

## **September 28, 2018 Notice of Possible Access to Agent Email Accounts**

American Family Life Assurance Company of Columbus and Continental American Insurance Company (collectively, "Aflac") announced that following an extensive internal investigation, it is notifying individuals of possible unauthorized access to Microsoft Office 365 hosted email accounts belonging to a limited number of independent contractor sales agents.

Aflac retained third party experts to help investigate unusual email account activity, which occurred on various dates between approximately September 8, 2017 and May 9, 2018. Aflac took prompt action on those accounts after detecting the unusual activity at the time, including resetting passwords, isolating specific email accounts and enhancing security measures. Aflac launched an extensive forensic investigation to assess if and how our customers' information may have been accessed as a result of the unusual email account activity. On August 2, 2018, for some sales agents' accounts, Aflac determined that further tools and analysis could not conclusively rule out access to the accounts. Therefore, as a company that cares about its customers and their privacy, and in an abundance of caution, we are reaching out to potentially affected individuals as a result of our internal review. Aflac is not aware of any misuse of personal or health information at this time. We continue to further enhance security measures and provide additional security training and education to the agents. The company will offer credit monitoring to those whose Social Security number (SSN) was potentially involved.

Based on Aflac's review completed in September 2018, the information in some accounts may have included the following: first and last name, home address, date of birth, policy/certificate number, group number, type of policy (such as life, hospital and dental), and social security number. Some general health information as part of the application, enrollment or claims process may have also been involved.

It does not appear that Aflac or Aflac's business operations were targeted nor the integrity of data contained in Aflac's system or network affected. Individuals should monitor any suspicious activity regarding their accounts and contact Aflac with any questions or concerns. We are also providing additional information about various steps individuals can take to protect against potential misuse of their information and to protect their identity. Since it is possible we may have insufficient contact information for some individuals, we are also providing notice on our website as permitted by HIPAA.

For the next 90 days, Aflac has set up a toll-free number 1.855.509.0822 so that individuals can ask questions, learn additional information, and find out whether their information was involved and, if so, what types. This toll-free number is open Monday through Friday between 8 a.m. and 8 p.m. Eastern time, except for U.S. holidays. This substitute notice and toll-free number will remain active for at least 90 days.

We apologize for any inconvenience that this incident may cause, and we are committed to the security of our valued customers' information.

## **STEPS YOU CAN TAKE TO PROTECT YOUR PROTECTED HEALTH INFORMATION**

**Review your account statements.** Carefully review statements sent to you from providers as well as from your insurance company to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider's billing office at the phone number listed on the statement or, for insurance statements, to your insurance company.

**Provide any updated personal information to your health care provider.** Your health care provider's office will ask to see a photo ID to verify your identity. Please bring a photo ID with you to every appointment, if possible. Your provider's office will also ask you to confirm your date of birth, address, telephone and other pertinent information so that all of your information is up to date. Please be sure and tell your provider's office when there are any changes to your information. Carefully reviewing this information with your provider's office at each visit helps to avoid problems and to have them addressed quickly should there be any discrepancies.

**Consult the Federal Trade Commission.** For more guidance on general steps you can take to protect your information, you also can contact the Federal Trade Commission:

Website: <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>

Postal Address: Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

Telephone: (202) 326-2222

## STEPS YOU CAN TAKE TO PROTECT YOUR IDENTITY

**Security freeze.** A security freeze prohibits a credit bureau from releasing any information from your credit report without your written consent. Please be aware, however, that placing a security freeze on your credit report may delay or prevent the timely approval of any requests you make for new loans, credit, mortgages or other services. To place a security freeze on your file, you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
800-685-1111  
www.equifax.com

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
www.experian.com

TransUnion Security Freeze  
P.O. Box 2000  
Chester, PA 19016  
800-909-8872  
www.transunion.com

When requesting a security freeze, you will need to provide the following information: (1) your full name; (2) your Social Security number; (3) your date of birth; (4) if you have moved in the past five years, the addresses where you have lived during that period; (5) proof of your current address, such as a current utility or telephone bill; and (6) a legible copy of your government-issued identification card, such as a state driver's license, state ID card or military ID card. As of September 21, 2018, you have the right to request a security freeze from a consumer reporting agency, free of charge.

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. The credit bureaus also must send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both, that you can use to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report to be available. The credit reporting agencies have three business days after receiving your request to lift the security freeze for those specific entities or individuals or for the specified period of time.

To remove the security freeze completely, you must send a written request to each of the three credit bureaus by mail and include 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 three business days after receiving your request to remove the security freeze.

**Review your account statements.** Carefully review your bank, credit card and other account statements every month to ensure that all of your account activity is valid. Report any questionable charges promptly and in writing to the card or account issuer.

Check your credit report. Check your credit report to ensure that all of your information is correct. You can obtain a free credit report once per year by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877322-8228. If you notice any inaccuracies, contact the relevant credit bureau promptly at the telephone number listed on the report. You can also report any suspicious activity to your local law enforcement, in which case you should request a copy of the police report and retain it for your records.

Fraud alert. You have the right to request that the credit bureaus place a fraud alert on your file. A fraud alert tells creditors to contact you before opening any new accounts or increasing credit limits on your existing accounts. You need to contact only one of the three credit bureaus to place a fraud alert; the one you contact is required by law to contact the other two.

For fraud alerts, the credit bureaus can be reached at:

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9532  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
888-909-8872  
[www.transunion.com](http://www.transunion.com)

Consult the Federal Trade Commission. For more guidance on steps you can take to protect your information, you also can contact the Federal Trade Commission at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), 877-ID-THEFT (877-438-4338) or at the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.