

<DATE>

[First\_Name] [Last\_Name]  
[Address\_Line\_1]  
[Address\_Line\_2]  
[City], [State] [Zip]  
[Date]

Dear [First\_Name] [Last\_Name],

We are writing to tell you about a data security incident that may have exposed some of your personal and protected health information. We take the protection and proper use of your information very seriously. For this reason, we are contacting you directly to explain the circumstances of the incident.

### **What happened?**

On or around September 23, 2018, our company experienced a ransomware incident—a malicious software that attacked and locked up our servers and workstations. We hired a forensics expert to investigate the issue. Based on this investigation, we did not identify any evidence showing that the data was extracted.

Our company performs services for health-related business clients, including your health plan provider, Blue Cross Blue Shield of Michigan. On November 8, 2018, we notified our client that we identified data in our systems that included demographic information, health plan contract numbers and some medical information. Some data also included Social Security numbers. We are alerting you because your data may have been affected.

### **What we are doing.**

Although we do not believe that the information was extracted from our system, in an abundance of caution we are taking steps to guard against identity theft or fraud. Please review the enclosed information about Identity Theft Protection. We have arranged for affected individuals to have AllClear ID protect their identity for 12 months at no cost. However, due to Blue Cross Blue Shield of Michigan's policy, special arrangements have been made to offer you the same protection for 24 months. The following identity protection services start on the date of this notice and can be used at any time during the next 24 months.

- AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call **1-855-434-8072** and a dedicated investigator will help recover financial losses and restore your credit.
- AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 90-day fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling **1-855-434-8072** using the following redemption code: [{RedemptionCode}](#).

We also want to note that following your enrollment, additional steps are required by you in order to activate your AllClear phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

We take the protection of your personal information seriously and are taking steps to prevent a similar occurrence. We have migrated to a different computer system that has added protections and are training our workforce in safeguards.

wolverinesolutionsgroup

If you have further questions about identify protection services, please contact AllClear at **1-855-434-8072**. We sincerely apologize to you and Blue Cross Blue Shield of Michigan for concern caused by this incident.

Sincerely,

**[WOLVERINE SIGNATURE GRAPHIC – Inserted by AllClear ID]**

Robert Tokar  
CEO, Wolverine Solutions Group

Enclosures: Information about Identity Theft Protection  
Multi-language Interpretive Service Notice

## Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three nationwide consumer reporting agencies listed below.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission**, Consumer Response Center  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

**Office of the Attorney General of Iowa**  
Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, (515) 281-5164  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**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 Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**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 Oregon Residents:** You may report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392 (toll-free in Oregon), (503) 378-4400  
<http://www.doj.state.or.us>

**For Rhode Island Residents:** You have the right to obtain a police report and request a security freeze as described below. You also may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

**Rhode Island Office of the Attorney General**, Consumer Protection Unit  
150 South Main Street, Providence, RI 02903, (401)-274-4400  
<http://www.riag.ri.gov>

**The next 2 paragraphs are regarding incidents involving personal health information. Disregard if not applicable to your situation.**

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the consumer reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the web site of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three nationwide consumer reporting agencies listed below.

Equifax: 1-888-766-0008, [www.equifax.com](http://www.equifax.com)  
Experian: 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: 1-800-680-7289, [fraud.transunion.com](http://fraud.transunion.com)

**Security Freezes:** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For New Mexico Residents.** You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov).

