1 2 3 4 5 6 7	FITAPELLI & SCHAFFER, LLP Joseph A. Fitapelli Brian S. Schaffer Nicholas P. Melito 475 Park Avenue South, 12 <sup>th</sup> Floor New York, New York 10016 Telephone: (212) 300-0375  [Additional Attorneys on Signature Page]  UNITED STATES D	15 CV 920
8	SOUTHERN DISTRICT OF NEW YORK	
9	ALEX SCHNEIDER and FRANK PACILIO, JR. individually and on behalf of all others similarly situated,	CASE NO.
11	all others similarly situated,	CLASS ACTION COMPLAINT FOR:
12 13 14 15 16 17 18 19 20 21	Plaintiffs,  vs.  ANTHEM, INC., d/b/a Anthem Health, Inc., an Indiana Corporation, THE ANTHEM COMPANIES, INC., an Indiana Corporation, THE ANTHEM COMPANIES OF CALIFORNIA, INC., a California Corporation, and ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY, a California Corporation,  Defendants.	DEGEN VED U.S.D.C.S.D.N.Y.  DEMAND FOR JURY TRIAL
<ul><li>22</li><li>23</li><li>24</li><li>25</li><li>26</li><li>27</li><li>28</li></ul>		

**CLASS ACTION COMPLAINT** 

Plaintiffs Alex Schneider and Frank Pacilio, Jr. (collectively, "Plaintiffs") bring this class action against Defendants ANTHEM, INC., d.b.a Anthem Health, Inc., an Indiana Corporation, THE ANTHEM COMPANIES, INC., an Indiana Corporation, THE ANTHEM COMPANIES OF CALIFORNIA, INC., a California Corporation, and ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY, a California Corporation (collectively, "ANTHEM" or DEFENDANTS), as a result of the massive data breach suffered by as many as 80 million ANTHEM customers, on behalf of themselves and all others similarly situated to obtain damages, restitution and injunctive relief for the Class, as defined below, from Defendants. Plaintiffs make the following allegations upon information and belief, except as to their own actions, the investigation of their counsel, and the facts that are a matter of public record:

### **NATURE OF CLAIM**

1. This is a consumer class action lawsuit brought on behalf of Plaintiffs, individually, and on behalf of all other individuals, against Defendants for their failure to safeguard and secure the medical records, and other personally identifiable information, including names, dates of birth, social security numbers, billing information, and highly confidential health and other types of information (collectively "Personally Identifiable Information" or "PII") and personal health related information (collectively "Personal Health Information" or "PHI") of Plaintiffs and Class Members. PHI and PII shall also be referred to collectively as Personal Information. Defendants announced to the public this massive loss of information on or about

February 4, 2015.

2. Defendants failed to keep safe their customers' sensitive private, financial, medical and personal information.

### **PARTIES**

- 3. Plaintiff Alex Schneider ("Schneider") is an individual who resides in this District and is a customer of Defendants.
- 4. Plaintiff Frank Pacilio, Jr. ("Pacilio") is an individual who resides in the Eastern District and is a customer of Defendants.
- 5. Defendant ANTHEM, INC., d/b/a ANTHEM HEALTH, INC. is an Indiana Corporation, registered with the California Secretary of State to do business in California, and headquartered in Indianapolis, Indiana.
- 6. Defendant THE ANTHEM COMPANIES, INC. is an Indiana Corporation, registered with the California Secretary of State to do business in California, and headquartered in Indianapolis, Indiana.
- 7. Defendant THE ANTHEM COMPANIES OF CALIFORNIA, INC. is a California Corporation and headquartered in Indianapolis, Indiana.
- 8. Defendant ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY is a California Corporation and headquartered in Indianapolis, Indiana.

