

TIPS FOR DEALING WITH THE ANTHEM BREACH



PLACE A FRAUD ALERT ON YOUR THREE MAJOR CREDIT FILES AT EXPERIAN, EQUIFAX AND TRANSUNION.

Contact the three major credit bureaus and place a 90 day "fraud alert." This helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets an "alert" that there may be fraud on the account.

- ☎ Experian 1-888-397-3742
- ☎ Equifax 1-800-525-6285
- ☎ TransUnion 1-800-680-7289

You will reach an automated telephone system. You will also be sent instructions on how to get a free copy of your report from each of the credit bureaus. Order the reports.



REVIEW YOUR CREDIT REPORTS MORE FREQUENTLY AND MORE CAREFULLY.

Look through each one carefully. Look for accounts you do not recognize, especially accounts opened since December 2014, when the Anthem breach occurred. Follow the instructions in the report for disputing any questionable information. You can get these for free at least once per year from the free Annual Credit Report website: <https://www.annualcreditreport.com/>



CONSIDER A SECURITY FREEZE ON YOUR CREDIT FILE.

Placing a security freeze on your credit files offers longer term protection. For information on how to do this, see "How to Freeze Your Credit Files" at www.oag.ca.gov/privacy/info-sheets.



BE WARY OF SMS, EMAIL OR TELEPHONE PHISHING ATTEMPTS.

If you get an sms, email or call from someone claiming to be from Anthem and asking for your personal information, do not provide it. Scammers often take advantage of breaches by offering to help and actually seeking to steal your information. Check with Anthem through the phone number you usually use or one from the phone book, if you want to confirm that such a contact is legitimate.



DEMAND MULTIPLE YEARS OF IDENTITY THEFT PROTECTION PAID FOR BY ANTHEM.

Anthem's breach was extremely significant. It takes time for cybercriminals to 'harvest' 80M identities. Yours might be used by criminals to fraudulently obtain a credit card, a new car loan or even medical equipment and that might not even happen until next year or even years later. You deserve multi-year ID THEFT protection.

USEFUL LINKS

Breach Help: Tips for Consumers

<http://www.oag.ca.gov/sites/all/files/agweb/pdfs/privacy/cis-17-breach-help.pdf>

How to Order Your Free Credit Reports

<http://oag.ca.gov/idtheft/facts/free-credit-reports>

How to "Freeze" Your Credit Files

http://www.oag.ca.gov/sites/all/files/agweb/pdfs/idtheft/cis_10_credit_freeze_doj.pdf

Identity Theft Victim Checklist

http://oag.ca.gov/sites/all/files/agweb/pdfs/privacy/CIS_3_victim_checklist_10_13.pdf

Top 10 Tips for Identity Theft Protection

http://www.oag.ca.gov/sites/all/files/agweb/pdfs/idtheft/cis_1_top_10tips_doj.pdf

The FTC website has steps to take to ward off theft of your Social Security number

<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>