

Human Resources

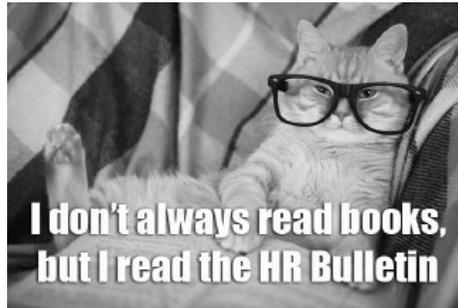
Bulletin

December 2020

Anne Arundel County Public Schools | Division of Human Resources

TAX WITHHOLDING

Tax changes may be made any time by submitting a form W-4 (federal) or MD 507 (state) Employee's Withholding Allowance Certificate to HR/Payroll. Remember, if you change your address, you need to submit new tax withholding forms if you moved to a different state or Maryland county. If you are claiming exemption from federal and/or state taxes you must submit new tax forms each year and submit them no later than February 12.



W-2 & 1095-C INFORMATION

W-2

Employees may elect to receive their 2020 W-2 in electronic format only, or paper format.

If you elect to receive your W-2 electronically, you must sign up through Employee Self Service (ESS) at <https://ess.aacps.org> no later than January 13, 2021. Employees will have early access to their W-2 and avoid loss due to lost or misdirected mail.

If you prefer to receive a hard copy of your W-2, it will be mailed to you by January 31. Please make sure we have your correct address in ESS.

Make your W-2 delivery selection now through ESS by clicking on **Compensation > Electronic W2 Window > Click Box > Submit**.

For help accessing ESS, please contact the Help Desk at 410-222-5135. For specifics about your W-2, please contact Payroll at 410-222-5210.

1095-C

The 1095-C is required by the Affordable Care Act to reflect healthcare participation and covered dependents. You do not have to attach this form to your tax return but you should keep it with your tax information should you be requested to provide proof.

1095-C forms will be mailed to your home by March 2, 2021. Any questions regarding the 1095-C should be addressed to HR/Benefits at 410-222-5221.

Change of Information

If you need to make corrections to your personal information, please do so as soon as possible so your W-2 and 1095-C will be correct.

For **address and phone changes**, make the changes directly in ESS or send an Address Change Form to HR/Benefits.

For **name changes**, send a Legal Name Change form to Employee Records File Room, Human Resources (also include required documentation).

Both forms are available at: www.aacps.org/hrforms, and on the Intranet.

Note: AACPS is required to comply with reporting requirements of the Social Security Administration (SSA). Information on file with AACPS regarding name, address, date of birth, and gender must agree with your record at SSA.

BENEFITS DEDUCTIONS 2021

There are no changes to Board funding for 2021.

- New Flexible Spending Account (FSA) and voluntary life insurance deductions begin January 13, 2021.
- If you submitted paperwork to enroll in long-term care insurance, your application will go through Unum underwriting. You will be notified if your application is approved. Deductions will commence once approved.

Reminder: The frequency of deductions is aligned with your number of pays:

- 1) All employees who are paid over 12 months have benefit deductions from all 26 pays (including, for example, 10-month employees paid over the summer).
- 2) All employees who are paid over 10 months have benefit deductions from 22 pays.

Note: An exception to the above are retirement deductions, which continue at the same frequency of 20 or 26 deductions, per the Maryland State Retirement Agency.



OPEN ENROLLMENT WRAP UP

Since Open Enrollment for 2021 benefits has ended, the Benefits online enrollment site is no longer available for employees to select benefits or change elections. You may still review your benefits elections or print your enrollment summary (go to www.aacps.org/benefitsenrollment).