### **JURISDICTION AND VENUE**

- 9. This Court has original jurisdiction pursuant to 28 U.S.C. §1332(d)(2). In the aggregate, Plaintiffs' claims and the claims of the other members of the Class exceed \$5,000,000 exclusive of interest and costs, and there are numerous class members who are citizens of states other than Defendants' states of citizenship, which are Indiana and California.
- 10. This Court has personal jurisdiction over ANTHEM because ANTHEM is authorized to do and does business in the State of New York.
- 11. Venue is proper in this Court pursuant to 28 U.S.C. §1391 because many of the acts and transactions giving rise to this action occurred in this District and because ANTHEM is subject to personal jurisdiction in this District.

### **GENERAL ALLEGATIONS**

- 12. ANTHEM, INC., previously known as WellPoint, Inc., is one of the largest for-profit managed health care companies in the United States.
- 13. Plaintiffs have health insurance issued by ANTHEM, and as a result, Anthem has required that Plaintiffs provide their PHI and PII to Anthem.
- 14. ANTHEM claims that on or about January 29, 2015, it detected a massive data breach that compromised the PHI and PII of approximately 80 million insureds.
- 15. News of the data breach was first published by the Wall Street Journal at <a href="http://www.wsj.com/articles/health-insurer-anthem-hit-by-hackers-1423103720">http://www.wsj.com/articles/health-insurer-anthem-hit-by-hackers-1423103720</a> (last visited Feb. 5, 2014).

- 16. ANTHEM does not provide any information as to when its systems were compromised, how long third parties had access to its systems or what measures have been taken to prevent further breaches.
- 17. ANTHEM does not definitely state that customers' banking and medical information was not disclosed to third parties.
- 18. Medical information of ANTHEM'S customers, such as claims, test results, medical history, and diagnoses were also compromised and disclosed to third parties.
- 19. The banking and credit information of ANTHEM'S customers were also compromised and disclosed to third parties.
- 20. ANTHEM also set up a website at <www.anthemfacts.com> where the data breach was disclosed to ANTHEM customers by way of a letter from Joseph R. Swedish, President and CEO of ANTHEM. This website also provides a short and vague facts page at <www.anthemfacts.com/faq> (last visited February 6, 2015); attached as Exhibit A.
- 21. On that website, ANTHEM states that "all product lines [were] impacted." *See* Exhibit A.
- 22. On information and belief, Plaintiffs' PHI and PII was disclosed in the data breach.

### CONSEQUENCES OF DEFENDANTS' CONDUCT

- 23. The ramifications of Defendants' failure to keep class members' PHI and PII are severe.
- 24. The information Defendants lost, including Plaintiffs' PHI and PII, is "as good as gold" to identity thieves, in the words of the Federal Trade Commission ("FTC"). FTC, *About Identity Theft*, available at <a href="http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html">http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html</a> (visited February 5, 2015). Identity theft occurs when someone uses another's personal identifying information, such as that person's name, address, credit card number, credit card expiration dates, and other information, without permission, to commit fraud or other crimes. *Id.* The FTC estimates that as many as 9 million Americans have their identities stolen each year. *Id.*
- 25. Identity thieves can use identifying data to open new financial accounts and incur charges in another person's name, take out loans in another person's name, incur charges on existing accounts, or clone ATM, debit, or credit cards. *Id.*
- 26. Identity thieves can use PHI and PII such as that pertaining to the Class, which Defendants failed to keep secure to perpetrate a variety of crimes that do not cause financial loss, but nonetheless harm the victims. For instance, identity thieves may commit various types of government fraud such as: immigration fraud; obtaining a driver's license or identification card in the victim's name but with another's picture; using the victim's information to obtain government benefits; or filing a fraudulent tax

The state of the s

return using the victim's information to obtain a fraudulent refund.

- 27. In addition, identity thieves may get medical services using the Plaintiffs' PHI and PII or commit any number of other frauds, such as obtaining a job, procuring housing, or even giving false information to police during an arrest.
- 28. Annual monetary losses from identity theft are in the billions of dollars.

