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February 2015

Re: Cyber Attack on Anthem/Empire BlueCross BlueShield

Dear NYCDCC Welfare Fund Participant:

As you may have heard in the news, or seen on our website (www.nyccbf.org) or Facebook page (www.facebook.com/nydcdbf), Anthem was recently the target of a sophisticated cyber-attack on some of its member data. Because Anthem is the parent company of Empire BlueCross BlueShield, the company used by the NYCDCC Welfare Fund to provide access to a provider network and process medical claims, this news affects you.

Although the extent of this attack is not fully known at this time, there is, unfortunately, a possibility that your personal information may have been compromised. Currently, Anthem/Empire BlueCross BlueShield is working diligently with the FBI on investigating this cyber-attack, analyzing data to understand the impact to members, responding to questions from clients and members, and securing a best-in-class vendor to provide identity protection services to members as quickly as possible.

This letter includes important information about services Anthem/Empire BlueCross BlueShield is providing to help you protect your personal data, including information about how to enroll in the free credit protections Anthem/Empire BlueCross BlueShield is offering to all members regardless of whether their information was affected by this incident.

Please visit www.AnthemFacts.com to learn how to enroll in two years of free credit monitoring and identity theft repair services through a leading and trusted identity protection provider. You can access these services prior to receiving a mailed notification from Anthem/Empire BlueCross BlueShield, which will be sent in the coming weeks.

The free identity protection services provided by Anthem/Empire BlueCross BlueShield include two years of:

- **Identity Repair Assistance:** If you experience fraud, an investigator will do the work to recover financial losses, restore your credit, and ensure your identity is returned to its proper condition. This assistance will cover any fraud that has occurred since the incident first began.
- **Credit Monitoring:** At no cost, you may also enroll in additional protections, including credit monitoring. Credit monitoring alerts consumers when banks and creditors use their identity to open new credit accounts.

- **Child Identity Protection:** Child-specific identity protection services will also be offered to any members with children covered under the Welfare Fund.

- **Identity theft insurance:** For individuals who enroll, Anthem/Empire BlueCross BlueShield has arranged for \$1,000,000 in identity theft insurance, where allowed by law.

- **Identity theft monitoring/fraud detection:** If you enroll, data such as credit card numbers, social security numbers, and emails will be scanned against aggregated data sources maintained by top security researchers that contain stolen and compromised individual data, to search for any indication that your data has been compromised.

- **Phone Alerts:** If you register for this service you will receive an alert when there is a notification from a credit bureau, or when it appears from identity theft monitoring activities that your identity may be compromised.

Pursuant to industry standards, Anthem/Empire BlueCross BlueShield would generally only provide credit monitoring services for one year. However, at the urging of the NYCDCC Benefit Funds, as well as other clients, Anthem/Empire BlueCross BlueShield is exceeding these standards and providing these identity protections and credit monitoring services to all impacted members for two years.

You can also expect to receive a letter in the mail from Anthem/Empire BlueCross BlueShield with important information concerning this issue. We are monitoring this situation closely and we will also continue to use our website and Facebook page to provide updates as we learn more about the attack.

***PLEASE NOTE-** The previously mentioned services are available to ALL members (from 2004 to present), both affected and unaffected, for a period of 24 months. There is no requirement that a member opt in for any services by a certain date. However, members must **OPT IN** for all services **EXCEPT** identity theft repair, which has already been secured. There is no cost for any of the services.

IMPORTANT: *Anthem/Empire BlueCross BlueShield will only be contacting members via U.S. mail and will not request social security or other personal information. Please do not respond to any phone calls or emails purporting to be from Anthem/Empire BlueCross BlueShield requesting this information because such requests are likely fraudulent.*

If you have more questions about the Anthem/Empire BlueCross BlueShield cyber attack, please visit their website at www.AnthemFacts.com, call Anthem/Empire BlueCross BlueShield at (877) 263-7995, or contact our Member Services Department at (800) 529-FUND (3863). Spanish-speaking members may also access information at www.AnthemInforma.com, or receive assistance in Spanish at (877) 263-7995.

Sincerely,

NYCDCC Benefit Funds