



<DATE>

<FIRSTNAME> <LASTNAME>  
<ADDR1>  
<ADDR2>  
<CITY> <STATE> <ZIP>

To enroll in credit/identity monitoring with **Equifax**, please call:  
**1-855-833-9162**  
Or Visit:  
**[www.equifax.com/activate](http://www.equifax.com/activate)**  
Enter your unique Activation Code:  
<CODE>

RE: 1083870

## NOTICE OF DATA BREACH

Dear <FIRSTNAME> <LASTNAME>;

We are writing to let you know about a recent data security incident that involved some of your personal information. Right now, we have no indication of identity theft or misuse of your Humana accounts as a result of this incident, but we want to tell you what happened and what you can do to further protect yourself in an abundance of caution.

### What Happened.

On September 29, 2025, Humana learned of unauthorized access to certain of Humana's internal systems in August of 2025 caused by a vendor's software vulnerability. We quickly began an investigation and took steps to contain the incident and even further enhance our security safeguards. It took some time to review affected files and what personal information was in them. We are sending you this letter now because we learned your information was in those files.

### What Information Was Involved?

Information varied by individual, but included names, Humana Identification or other patient account numbers, Social Security number, medical billing / claims information, dates of service, provider names and other health insurance information.

### What We Are Doing.

As soon as Humana learned about the problem, the company worked with Oracle to address the vulnerability, and also notified law enforcement. We are also telling you so you can decide if you want to take any steps to further protect your information. In addition, although we have no indication of identity theft or fraud on your Humana accounts, out of an abundance of caution we are providing you with access to 24 months of credit monitoring and identity restoration services through Equifax at no charge to you. You must enroll by March 31, 2027.

We would like to help you safeguard your information from potential misuse. We have partnered with Equifax® to provide its Equifax Complete™ Premier product to you for 24 months. There is no cost for the service. A description of this product and instructions about how to enroll are included in this mailing.

**What You Can Do.**

Regulatory guidance recommends that you remain vigilant and review accounts for suspicious activity. For example, it is always beneficial to review: Explanation of Benefit (EOB) letters, your SmartSummary statements, Medical records, and account statements and credit reports.

If you find unfamiliar activity on the statements you receive from Humana, please notify us immediately. Please also review the information enclosed in this letter for additional tips and best practices on protecting yourself from identity theft.

**For More Information**

If you have any questions or need help with anything mentioned in this letter, please contact us by email at [privacyoffice@humana.com](mailto:privacyoffice@humana.com) or by calling 800-457-4708. If you have a speech or hearing impairment and use a TTY, call 800-648-6056.

Sincerely,

Privacy Office  
Humana, Inc.

Enclosures

## Recommended Steps to Help Protect Your Information

You are advised to report any suspicious activity on your credit report or other suspected identity theft to law enforcement. Call your local police office to file a report for identity theft and get a copy of the report. You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

In addition, the Federal Trade Commission suggests the following:

1. **Fraud Alert.** Contact the toll-free number of any of the three consumer reporting companies below to place a fraud alert on your file. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two companies. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but delay you when you seek to obtain credit. Under federal law, you may place a fraud alert on your file free of charge.

<b>Equifax</b> P.O. Box 740256 Atlanta, GA 30348  <b>1-800-685-1111</b> www.equifax.com	<b>Experian</b> P.O. Box 4500 Allen, TX 75013  <b>1-888-EXPERIAN or</b> <b>1-888-397-3742</b> www.experian.com	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016  <b>1-800-916-8800</b> www.transunion.com
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2. **Free Credit Report.** You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit-reporting agencies. To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1- 877-322-8228. Even if you do not find any signs of fraud on your credit reports, experts in identity theft recommend you check your credit reports every three months for the next year.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Services, P.O. Box 105281, Atlanta, GA 30348-5281.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Contact the Federal Trade Commission and your state Attorney General.** If you believe you are the victim of identity theft or your personal information has been misused, you can contact the Attorney General's Office in your home state and/or the Federal Trade Commission at 1- 877-ID-

THEFT, (1-877-438-4338) or by visiting the Federal Trade Commission website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**For residents of Maryland:** You may also obtain information about identity theft prevention from the:

**Maryland Office of the Attorney General**  
Consumer Protection Division  
200 St. Paul Place, Baltimore, MD 21202 1-  
888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of North Carolina:** You may also obtain information about identity theft prevention from the:

**North Carolina Attorney General's Office**  
Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001  
1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

**For residents of Rhode Island:** You may also obtain information about identity theft prevention from the:

**Office of the Rhode Island Attorney General**  
Consumer Protection Unit 150 South Main Street  
Providence, Rhode Island 02903  
(401) 274-4400, [consumers@riag.ri.gov](mailto:consumers@riag.ri.gov)

**For residents of the District of Columbia:** You may also obtain information about identity theft prevention from the:

**Office of the Attorney General**  
Office of Consumer Protection  
441 4th Street, NW  
Washington, DC 20001  
[consumer.protection@dc.gov](mailto:consumer.protection@dc.gov)

**Security Freeze:** You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail to Equifax, Experian and TransUnion at the addresses

above. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information above.

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.



## Equifax Complete™ Premier

\*Note: You must be over age 18 with a credit file to take advantage of the product

### Key Features

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

### Enrollment Instructions

To sign up **Online**, go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code then click “Submit” and follow these 4 steps:

1. **Register:** Complete the form with your contact information and click “Continue”.
  - If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.
  - Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:** Upon successful verification of your identity, you will see the Checkout Page.
  - Click ‘Sign Me Up’ to finish enrolling.
  - **You’re done!**
    - The confirmation page shows your completed enrollment.
    - Click “View My Product” to access the product features.

To sign up for **US Mail delivery**, dial **1-855-833-9162** for the Equifax automated enrollment process.

Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter your Activation Code provided above.
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.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. <sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin. <sup>3</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded. <sup>4</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>5</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.co](http://www.optoutprescreen.co) <sup>6</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Notice of Non-Discrimination

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate or exclude people because of their race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services. Humana Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids, or language assistance services contact **877-320-1235 (TTY: 711)**. Hours of operation: 8 a.m. – 8 p.m., Eastern time. If you believe that Humana Inc. has not provided these services or discriminated on the basis of race, color, religion, gender, gender identity, sex, sexual orientation, age, disability, national origin, military status, veteran status, genetic information, ancestry, ethnicity, marital status, language, health status, or need for health services, you can file a grievance in person or by mail or email with Humana Inc.'s Non-Discrimination Coordinator at P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**, or **accessibility@humana.com**. If you need help filing a grievance, Humana Inc.'s Non-Discrimination Coordinator can help you.

You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

- U.S. Department of Health and Human Services, 200 Independence Avenue, S.W., Room 509F, HHH Building Washington, D.C. 20201. **800-368-1019, 800-537-7697 (TDD)**.

### California members:

You can also file a civil rights complaint with the California Dept. of Health Care Services, Office of Civil rights by calling **916-440-7370 (TTY: 711)**, emailing **Civilrights@dhcs.ca.gov**, or by mail at: Deputy Director, Office of Civil Rights, Department of Health Care Services, P.O. Box 997413, MS 0009, Sacramento, CA 95899-7413. Complaint forms available at: **[http://www.dhcs.ca.gov/Pages/Language\\_Access.aspx](http://www.dhcs.ca.gov/Pages/Language_Access.aspx)**.

This notice is available at **[www.humana.com/legal/non-discrimination-disclosure](http://www.humana.com/legal/non-discrimination-disclosure)**.