  According to a Presidential Report on identity theft produced in 2008:

In addition to the losses that result when identity thieves fraudulently open accounts or misuse existing accounts, . . . individual victims often suffer indirect financial costs, including the costs incurred in both civil litigation initiated by creditors and in overcoming the many obstacles they face in obtaining or retaining credit. Victims of non-financial identity theft, for example, health-related or criminal record fraud, face other types of harm and frustration.

In addition to out-of-pocket expenses that can reach thousands of dollars for the victims of new account identity theft, and the emotional toll identity theft can take, some victims have to spend what can be a considerable amount of time to repair the damage caused by the identity thieves. Victims of new account identity theft, for example, must correct fraudulent information in their credit reports and monitor their reports for future inaccuracies, close existing bank accounts and open new ones, and dispute charges with individual creditors.

The President's Identity Theft Task Force Report at p.21 (Oct. 21, 2008)., available at <a href="http://www.idtheft.gov/reports/StrategicPlan.pdf">http://www.idtheft.gov/reports/StrategicPlan.pdf</a>>.

29. According to the U.S. Government Accountability Office ("GAO"), which conducted a study regarding data breaches:

[L]aw enforcement officials told us that in some cases, stolen data may be held for up to a year or more before being used to commit identity theft. Further, once stolen data have been sold or posted on the Web, fraudulent use of that information may continue for years. As a result, studies that attempt to measure the harm resulting from data breaches cannot necessarily rule out all future harm.

GAO, *Report to Congressional Requesters*, at p.33 (June 2007), available at <a href="http://www.gao.gov/new.items/d07737.pdf">http://www.gao.gov/new.items/d07737.pdf</a>>.

- 30. "In addition to the financial harm associated with other types of identity theft, victims of medical identity theft may have their health endangered by inaccurate entries in their medical records. This inaccurate information can potentially cause victims to receive improper medical care, have their insurance depleted, become ineligible for health or life insurance, or become disqualified from some jobs. Victims may not even be aware that a theft has occurred because medical identity theft can be difficult to discover, as few consumers regularly review their medical records, and victims may not realize that they have been victimized until they receive collection notices, or they attempt to seek medical care themselves, only to discover that they have reached their coverage limits." *Id.* at 30.
- 31. "With the advent of the prescription drug benefit of Medicare Part D, the Department of Health and Human Services' Office of the Inspector General (HHS OIG) has noted a growing incidence of health care frauds involving identity theft." Identity thieves can use such information "fraudulently to enroll unwilling beneficiaries in alternate Part D plans in order to increase . . . sales commissions" or commit other types of fraud. "The types of fraud that can be perpetrated by an identity thief are limited only by the ingenuity and resources of the criminal." *Id.* at 31.
  - 32. According to the U.S. Government Accountability Office ("GAO"),

which conducted a study regarding data breaches:

[L]aw enforcement officials told us that in some cases, stolen data may be held for up to a year or more before being used to commit identity theft. Further, once stolen data have been sold or posted on the Web, fraudulent use of that information may continue for years. As a result, studies that attempt to measure the harm resulting from data breaches cannot necessarily rule out all future harm.

GAO, Report to Congressional Requesters, at p.33 (June 2007), available at <a href="http://www.gao.gov/new.items/d07737.pdf">http://www.gao.gov/new.items/d07737.pdf</a>.

33. The unauthorized disclosure of Social Security Numbers can be particularly damaging, because Social Security Numbers cannot easily be replaced. In order to obtain a new number, a person must prove, among other things, that he or she continues to be disadvantaged by the misuse. Thus, no new number can be obtained until the damage has been done. Furthermore, as the Social Security Administration ("SSA") warns:

a new number probably will not solve all your problems. This is because other governmental agencies (such as the Internal Revenue Service and state motor vehicle agencies) and private businesses (such as banks and credit reporting companies) likely will have records under your old number. Also, because credit reporting companies use the number, along with other personal information, to identify your credit record, using a new number will not guarantee you a fresh start. This is especially true if your other personal information, such as your name and address, remains the same.

