



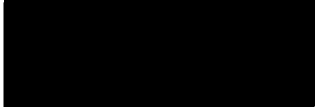
# CBA Blue

An Independent licensee of the Blue Cross and Blue Shield Association.

#14188

January 8, 2019

VIA UPS



**RE: Consumer Notice**

Dear 

We respect the privacy of your information, which is why, as a precautionary measure, we are writing to inform you of a recent internal and isolated security incident at CBA Blue (the "Company") on January 4, 2019 that may have involved your personal information.

The following are recommendations intended to convey general information only and are not intended to provide legal advice or opinions.

- Under Massachusetts law, 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 it.
- We recommend that you remain vigilant by reviewing your bank, credit card, and debit card account statements over the next twelve to twenty-four months and immediately report any suspicious activity to your bank or credit union. You may monitor your credit reports with the major credit reporting agencies.

Equifax  
 1-800-685-1111  
 P.O. Box 105788  
 Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

Experian  
 1-888-397-3742  
 P.O. Box 9554  
 Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
 1-800-916-8800  
 P.O. Box 2000  
 Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

- Under applicable law, you are entitled to a free copy of your credit report from those agencies every twelve months by completing the form found at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf> and sending the form to the address listed therein, or by contacting the agencies listed above.
- Call the credit reporting agency at the telephone number on the report if you find:
  - Accounts you did not open.
  - Inquiries from creditors that you did not initiate.
  - Inaccurate personal information, such as home address and Social Security number.

- Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit.
  - You must separately place a security freeze on your credit file with each credit reporting agency by sending a written request via mail to the agencies listed above, or by visiting the below websites and following online instructions.
    - [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)
    - [http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)
    - <http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>
  - Additionally, if you request a security freeze from a consumer reporting agency, there may be a fee up to \$5 each to place, lift, or remove the security freeze. However, if you have been the victim of identity theft, and you provide the credit reporting agency with a valid police report, fees may be waived by the agency.
  - In order to place a security freeze, you may be required to provide any of the consumer reporting agencies listed above with information that identifies you, including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement.

Mr. McCarthy, CBA Blue values your privacy and deeply regrets that this incident occurred. Since the incident date, the Company is conducting a thorough review of its internal policies and procedures to implement, if necessary, additional measures designed to prevent a similar situation from occurring in the future.

Thank you for your anticipated understanding. If you should have any questions or concerns, please contact the office of our Privacy Officer at 603-773-4550.

Sincerely,



Matthew Ferguson,  
Vice President, Core Services and Strategy