promotion Code” box. The Promotion Code eliminates the need to provide a credit card number for payment. Then click the “Accept Terms & Continue” button. All of the information that you enter is in a secured environment.
2. Verify ID: The system will then ask you to answer up to four security questions. The questions and answers support the Equifax Identity Verification Process. Please answer the questions and then click the “Submit Order” button.

3. Order Confirmation: This page shows you your order. Please click the “View my Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code as provided at the top of your letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity theft insurance underwritten by 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. This product is not intended for minors (under 18 years of age).

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, 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). 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) 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

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	877-478-7625	www.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

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	P.O. Box 105788 Atlanta, Georgia 30348	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	www.transunion.com

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

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

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