If you receive a new Social Security Number, you will not be able to use the old number anymore.

For some victims of identity theft, a new number actually creates new problems. If the old credit information is not associated with the new number, the absence of any credit history under the new number may make it more difficult for you

to get credit.

SSA, *Identity Theft and Your Social Security Number*, SSA Publication No. 05-10064 (Aug. 2009), available at <a href="http://www.ssa.gov/pubs/10064.html">http://www.ssa.gov/pubs/10064.html</a>.

34. Plaintiffs and the Class they seek to represent now face years of constant surveillance of their financial and medical records, monitoring, loss of rights, and potential medical problems.

### **CLASS ACTION ALLEGATIONS**

35. Plaintiffs bring this action on their own behalf, and on behalf of all other persons similarly situated ("the Class"). The Class that Plaintiffs seek to represent is:

All persons who have purchased health insurance from Anthem, Inc. d/b/a Anthem Health, Inc., The Anthem Companies, Inc., The Anthem Companies of California, and Anthem Blue Cross Life and Health Insurance Company and whose personal and/or financial information was breached as a result of the data breach announced on or about February 4, 2015.

Excluded from the Class are Defendants; officers, directors, and employees of Defendants; any entity in which Defendants have a controlling interest; the affiliates, legal representatives, attorneys, heirs, and assigns of the Defendants.

- 36. The members of the Class are so numerous that the joinder of all members is impractical. While the exact number of Class members is unknown to Plaintiffs at this time, based on information and belief, it is in the millions.
- 37. There is a well-defined community of interest among the members of the Class because common questions of law and fact predominate, Plaintiffs' claims are

typical of the members of the Class, and Plaintiffs can fairly and adequately represent the interests of the Class.

- 38. This action satisfies the requirements of Federal Rule of Civil Procedure 23(b)(3) because it involves questions of law and fact common to the member of the Class that predominate over any questions affecting only individual members, including, but not limited to:
  - a. Whether Defendants unlawfully used, maintained, lost or disclosed
     Class members' PHI and PII;
  - b. Whether ANTHEM unreasonably delayed in notifying affected customers of the data breach;
  - c. Whether Defendants failed to implement and maintain reasonable security procedures and practices appropriate to the nature and scope of the information compromised in the data breach.
  - d. Whether, by the misconduct set forth herein, Defendants violated consumer protection statutes and/or state deceptive business practices statutes;
  - e. Whether Defendants' conduct was negligent;
  - f. Whether Defendants acted willfully and/or with oppression, fraud, or malice;
  - g. Whether Defendants' conduct constituted Intrusion;
  - h. Whether Defendants' conduct constituted Public Disclosure of

Private Facts;

- i. Whether Defendants' conduct constituted Misappropriation of Likeness and Identity;
- j. Whether Defendants' conduct constituted Bailment;
- k. Whether Defendants' conduct constituted Conversion;
- Whether Defendants unlawfully used, maintained, lost or disclosed
   Class members' PHI and PII; and
- m. Whether Plaintiffs and the Class are entitled to damages, civil penalties, punitive damages, and/or injunctive relief.
- 39. Plaintiffs' claims are typical of those of other members of the Class because Plaintiffs' PHI and PII, like that of every other class member, was misused and/or disclosed by Defendants.
- 40. Plaintiffs will fairly and accurately represent the interests of the Class.

  Plaintiffs have retained competent and capable attorneys with significant experience in complex and class action litigation, including consumer class actions. Plaintiffs and their counsel are committed to prosecuting this action vigorously on behalf of the Class and have the financial resources to do so. Neither Plaintiffs nor their counsel have interests that are contrary to or that conflict with those of the proposed Class.
- 41. The prosecution of separate actions by individual members of the Class would create a risk of inconsistent or varying adjudications with respect to individual members of the Class, which would establish incompatible standards of conduct for

Defendants and would lead to repetitive adjudication of common questions of law and fact. Accordingly, class treatment is superior to any other method for adjudicating the controversy. Plaintiffs know of no difficulty that will be encountered in the management of this litigation that would preclude its maintenance as a class action under Rule 23(b)(3).