Healthcare ID Cards

- **New CareFirst medical cards will be issued to employees enrolled in Select Vision and the HMO or Triple Option medical plans due to the Vision Enhancement.** Those who elected medical coverage for the first time during Open Enrollment or made a change to your medical plan will also receive a new card.
- Remember that your **CareFirst medical card also reflects your CVS Caremark prescription coverage (RX) and your vision coverage (SV).**
- **If a new dependent is added** and coverage level changes (e.g., employee/spouse to family), new cards will be generated. For the BlueChoice, Triple Option, and dental plans, ID cards will be generated for the added dependent.
- **Dental cards** are issued separately from medical and vision cards. If you had dental coverage in 2020, continue to use your same dental card. If you changed your dental plan during open enrollment, you will receive a new card.

CVS Caremark

Prescription co-pays will remain the same for 2021.

Tier	Medication Type	Maintenance	
		Retail (30 day supply)	Choice/Mail-order benefits (90 day supply)
1	Generic	\$5	\$10
2	Preferred Brand	\$20	\$40
3	Non-Preferred Brand	\$35	\$70
4	Specialty		
	*Units I, II, III, IV	\$75	\$150
	Units V, VI	\$75	\$150

**The dollar amounts listed as co-pays for specialty drugs are subject to caps. The actual amount due from the employee shall be either the dollar amount listed or 50% of the actual cost at the counter, whichever is less.*

Please note these co-payments DO NOT apply to the BlueChoice Low Option Plan. Refer to the Benefits Handbook for prescription co-payment information for that plan

- **Waiver of Generic Co-Pay.** You may be eligible to receive a one-time free first fill for a generic alternative for a brand medicine you currently take.
- **Maintenance Choice.** You may choose to receive your 90-day supply of medications through CVS Caremark Mail Service or at a CVS pharmacy.

Prescription questions can be directed to 800-241-3371.

Dependent Documentation

If you added a dependent during Open Enrollment, documentation was required (e.g., birth certificate for a child). If no documentation is received by HR/Benefits, the dependent will not be added for 2021 coverage. If you have not submitted the required documentation, contact HR/Benefits as soon as possible. If you added a currently covered dependent (e.g., covered by medical) to another type of coverage (e.g., dental or vision), documentation is not required.

Spousal Surcharge

The spousal surcharge deduction will still occur each pay for employees covering a spouse in the BlueChoice HMO or Triple Option medical plans, according to the chart:

UNIT	22 PAY	26 PAY
I, II, V, VI	\$43.64	\$36.93
III, IV	\$38.19	\$32.31

The spousal surcharge begins on the January 13, 2021, pay. If you went online during Open Enrollment and indicated that you are exempt from the surcharge (for example, if your spouse is self-employed), you will not incur the surcharge. If you have a spouse covered by the BlueChoice HMO or Triple Option medical plans and you did not go online during Open Enrollment to complete the certification, you will incur the surcharge in 2021.

If you did not go online to complete the certification, and your spouse is eligible for exemption, the surcharge will cease upon submission of a lifestyle change form certifying the exemption to HR/Benefits. **There will be no refund of any surcharge deductions taken prior to receipt of the lifestyle change form.**

If you experience a lifestyle change in 2021 which results in a change of eligibility for or an exemption from the surcharge, you must submit a lifestyle change form. For example, if your spouse becomes unemployed and does not have access to coverage from an employer, you would be exempt from the surcharge.

Emergency Room Co-Pays

Emergency room co-pays will remain the same for 2021 (waived if admitted).

SUMMARIES OF BENEFITS AND COVERAGE (SBCs)

As required by Healthcare Reform, employees have access to Summaries of Benefits Coverage. They can be reviewed at <https://www.aacps.org/carefirst>.

LIFESTYLE CHANGES

You can make changes to your benefits within 31 days of a qualified lifestyle change.

