



May 20, 2019

«CUST_FRST_NM» «CUST_LAST_NM»
«CUST_ADDR_LN_1»
«CUST_ADDR_LN_2»
«CUST_CITY_NM» «CUST_ST_CD» «CUST_POSTL_CD»

Re: Credit Monitoring Code: «Credit_Code»

Dear «CUST_FRST_NM» «CUST_LAST_NM»:

We are sending this letter to you as part of Cigna's commitment to our customers' privacy. We take our customer privacy very seriously, and it is important to us that you are made fully aware of an incident that concerns your information, even as the investigation continues.

On March 22, 2019, we learned that one of our third-party vendors noticed suspicious logins to the vendor's provider portal. Our third-party vendor believes that these logins to the provider portal were carried out by an unauthorized third party. Health care providers use the portal to receive benefit and eligibility information from insurers such as Cigna.

The information the unauthorized third party may have seen about you in the provider portal includes: (1) your name; (2) date of birth; (3) gender; (4) member identification number; (5) home address; (6) the name of your health insurer; and (7) information related to your type of health plan and your health care coverage. The third-party vendor's investigation is still ongoing and we are working to determine which, if any, of the above categories of information the unauthorized third party may have viewed or accessed in the portal.

Please note that this vendor is not provided your Social Security Number, therefore there is no indication the unauthorized third party was able to see or take your Social Security Number. In addition, your specific claims information is not accessible through the portal.

We are very sorry that this incident occurred, and want you to know that Cigna is committed to maintaining and protecting the confidentiality of your personal information and that of all the individuals we serve.

As a precautionary measure, even though there is no reason to believe your SSN was impacted, nor does Cigna provide this vendor with your SSN, to help you safeguard your information from potential misuse, we partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Credit Monitoring identity theft protection for two years at no cost to you. If you choose to take advantage of this product, it will provide you with notification of any changes to your credit information, up to \$1 MM Identity Theft Insurance and access to your credit report. A description of this product is provided in the attached material, which also contains instructions on how to enroll (including your personal

activation code). You must complete the enrollment process by May 31, 2020. We urge you to review the attached material and consider enrolling in this product at our expense.

We also recommend that you take the following steps to protect yourself from misuse of your information:

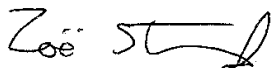
- **Set a fraud alert in your credit file.** A fraud alert tells creditors that you want to be contacted before any new accounts are opened in your name. The alert stays on your credit report for one year. If you are a victim of identity theft, you can set an extended fraud alert that lasts for seven years. A fraud alert is free. To create a fraud alert, call one of the three national credit reporting agencies listed below. You can also request a free copy of your credit report.
- Review the Federal Trade Commission's website for more information on identity theft at <http://www.consumer.gov/idtheft/>, or call 1-877-ID-THEFT (877-438-4338). You may also write to the FTC at: Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
- **Consider placing a credit freeze.** A credit freeze stops a credit reporting agency from giving anyone your credit report without your permission. It also means no one can open new credit in your name without a PIN (personal identification number). You will get a PIN when you ask for the credit freeze. If you place a credit freeze, it means possible creditors (and other third parties) will not be able to see your credit report unless you cancel the freeze. This means it may take longer for you to get credit. To place a credit freeze, you need to call all three credit agencies listed below. It's free to place or remove a credit freeze.
- **Keep a copy of this notice for your records in case of future problems.**

Equifax	TransUnion	Experian
Atlanta, GA 30374	Fullerton, CA 92834	Allen, TX 75013
1-800-525-6285	1-800-680-7289	1-888-397-3742
www.equifax.com	www.transunion.com	www.experian.com

We sincerely apologize for any inconvenience that this may cause you, and we very much regret that this incident occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

If you have any questions you can contact Cigna by calling the 800 number on the back of your ID card.

Sincerely,



Zoe Strickland
Cigna VP - Global Privacy and U.S. Healthcare Compliance



Activation Code: «Credit_Code»

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

1. Welcome Page: Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.

2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.

3. Create Account: Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.

4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.

5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. 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.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.



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To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring 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.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.
2. 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.
3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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