

Dear Member,

I write to inform you that we have discovered that CareFirst has experienced a sophisticated cyberattack that potentially allowed attackers to gain access to a limited portion of your personal information. This letter describes what happened, what we are doing about it and what we think you should do.

Please know that we take the security of your information as one of our highest priorities and, every year, invest millions in data security capabilities. We all know that cyberattacks are increasing both in volume and in sophistication. Because of this and because of recent heightened public awareness of cyberattacks in the health industry, we called in Mandiant, one of the world's leading cybersecurity firms, to scan our systems and devices as part of our ongoing security efforts.

### **What happened and what is CareFirst doing about it?**

As a result of this extensive scan, we learned on April 21, 2015, when the review was partially complete, that an unauthorized access occurred on June 19, 2014 to a database that stores data members use to access CareFirst's website. This site enables you, as a member, to access your own information. It appears that the attackers had access to your name, subscriber ID, email address and date of birth as well as the user name that you setup as part of your registration to use the site.

It is critically important to understand that the attackers did not gain access to the password that you also set up because we keep that password in a secure, separate database that is encrypted. Without the password, the attackers could not reach your underlying information. Therefore, the attackers did not gain access to your medical information, claims information, Social Security number, credit card, financial information or any other information about you.

While we first learned of the attack in mid-April, it was necessary for us to complete the comprehensive forensic information technology (IT) review of all of CareFirst's systems to understand the nature of the attack, the information potentially accessed, and the members who were affected. In addition, the comprehensive review was necessary to determine that there was no evidence of any other prior or subsequent attacks and to take steps necessary to ensure the integrity of the system.

### **Who was impacted?**

Current and former members who created accounts on [www.carefirst.com](http://www.carefirst.com) prior to June 20, 2014 are affected by this incident. Individuals who enrolled to use CareFirst online services after June 20, 2014 are not affected because their enrollment occurred after the date of unauthorized access.

### **This is what we are doing now**

In an abundance of caution, we have blocked access to your account on CareFirst.com by disabling your user name. If you have not been a CareFirst member within the last three years, we have disabled your existing user name and account on CareFirst.com.

As an added protection, we are providing you with two years of free credit monitoring and identity theft protection services through Experian's® ProtectMyID® Alert. These services help detect possible misuse of your personal information and provide you with identity protection services focused on immediate identification and resolution of identity theft. Enrollment in this program is completely free and will not affect your credit score. Due to privacy laws, we are unable to enroll you directly so you must take the steps described below if you want to obtain this added protection.

### **What should you do now?**

You will need to visit [www.carefirst.com](http://www.carefirst.com) to reset your user name and password. This is quick and easy and will serve to further protect your information. If you have not been an active CareFirst member in the last three years, your online account has been removed and you do not need to take further action.

You should also take the step of enrolling in these services. Here is how:

### **Activate ProtectMyID Now in Three Easy Steps**

1. REQUEST an activation code by emailing [CareFirst@protectmyid.com](mailto:CareFirst@protectmyid.com).
2. IF eligible, you will receive a reply email with an activation code and directions for enrolling.
3. ENSURE **That You Enroll By: October 31, 2015** (Your code will not work after this date.)
4. Visit the **ProtectMyID Web Site to enroll: [www.protectmyid.com/CareFirst](http://www.protectmyid.com/CareFirst)**
5. PROVIDE **Your Activation Code.**

If you have questions or need an alternative to enrolling online, please call 888-451-6562 (International members may call 479-573-7373) and provide this engagement # PC94109.

You can also find enrollment information and other information about this incident at [www.carefirstanswers.com](http://www.carefirstanswers.com).

Again, we urge you to take the actions outlined above to further safeguard your information. We deeply regret any concern this attack causes you, but wanted you to know the nature and extent of it and to make you aware of the steps we are taking to protect your information at all times.

Sincerely,



Chet Burrell  
President & Chief Executive Officer