Qualified lifestyle changes include, but are not limited to:

- Marriage
- Divorce or annulment (spouse must be removed immediately)
- Birth, adoption, placement for adoption
- Change in your or your spouse's employment status due to termination or commencement of employment, a strike or lockout, an unpaid leave of absence, or a change in worksite
- Your death or the death of your dependent
- Unpaid leave of absence for you or your spouse under the Family and Medical Leave Act
- Change in your spouse's healthcare coverage
- Change in your employment status that results in a gain or loss of eligibility (e.g., a switch between part-time and full-time status)
- Mid-year plan enrollment offering through your spouse's employer

Changes must be consistent with the lifestyle change, (e.g., birth: add child).

It is fraudulent to include dependents on the AACPS healthcare plan when they do not meet eligibility requirements. Claims paid for ineligible dependents will be recouped by the healthcare vendor from the provider, which could possibly cause you to be financially liable. In addition, any misrepresentation or omission of facts is a violation of the AACPS Code of Conduct and is sufficient cause for disciplinary action, including, but not limited to termination of employment.

Falsifying information regarding a spouse's eligibility for an exemption from the spousal surcharge may result in the application of the spousal surcharge, a reduction or loss of benefit or reversal of claim payments, and/or disciplinary action including termination of employment.

HEALTHCARE FUNDING — Based on FTE

Healthcare funding is provided to employees based on the applicable Negotiated Agreement or Terms of Employment which is prorated for FTE. Full funding is provided to employees working .75 FTE to 1.0 FTE and referred to as Tier 1.

There are three tiers of funding based on FTE as follows:

FTE	Funding	Tier	Note:
.75–1.0	Full (per Negotiated Agreement or Terms of Employment)	Tier 1	All Permanent employees
.5–.749 .46–.749*	84% of Full Funding	Tier 2	Permanent employees hired 12/2/2017 or later <i>*All Grandfathered employees (e.g. hired on or before 12/1/2017)</i>
.1–.459	50% of Full Funding	Tier 3	Grandfathered employees only

RESIGNATIONS

Benefits terminate at the end of the month in which employment ends for:

- All 12-month employees
- 10-month employees resigning during the school year

10-month employees who work through the end of the school year and submit advanced Notice of Resignation to HR will have benefits coverage through August 31, 2021.

Advanced notice must be submitted by the negotiated date (date to be determined). The coverage of 10-month employees who do not provide advanced notice will terminate at the end of the month in which their employment ends. For example, the last work day for teachers for the 2020–2021 school year is June 17, 2021. Therefore, benefits will terminate on June 30, 2021.



RETIREMENT PREPARATION

Planning to retire on or before July 1, 2021?

Due to the inability to meet in groups during the pandemic closures, we have created two narrated slide presentations (Retirement Information Presentation and Retirement Forms Preparation and Submission) that are located on the AACPS website at www.aacps.org/retirement. On our website you will also find links to webinars and the occasional full day virtual seminar hosted by the Maryland State Retirement Agency (MSRA).

To see what your estimated monthly pension payment would be, you will need to obtain your Personal Statement of Benefits (PSB). In the past, MSRA mailed this to you. Now, MSRA offers members access to a secure website to obtain your PSB as well as an instant estimate of your monthly pension payment. You can also send in a (Form 9) Service Retirement Estimate Request – just remember it could take 8 weeks or more to receive the estimate from them.

At MySRPS (My State Retirement Pension System) you can estimate your pension using various retirement dates to compare benefits. It even provides a way to estimate the value of your unused sick days.

To learn more about the secure website and to enroll in MySRPS, go to <https://sra.maryland.gov/members>.

If you are ready to retire and have selected a retirement date, watch the slide presentations on our website and then reach out to the AACPS Retirement Office to obtain a packet of retirement paperwork. You will work with your Retirement Facilitator to send in your completed forms to AACPS so they may be processed and forwarded to the State on your behalf. Be sure to try and submit your paperwork at least two or three months before your retirement date.

Reminder — If you need to take a leave of absence you may be eligible for pension service credit for certain types of leave. It is the member's responsibility to file an Application to be Placed on a Qualifying Leave of Absence (MSRPS Form 46). Contact your retirement facilitator in HR for more information at 410-222-5224. Employees with last names beginning with the letter A – K ask for Carla Thomas; L – Z ask for Mia Harper.