- 42. Damages for any individual class member are likely insufficient to justify the cost of individual litigation, so that in the absence of class treatment, Defendants' violations of law inflicting substantial damages in the aggregate would go un-remedied without certification of the Class.
- 43. Defendants have acted or refused to act on grounds that apply generally to the class, as alleged above, and certification is proper under Rule 23(b)(2).

### **FIRST COUNT**

# Breach of GBL § 349 and the Various Analogous State Consumer Laws (Against all Defendants)

- 44. Plaintiffs incorporate the substantive allegations contained in all previous paragraphs as if fully set forth herein.
- 45. Defendants' transactions with Plaintiffs and the Class as described herein constitute the "conduct of any trade or commerce" within the meaning of NYS GBL § 349.
- 46. Further, Defendants' transactions with Plaintiffs and the Class as described herein constitute "unfair or deceptive acts or practices in the conduct of any

trade or commerce" between a business and consumers within the meaning of NYS GBL § 349.

- 47. Defendants in the normal course of their business collected customer information.
- 48. Defendants misrepresented the safety and security of their data collection and retention systems.
- 49. Defendants failed to use proper data encryption to secure their members' Personal Information.
- 50. The foregoing acts and conduct of Defendants are deceptive in that they represented to the Class that such Personal Information would remain secure and/or that they had the technology or policies to secure financial transaction information when Defendants did not have adequate security measures.
- 51. Defendants' failure to disclose information concerning the data breach directly and promptly to affected customers, constitutes a fraudulent act or practice in violation NYS GBL § 349.
- 52. Plaintiffs suffered injury in fact and lost property and money as a result of Defendants' conduct.

53. Plaintiff seeks restitution and injunctive relief on behalf of the Class.

#### SECOND COUNT

### Negligence

### (Against All Defendants)

- 54. Plaintiffs incorporate the substantive allegations contained in all previous paragraphs as if fully set forth herein.
- 55. Defendants came into possession of Plaintiffs' Private Information and had a duty to exercise reasonable care in safeguarding and protecting such information from being compromised, lost, stolen, misused, and/or disclosed to unauthorized parties.
- 56. Defendants had a duty to timely disclose that Plaintiffs' Private Information within its possession had been compromised.
- 57. Defendants had a duty to have procedures in place to detect and prevent the loss or unauthorized dissemination of Plaintiffs' Private Information.
- 58. Defendants, through their actions and/or omissions, unlawfully breached their duty to Plaintiffs by failing to exercise reasonable care in protecting and safeguarding Plaintiffs' Private Information within Defendants' possession.
- 59. Defendants, through their actions and/or omissions, unlawfully breached their duty to Plaintiffs by failing to exercise reasonable care by failing to have appropriate procedures in place to detect and prevent dissemination of Plaintiffs' Private Information.
  - 60. Defendants, through their actions and/or omissions, unlawfully breached

their duty to timely disclose to Plaintiffs and the Class members the fact that their Private Information within their possession had been compromised.

- 61. Defendants' negligent and wrongful breach of their duties owed to Plaintiffs and the Class proximately caused Plaintiffs' and Class members' Private Information to be compromised.
  - 62. Plaintiffs seek the award of actual damages on behalf of the Class.

### THIRD COUNT

### **Bailment**

### (Against All Defendants)

- 63. Plaintiffs incorporate the substantive allegations contained in all previous paragraphs as if fully set forth herein.
- 64. Plaintiffs and the Class members delivered and entrusted their Private Information to Defendants for the sole purpose of receiving services from Defendants.
- 65. During the time of bailment, Defendants owed Plaintiffs and the Class members a duty to safeguard this information properly and maintain reasonable security procedures and practices to protect such information. Defendants breached this duty.
- 66. As a result of these breaches of duty, Plaintiffs and the Class members have suffered harm.
  - 67. Plaintiffs seek actual damages on behalf of the Class.

