

Return Mail Processing Center  
P.O. Box 272540  
Chico, CA 95927-2540

December 22, 2022

[Recipient's Name]  
[Address]  
[City, State, Zip]

Dear [First Name Last Name],

I am the Chief Privacy Official for California Physicians' Services d/b/a Blue Shield of California (Blue Shield). It is my job to help protect the privacy and confidentiality of our insurance brokers' personal information and to investigate any incident where personal information may have been improperly accessed, used or disclosed in violation of applicable privacy laws. I am writing to notify you that a privacy breach involving the unauthorized acquisition of your personal information occurred on June 17, 2022 and October 30, 2022 at Blue Shield. Please accept our sincere apologies for any concern this may cause you.

### **WHAT WE ARE DOING**

While Blue Shield is not aware of any misuse of your information, out of an abundance of caution, we are notifying you of this incident. Blue Shield is committed to safeguarding your personal information and takes this incident very seriously. Blue Shield is strengthening its system detection tools designed to prevent and identify the unauthorized disclosure of sensitive information.

To help protect your privacy, we have arranged to offer you complimentary access to credit monitoring and identity restoration services through Experian IdentityWorks<sup>SM</sup> for a period of two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with the agent, it is determined that identity restoration support is needed, an Experian Identity Restoration agent will be available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by March 31, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:  
<https://www.experianidworks.com/RR1Bplus>
- Provide your **activation code: [activation code]**

If you have questions about this product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-475-1818 by **March 31, 2023**. Be prepared to provide \_\_\_\_\_ as proof of eligibility for the Identity Restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR TWO-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors your Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Provides assistance with cancelling/replacing lost or stolen credit, debit, and medical cards.

- **Child Monitoring:** For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also includes are Identity Restoration and up to \$1M Identity Theft Insurance\*\*.

### WHAT YOU CAN DO

In addition to enrolling in your free Experian IdentityWorks membership, Blue Shield suggests that you closely monitor your bank and credit card accounts and routinely obtain your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report annually in these ways:

- Online at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Call toll-free 1-877-322-8228
- Mail an Annual Credit Report Request Form (forms are located at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281.

You may also obtain a copy of your credit report from one or more of these three national credit reporting companies:

<b>Equifax</b> P.O. Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 <a href="http://equifax.com">equifax.com</a>	<b>Experian</b> P.O. Box 2002 Allen, TX 75013 1-888-397-3742 <a href="http://experian.com">experian.com</a>	<b>TransUnion</b> P.O. Box 1000 Chester, PA 19016 1-800-916-8800 <a href="http://transunion.com">transunion.com</a>
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To learn more about how to take proactive steps to protect yourself against identity theft, you may contact the Federal Trade Commission (FTC) at the FTC website ([www.ftc.gov](http://www.ftc.gov)), by dialing 1-877-ID-Theft (1-877-438-4338), or by writing to the FTC Consumer Response Center, 600 Pennsylvania Ave., NW, Washington, DC 20580.

### INFORMATION UNDER MASSACHUSETTS LAW

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 a copy of it.

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

#### Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

#### Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

#### Trans Union Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

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.

#### **FOR MORE INFORMATION**

Should you have questions regarding this matter and the protections available to you, please do not hesitate to call Blue Shield's Privacy Office toll free at 888-266-8080 for assistance.

Sincerely,



David Keystone  
Chief Privacy Official

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* Identity theft insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.