

Cigna Privacy Office
B6LPA
900 Cottage Grove Road
Bloomfield, CT 06002



Date

Name and Address

Please Read This Whole Letter.
Your myCigna® account is at risk because of a data breach.

Re: Credit Monitoring Code: **[insert activation code]**

Notice of Data Breach

Dear **[customer first name]**,

This letter is about an incident that affects your myCigna® account, but it is important to know that this was not a compromise of Cigna systems or data. This notice is of an attack known as “credential stuffing”. Credential stuffing is when cyber attackers use people’s user IDs and passwords they find from other data breaches to log into websites or applications such as myCigna. myCigna is your customer portal. It’s the website you use to look at your claims and other benefits information. Because your account was at risk, federal and state laws and regulations require us to send you this information.

What Happened and What Information Was Involved

Beginning on September 5, 2018, Cigna’s detection systems alerted us to suspicious online traffic targeting myCigna. After working to successfully limit those attacks on the website, on September 13th the attackers changed course and started attempting to access mobile. The last known unauthorized account access was observed on September 24. There was no disruption of health care services during the period of the cyber-attack. Our efforts and investigation are on-going, but our outside experts confirmed our belief that this was an attack known as credential stuffing (as described above). People who use the same log on credentials for many websites are at higher risk. For example, if you use the same user ID and password to log onto many different websites, and one of those other sites was hacked, the attackers may have your information. They can then use it to log into your other accounts.

The information the attackers may have seen includes the information in your myCigna account, such as (1) your name; (2) the names of any dependents you may have; (3) your contact information; (4) claim and deductible information; and/or (5) other information about your medical history. Please note that the

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

attackers were **not** able to see or take your Social Security number. That information isn't available on myCigna.

What We're Doing to Respond to the Attack

As soon as we found out about the suspicious activity, we took steps to stop the breach. We disabled affected accounts, blocked the sources of the attack and we increased our myCigna security. We put into place protections such as location-based Internet Protocol (IP) blocking and are implementing additional measures such as a login prompt known as captcha and two-step authentication. It verifies whether the user attempting to log in to myCigna is human. Finally, we've engaged a nationally known third-party cyber-security firm to verify we've taken the proper steps to investigate what happened and continue to mitigate future attacks.

What You Can Do

- 1. Reactivate your myCigna account.** For your protection, we have disabled (turned off) your myCigna account. This means your account is no longer active. We can turn your account back on when you call customer service. Call the number on your ID card.
- 2. Change your passwords.** If you're using the same user ID and password for more than one account or website, change your passwords. Reusing passwords – or using weak passwords – makes it easier for attackers to steal your information. To change your myCigna.com password, log in to your myCigna.com account and click the "Profile" tab at the top of the page. From there, select the "Site Password" link and follow the prompts to change your password. You'll be able to change your password once we turn your account back on.
- 3. Create a fraud alert in your credit file.** The fraud alert tells creditors to contact you before they open any new accounts in your name. The first fraud alert stays on your credit report for at least one year. You may be able to get it to stay longer. If you have already been a victim of identity theft, you can have the alert stay on your credit report for seven years. **To create a fraud alert, call one of the three national credit reporting agencies listed on page 3 of this letter.** There's no charge to create a fraud alert. Let the agency you call know about this attack and they'll also send you a free credit report.
- 4. Consider placing a credit freeze.** Under the Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018 (Public Law No. 115-174), as of September 21, 2018, you have the right to put a credit freeze on your credit file for free. A credit freeze stops a credit reporting company 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 identity number). You'll get a PIN when you ask for the credit freeze. If you place a credit freeze, it means possible creditors (and other third parties) won't 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 on page 3 of this letter.** There's no charge to create a credit freeze. Let the agencies you call know about this attack and they'll also send you a free credit report.
- 5. Consider enrolling in identity theft protection services.** To protect your information, we have partnered with Equifax® to provide its Credit Watch™ Gold identity theft protection product.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

Cigna will pay for the cost for two years. A description of this product is available in the attached material. Instructions on how to enroll (including your personal activation code) are included. If you choose to use this product, it will let you know about any changes to your credit information. It also gives you up to \$25,000 Identity Fraud Expense Coverage and access to your credit report. **You must complete the enrollment process by October 30, 2019.**

- 6. Keep a copy of this notice for your records in case of future problems.** If you live in California, we suggest that you visit the California Department of Justice's Privacy Enforcement and Protection Unit website at <https://www.oag.ca.gov/privacy> for more information about your privacy rights under California law.

Call us if you have questions.

We're very sorry for any problems this data breach may cause you. At Cigna, we're committed to protecting your privacy and your personal information. Call the number on the back of your Cigna ID card with questions. You can also visit <http://www.cigna.com/privacyinformation/>.

Sincerely,



Matthew F. Fitzsimmons, Esq.
U.S. Privacy Officer, Cigna

More Information

- Consumer Credit Reporting Agencies**

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

- For more information about identity theft, go to the Federal Trade Commission's (FTC) website 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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

- **Residents of Iowa:** It's recommended that you report any suspected identity theft to law enforcement or to the Iowa Attorney General.

Iowa Office of the Attorney General
Consumer Protection Division
Hoover State Office Building
1305 E. Walnut Street, Des Moines, IA 50319
1-888-777-4590, consumer@ag.iowa.gov

- **Residents of Massachusetts:** You have the right to get a police report if you are a victim of identity theft.

Massachusetts Office of the Attorney General
One Ashburton Place, 18th Floor, Boston, MA 02108
1-617 727-8400, www.mass.gov

- **Residents of North Carolina:** You may also get information about identity theft prevention from the North Carolina Office of the Attorney General:

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center Raleigh, NC 27699-9001
1-877-5-NO-SCAM, www.ncdoj.gov

- **Residents of Oregon:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Office of the Attorney General:

Oregon Office of the Attorney General
Consumer Protection Division
1162 Court St. NE, Salem, OR 97301-4096
1-877-877-9392, www.doj.state.or.us

- **Residents of Rhode Island:** You may also get information about identity theft prevention from the Rhode Island Office of the Attorney General:

Rhode Island Office of the Attorney General
Consumer Protection Unit
150 South Main Street, Providence, RI 02903
(401) 274-4400, consumers@riag.ri.gov

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.



Enter your Activation Code: <INSERT ACTIVATION 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.

Equifax® is a registered trademark of Equifax Inc. ©2017 Equifax Inc., Atlanta, Georgia. All rights reserved.



Enter your Activation Code: <INSERT ACTIVATION CODE>

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.

Equifax® is a registered trademark of Equifax Inc. ©2017 Equifax Inc., Atlanta, Georgia. All rights reserved.