SUPPLEMENTAL RETIREMENT PLAN — Are you participating?



It is never too soon — or too late — to start saving for your retirement. While traditional pensions and Social Security benefits provide a safety net in retirement, they often are not enough. This is especially true in light of what experts say you will need to maintain your standard of living after you stop working. The amount may surprise you. With healthcare costs rising and life spans increasing, you may need as much as 80%–100% of your pre-retirement income to maintain your current standard of living.

Effective January 1, 2021, AIG Retirement Services has been selected as the sole provider for the AACPS Supplemental Retirement Plan (SRP). AIG offers excellent investment options to help you reach your retirement savings goals. Additionally, the SRP will include a Roth feature. The optional Roth feature offers a way to make after-tax contributions and, after five years, make tax-free withdrawals of principal, interest and earnings if certain conditions are met. You will receive various communications from AIG about the transition to a single SRP vendor. You can enroll in the SRP any time during the year.

To enroll in, or change, a deferral in the supplemental retirement plan, you must go online to aacps.aigrs.com (after January 1, 2021). Access this site at www.aacps.org/supplementalretirement or contact HR/Benefits at benefits@aacps.org or at 410-222-5221/5219.

You may also contact one of the AIG financial professionals listed below to find out more about the plans and investment choices. They can also assist you with your enrollment.

AIG Retirement Services

Paul Burns..... 410-707-5462/paul.burns@aig.com
Charles Cooley 443-949-5486/charles.cooley@aig.com
Kyle Dixon..... 410-271-9584/kyle.dixon@aig.com
Bart George 410-703-8943/bart.george@aig.com
Adam Hewat..... 410-703-3843/adam.hewat@aig.com

Contributions to supplemental retirement plans may not exceed IRC annual limits. The IRS limits for both the 403(b) and the 457(b) plans will remain the same for 2021. Both pre-tax and Roth contributions are included in the annual limit.

Under age 50—\$19,500
Over age 50—\$26,000

ALL employees, even temporary employees like substitute teachers, are eligible to participate. Remember, you can enroll at ANY time. Better to get started earlier rather than later! More information can be found on the AACPS/Benefits website www.aacps.org/supplementalretirement. For those planning to retire in 2021, consider a 457(b) to maximize leave payout.

AACPS VISION PLAN ENHANCEMENT

Effective January 1, 2021, employees enrolled in Select Vision will enjoy an expanded vision network to include more Davis Vision providers—94,000+ providers across the country! Simply identify yourself as a CareFirst Vision member when you are seeing a Davis provider. You will also receive additional discounts through Davis providers to reduce your out-of-pocket costs at the time of service (see page 3 of the CareFirst Dental and Vision Options Booklet).

To find a provider, go to www.carefirst.com/aacps and utilize the Find a Doctor feature or call Davis Vision at 888-343-3462 for a list of network providers closest to you. Be sure to ask your provider if he or she participates with the Davis Vision network before you receive care.

EMPLOYMENT VERIFICATION

Verification of Employment can be accessed by employees, lenders, and verifiers via The Work Number. This information can be found at www.aacps.org/Page/1625 or www.theworknumber.com. Step-by-step instructions are provided for the convenience of the employee, lender, and verifier.

FLEXIBLE SPENDING ACCOUNTS

Note that a dependent care FSA cannot be used for healthcare expenses of a spouse or child. Please make sure you enrolled in the correct Flexible Spending Account. If you enrolled in a dependent care account in error, please contact HR/Benefits as soon as possible.

