

HUMANA INC
PRIVACY OFFICE
101 E MAIN STREET
LOUISVILLE KY 40202

22176

Humana

<DATE>

MEMBER NAME
ADDRESS
CITY STATE ZIP

RE: 364076

NOTICE OF PRIVACY INCIDENT

Equifax Activation Code: xxxxxxxxxxxxxx

Dear <Member Name>;

We are writing to notify you, a valued member, of a recent incident involving some of your personal information.

What Happened?

On August 30, 2021, Humana's Privacy Office was made aware that your <Medicare Identification (ID) Number / Social Security Number (SSN)> was visible within the address section of your Humana Health Plan correspondence.

Specifically, a quality audit was recently being performed within Humana's Correspondence Department when it was determined that <CMS / your agent> submitted your enrollment information to Humana, via an electronic transaction, on <DATE> that contained your <Medicare ID Number / SSN> in the address section. This resulted in your <Medicare ID Number / SSN> being visible as part of the address line 1 field on your outgoing Humana Health Plan correspondence. We can confirm that this information was corrected in Humana systems on <DATE>.

What Are We Doing?

Humana has policies and procedures in place to maintain the security of your information. Your <Medicare ID / SSN> has been removed from the address line 1 field of your demographic profile within Humana systems. Humana has implemented monitoring and technical system enhancements to prevent non-address information from being loaded into address fields on all communications.

We know that you may be worried about what took place.

We would like to help you safeguard your information from potential misuse. We have partnered with Equifax® to provide its Equifax Complete™ Premier with 3-in-1 Monitoring identity theft protection product to you for two years. There is no cost for the service. A description of this product and instructions about how to enroll are included in this mailing.

We strongly encourage you to enroll in this no cost service to protect yourself from the potential misuse of

your information.

What You Can Do

We do not think your personal information will be used inappropriately because of the incident that took place. However, we ask you to remain vigilant. There are steps you can take to protect yourself. Review the following for suspicious activity:

- Explanation of Benefit (EOB) letters
- SmartSummary statements
- Medical records
- Account statements and credit reports

Watch for services you did not receive or accounts you did not open. If you find unfamiliar activity on the statements you receive from Humana, please notify us immediately. Keep a copy of this notice in case of future problems with your medical records.

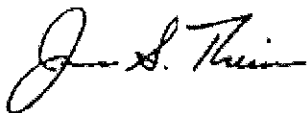
If you see suspicious activity on your credit report, call your local police office to file a report for identity theft. Get a copy of the report. Details are enclosed to obtain additional information from the Federal Trade Commission (FTC) and consumer reporting agencies. You can learn to place a fraud alert and/or security freeze on your account.

For More Information

Do you have any questions or need help with anything mentioned in this letter? Please contact us by email at privacyoffice@humana.com or at 1-800-457-4708. If you have a speech or hearing impairment and use a TTY, call 1-800-833-3301.

Again, please accept our sincere apology for this incident. We value your membership and work hard to protect your information.

Sincerely,



James S. Theiss
Chief Privacy Officer
Humana Inc.
502-580-4322
jtheiss@humana.com

Enclosures

Identity Theft Guide

You are advised to report any suspected identity theft to law enforcement. 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.

Equifax P.O. Box 740256 Atlanta, GA 30348 1-800-685-1111 www.equifax.com	Experian P.O. Box 4500 Allen, TX 75013 1-888-EXPERIAN or 1-888-397-3742 www.experian.com	TransUnion P.O. Box 2000 Chester, PA 19016 1-800-916-8800 www.transunion.com
--	--	--

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 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) 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 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

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

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

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

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); Experian (www.experian.com); and TransUnion (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.

Discrimination is against the law

Humana Inc. and its subsidiaries comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana Inc. and its subsidiaries provide: (1) free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate; and, (2) free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call **1-877-320-1235** or if you use a **TTY**, call **711**.

If you believe that Humana Inc. and its subsidiaries have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618.

If you need help filing a grievance, call **1-877-320-1235** or if you use a **TTY**, call **711**.

You can also file a civil rights 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, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**.

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>

Multi-Language Interpreter Services

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-877-320-1235 (TTY: 711)**.... ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-320-1235 (TTY: 711)**.... 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 **1-877-320-1235 (TTY: 711)**.... CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-877-320-1235 (TTY: 711)**.... 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-877-320-1235 (TTY: 711)**번으로 전화해 주십시오.... PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-877-320-1235 (TTY: 711)**.... Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-877-320-1235 (телефакс: 711)**.... ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-877-320-1235 (TTY: 711)**.... ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-877-320-1235 (ATS: 711)**.... UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-877-320-1235 (TTY: 711)**.... ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-877-320-1235 (TTY: 711)**.... ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-877-320-1235 (TTY: 711)**.... ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-877-320-1235 (TTY: 711)**.... 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。 **1-877-320-1235 (TTY: 711)**まで、お電話にてご連絡ください。... هجوت: رگا هب نابز يسراف وگنگ بم دینک، تلابست نابز تروصب ناگیار یارب امش مهارف بم دشاب. اب ... (TTY: 711) 1-877-320-1235. D77baaakOn7n7zin:D77saadbeey1n7[ti'goDinéBizaad,saadbee1k1'1n7da'1wo'd66',t'11jiik'eh, 47 n1 h0l=, koj8' h0d77lnih 1-877-320-1235 (TTY: 711).... 1-877-320-1235 مقرب لصتا مقرب. لصتا مقرب کل ناچملا ب. اذ ننگ نحدث ركذا غلا، ناب تامدخ ددعاسملا هيو غلا رفارنت كل ناچملا ب. لصتا مقرب (TTY: 711) 1-877-320-1235. مقرب فناه مصلا

GCHJV5REN 0117



Equifax Complete™ Premier Key Features

- Annual access to your 3-bureau credit report and VantageScore1 credit scores
- Daily access to your Equifax credit report and 3-bureau VantageScore credit score
- 3-bureau credit monitoring with email notifications of key changes to your credit reports
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- 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.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

How to Enroll: You can sign up online or over the phone

Go to www.equifax.com/activate

Enter your unique Activation Code, then click "Submit" and follow these 4 steps:

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

Create Account

Enter your email address, create a password, and accept the terms of use.

Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

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 **1-866-937-8432** for access to the Equifax Complete Premier 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 enrollment code as provided at the top of this letter.
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.

1The 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. 2Credit monitoring from Experian and TransUnion will take several days to begin. 3WebScan 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. 4The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. 5Locking 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 6The 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.