



A nonprofit independent licensee of the Blue Cross Blue Shield Association

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

September 9, 2015

Dear <<MemberFirstName>> <<MemberLastName>>>,

I am writing to inform you that Excellus BlueCross BlueShield (“Excellus BCBS”) was the target of a sophisticated cyberattack, and that some of your personal information may have been accessed by the attackers. As part of our investigation, we notified the FBI and are fully cooperating with its investigation into this attack.

We at Excellus BCBS take this issue seriously and regret the concern it may cause. I’m writing to provide you information on the steps we are taking to protect you and your information moving forward.

### **What happened?**

On August 5, 2015, we learned that cyber attackers had executed a sophisticated attack to gain unauthorized access to our Information Technology (IT) systems. Our investigation further revealed that the initial attack occurred on December 23, 2013. We worked closely with Mandiant, one of the world’s leading cybersecurity firms, to conduct our investigation and to remediate the issues created by the attack on our IT systems.

Our investigation determined that the attackers may have gained unauthorized access to your information, which could include your name, address, telephone number, date of birth, Social Security number, member identification number, financial account information, and claims information. The investigation has not determined that any such data was removed from our systems. We also have no evidence to date that such data has been used inappropriately.

### **What is Excellus BCBS doing to protect you?**

We recognize this issue can be frustrating and we are taking steps to protect you. We are providing protection and assistance to those affected by this cyberattack, including two years of free credit monitoring and identity theft protection services.

Specifically, we have secured the services of Kroll to provide identity theft protection at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

## INFORMATION ABOUT PREVENTING IDENTITY THEFT

In addition, we recommend that you remain vigilant to the possibility of fraud and identity theft over the next 12 to 24 months by reviewing your child's account statements and immediately reporting any suspicious activity to us. You may also obtain a copy of your child's credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your child's credit report, free of charge once every 12 months, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228.

You should periodically obtain credit reports from each of the nationwide credit reporting agencies and request that any fraudulent activity be deleted. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 2002	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
1-800-525-6285	1-888-397-3742	1-800-680-7289

If you believe you or your child is the victim of identity theft or have reason to believe your or your child's 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](http://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 or your child's records.



Estate of  
<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

September 9, 2015

Dear Estate of <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you that The Lifetime Healthcare Companies (“LTHC”), including its affiliates Lifetime Benefit Solutions, Lifetime Care, Lifetime Health Medical Group, The MedAmerica Companies, and Univera Healthcare, was the target of a sophisticated cyberattack, and that some of your family member’s personal information may have been accessed by the attackers. As part of our investigation, we notified the FBI and are fully cooperating with its investigation into this attack.

We take this issue seriously and regret the concern it may cause. Our regret is compounded by the fact that we know you lost your family member, which may make this more difficult to receive. I’m writing to provide you information on the steps we are taking to protect your family member’s information moving forward.

### **What affiliates are impacted?**

You are receiving this notification letter because your family member received services from one or more of the following affected affiliates:

- *Lifetime Benefit Solutions* - Provides employee benefits administration and risk management services, including flexible spending account, 401k and health reimbursement account administration, benefits consulting and administrative support, across the United States.
- *Lifetime Care* - Delivers compassionate, personalized care and education to adults and children who are ill, injured, dying, or grieving.
- *Lifetime Health Medical Group* - Delivers primary care, specialty care, urgent care, pharmacy, dental, optical, behavioral health, and imaging services in the Rochester and Buffalo areas.
- *The MedAmerica Companies* - A group of carriers who underwrite and administer long term care insurance nationally under the names MedAmerica Insurance Company, MedAmerica Insurance Company of New York, MedAmerica Insurance Company of Florida, and who also provide third party administrative services to other insurers across the country.
- *Univera Healthcare* - Covers members across the eight counties of Western New York with a wide array of health plans and services, including a comprehensive network of physicians, hospitals, and all major pharmacy chains.

### **What happened?**

On August 5, 2015, we learned that cyberattackers had executed a sophisticated attack to gain unauthorized access to our Information Technology (IT) systems. Our investigation further revealed