### **FOURTH COUNT**

#### Conversion

### (Against All Defendants)

- 68. Plaintiffs incorporate the substantive allegations contained in all previous paragraphs as if fully set forth herein.
- 69. Plaintiffs and Class members were the owners and possessors of their Private Information. As the result of Defendants' wrongful conduct, Defendants have interfered with the Plaintiffs' and Class Members' rights to possess and control such property, to which they had a superior right of possession and control at the time of conversion.
- 70. As a direct and proximate result of Defendants' conduct, Plaintiffs and the Class members suffered injury, damage, loss or harm and therefore seek compensatory damages.
- 71. In converting Plaintiffs' Private Information, Defendants have acted with malice, oppression and in conscious disregard of the Plaintiffs' and Class members' rights. Plaintiffs, therefore, seek an award of punitive damages on behalf of the Class.
- 72. Plaintiffs and the Class members did not consent to Defendants' mishandling and loss of their Private Information.

### PRAYER FOR RELIEF

WHEREFORE Plaintiffs pray for judgment as follows:

- A. For an Order certifying this action as a class action and appointing Plaintiffs and their Counsel to represent the Class;
- B. For equitable relief enjoining Defendants from engaging in the wrongful conduct complained of herein pertaining to the misuse and/or disclosure of Plaintiffs' and Class members' Private Information, and from refusing to issue prompt, complete and accurate disclosures to Plaintiffs and Class members;
- C. For equitable relief requiring restitution and disgorgement of the revenues wrongfully retained as a result of Defendants' wrongful conduct;
- D. For an award of actual damages, compensatory damages, statutory damages, and statutory penalties, in an amount to be determined;
  - E. For an award of punitive damages;
  - F. For an award of costs of suit and attorneys' fees, as allowable by law; and
  - G. Such other and further relief as this court may deem just and proper.

### **DEMAND FOR JURY TRIAL**

Plaintiffs hereby demand a jury trial of their claims to the extent authorized by law.

RESPECTFULLY SUBMITTED AND DATED this 9th day of February, 2015.

By: loseph A Fitapelli

**ĖITAPELLI & SCHAFFER, LLP** 

Joseph A. Fitapelli Brian S. Schaffer Nicholas P. Melito 475 Park Avenue South, 12<sup>th</sup> Floor New York, New York 10016 Telephone: (212) 300-0375

TERRELL MARSHALL DAUDT & WILLIE PLLC

Beth E. Terrell, pro hac vice motion forthcoming 936 North 34<sup>th</sup> Street, Suite 300 Seattle, Washington 98103-8869 Telephone: (206) 816-6603

Attorneys for Plaintiffs and the Proposed Class

# EXHIBIT "A"

# Anthem (http://www.antheminc.com)

READ THE FAQ (./faq)

From the Desk of Joseph R. Swedish President and CEO Anthem, Inc.

### To Our Members,

Safeguarding your personal, financial and medical information is one of our top priorities, and because of that, we have state-of-the-art information security systems to protect your data. However, despite our efforts, Anthem was the target of a very sophisticated external cyber attack. These attackers gained unauthorized access to Anthem's IT system and have obtained personal information from our current and former members such as their names, birthdays, medical IDs/social security numbers, street addresses, email addresses and employment information, including income data. Based on what we know now, there is no evidence that credit card or medical information, such as claims, test results or diagnostic codes were targeted or compromised.

Once the attack was discovered, Anthem immediately made every effort to close the security vulnerability, contacted the FBI and began fully cooperating with their investigation. Anthem has also retained Mandiant, one of the world's leading cybersecurity firms, to evaluate our systems and identify solutions based on the evolving landscape.

Anthem's own associates' personal information – including my own – was accessed during this security breach. We join you in your concern and frustration, and I assure you that we are working around the clock to do everything we can to further secure your data.

