

CLIENT ALERT

Brought to you by:



Horizon Blue Cross announces theft of two laptops which contained personal data

Horizon BCBS of NJ has announced that two of their laptops were stolen. These laptops were password protected, but the not encrypted. They contained personal information for approximately 800,000 members. This personal information included Names, Addresses, Birth Dates and Social Security Numbers. Horizon has started to notify members whose data was on these laptops. They are offerings free credit monitoring and identity theft protection for these individuals.

This is not the first incidence that we are aware of in the last few years in which a portable device was stolen that contained personal information. Unfortunately with an increased number of individuals telecommuting, we anticipate that this will become a more frequent occurrence. **Whether your employees are affected by this most recent laptop theft or not, there are steps that they can take to safeguard their identity.**

1. All four credit reporting companies, Equifax, Experian, Innovis and TransUnion will provide a credit history/report free of charge on an annual basis.
2. Almost every state has a way for individuals to “freeze” their credit information with the three credit companies. A security freeze gives consumers the choice to “freeze” or lock access to their credit file against anyone trying to open up a new account or to get new credit in their name. Make sure you read the information carefully, in some cases there is a charge for this service.

This must be done for each of the four credit bureaus since there is no centralized site.

- <https://www.freeze.equifax.com>
- http://www.experian.com/consumer/security_freeze.html
- <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>
- https://www.innovis.com/InnovisWeb/pers_placeSecurityFreeze.html

3. You can stop pre-approved credit offers that typically come through the mail by contacting the **Federal Trade Commission (FTC)** at **1-888-5-OPT-OUT** or online at www.optoutprescreen.com. This will stop most of the offers that go through the credit reporting agencies. It is good for five years or you can make it permanent.

DISCLAIMER - This Client Alert is informational only and is not meant as legal advice nor is it an endorsement for any program mentioned in this Client Alert..