Anthem will individually notify current and former members whose information has been accessed. We will provide credit monitoring and identity protection services free of charge so that those who have been affected can have peace of mind. We have created a dedicated website - www.AnthemFacts.com (http://www.AnthemFacts.com) - where members can access information such as frequent questions and answers. We have also established a dedicated toll-free number that both current and former members can call if they have questions related to this incident. That number is: 1-877-263-7995. As we learn more, we will continually update this website and share that information with you.

I want to personally apologize to each of you for what has happened, as I know you expect us to protect your information. We will continue to do everything in our power to make our systems and security processes better and more secure, and hope that we can earn back your trust and confidence in Anthem.

Sincerely,

Joseph R. Swedish President and CEO Anthem, Inc.

## Still have more questions?

READ THE FAQ (./faq)

©2005-2015 Anthem, Inc. All Rights Reserved. Legal (http://www.antheminc.com/Legal/index.htm) | Privacy (http://www.antheminc.com/Privacy/index.htm)

Updated: 11:45, 02/06/2015



READ THE SPECIAL MESSAGE FROM JOSEPH R. SWEDISH (/)

# Frequently Asked Questions

Learn more about the cyber attack against Anthem

### Was my information accessed?

Anthem is currently conducting an extensive IT Forensic Investigation to determine what members are impacted. We are working around the clock to determine how many people have been impacted and will notify all Anthem members who are impacted through a written communication.

### What information has been compromised?

Initial investigation indicates that the member data accessed included names, dates of birth, member ID/ social security numbers, addresses, phone numbers, email addresses and employment information.

## Who is responsible for this cyber attack or breach?

Anthem is working closely with federal law enforcement investigators. At this time, no one person or entity has been identified as the attacker.

## When will I receive my letter in the mail?

We continue working to identify the members who are impacted. We will begin to mail letters to impacted members in the coming weeks.

## How can I sign up for credit monitoring/identity protection services?

All impacted members will receive notice via mail which will advise them of the protections being offered to them as well as any next steps.

## Do the people who accessed my information know about my medical history?

No - our investigation to date indicates there was no diagnosis or treatment data exposed.

## Do the people who accessed my information have my credit card numbers?

No, our current investigation shows the information accessed did not include credit card numbers.

### Did this impact all lines of Anthem Business?

Yes, all product lines are impacted.

### Is my (plan/brand) impacted?

The impacted (plan/brand) include Anthem Blue Cross, Anthem Blue Cross and Blue Shield, Blue Cross and Blue Shield of Georgia, Empire Blue Cross and Blue Shield, Amerigroup, Caremore, Unicare.

## How can I be sure my personal and health information is safe with Anthem, Inc.?

Anthem is doing everything it can to ensure there is no further vulnerability to its database warehouses. Anthem has contracted with a global company specializing in the investigation and resolution of cyber attacks. We will work with this company to reduce the risk of any further vulnerabilities and work to strengthen security.

## Does this impact Blue Cross and Blue Shield plans not owned by Anthem?

Yes, BlueCard members are impacted. The Blue Cross and Blue Shield Association's BlueCard is a national program that enables members of one Blue Cross and Blue Shield Plan to obtain healthcare services while traveling or living in another Blue Cross and Blue Shield Plan's service area. The program links participating healthcare providers with the independent Blue Cross and Blue Shield Plans across the country and in more than 200 countries and territories worldwide through a single electronic network for claims processing and reimbursement.

# I received a call from Anthem related to this cyber attack asking for my information, what should I do?

We are not making any outbound calls to members regarding the cyber attack. All impacted members will receive notice via mail which will advise them of the protections being offered to them as well as any next steps.

©2005-2015 Anthem, Inc. All Rights Reserved.

Legal (http://www.antheminc.com/Legal/index.htm) | Privacy (http://www.antheminc.com/Privacy/index.htm)

Updated: 11:45, 02/06/2015