Discovery Benefits is the FSA administrator for AACPS. If you had a FSA in 2020, you will continue to use your Discovery Benefits card. If you enrolled in a FSA for the first time in 2021, you will receive a Wex Benefits Visa debit card later this month. If both a dependent care and healthcare FSA are elected, one card will be issued, which will be used for both accounts. One card will be issued to the employee. After you receive your card, you can go to the Discovery Benefits participant portal at www.discoverybenefits.com, add a dependent, and request a card in your dependent's name, at no cost.

Getting Started

You'll be able to manage your benefits information through your online account after completing a few steps. First, set up your account by going to www.discoverybenefits.com, clicking on the "Login" button in the upper right-hand portion of the screen and selecting "HSA, FSA, HRA, and Commuter login". Next click on the "Create your new username and password" link and complete the required user identification fields. After completing these fields, you'll be able to create your account username, then, answer the security questions and click the "Submit" button. You'll be prompted to answer these security questions when completing certain functions in your online account.

Run-out Period

Fax claims incurred in 2020 to Discovery Benefits at 866-451-3245 by March 31, 2021.

Substantiate Claims

Debit card use for medical expenses will require documentation to substantiate the eligibility of the expense for a FSA. Failure to substantiate the expense may result in future tax impact.

Rollover

If you have between \$50 and \$500 in unused healthcare FSA funds from 2020, these will be rolled over to 2021 for healthcare spending account expenses. After the end of the run-out period (March 31, 2021) it will be included in your available balance for reimbursement during the remainder of 2021. A maximum of \$500 will continue to roll over into future years. You can access FSA healthcare funds elected for 2021 on or after January 1, 2021.

Reimbursement

Discovery processes claims reimbursements for participants on a daily basis. They recommend that participants set up direct deposit online through the participant portal, but they will also process paper checks.

Useful information and links related to Discovery Benefits can be found at www.aacps.org/flexspending. You may also link to the Discovery Benefits website at www.discoverybenefits.com to view general FSA information, e.g., eligible expenses.

Discovery Benefits contact information:

- Website www.discoverybenefits.com
- Customer service: 866-451-3399 (hours 7 a.m. – 10 p.m. M–F), customerservice@discoverybenefits.com
- Claims and substantiation may be submitted to Discovery Benefits via the portal at www.discoverybenefits.com mobile app, mail, or fax.
- Fax number: 866-451-3245
- Mailing address: Discovery Benefits – PO Box 2926, Fargo, ND 58108-2926

PROFESSIONAL DEVELOPMENT

Information related to spring 2021 professional development workshops and college courses are accessible on the AACPS homepage and Professional Growth and Development Professional Development Opportunities at www.aacps.org/Page/1066. Workshops can also be accessed through the Intranet at **Site Index > Professional Growth and Development > Professional Development Opportunities** beginning Monday, December 14, 2020.

Registration on Unified Talent LGS for spring workshops is available starting December 14, 2020. Workshops start as early as January 25, 2021. Please register on Unified Talent LGS as early as possible but not later than five days before the workshop start date.

FRAUD, WASTE, AND ABUSE REPORTING HOTLINE

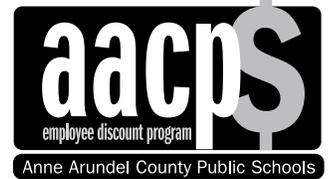
Anne Arundel County Public Schools has a Fraud, Waste, and Abuse reporting hotline number. The number was established so that employees and citizens of Anne Arundel County can report instances where they believe potential fraud, waste, or abuse of AACPS property or resources is taking place. The toll free fraud hotline number is 1-888-484-1169. It can be reached 24 hours a day. All calls are confidential and can be made anonymously.

EMPLOYEE DISCOUNT PROGRAM

The Employee Discount Program offers AACPS employees discounts from local businesses that are greater than those offered to the general public. All AACPS employees are eligible. These services include entertainment, finance, fitness, and technology.

Information on this program is available at: www.aacps.org/EmployeeDiscount. New businesses are continuing to join the program so check this site often! If you have any questions regarding a discount, contact the vendor directly.

All AACPS employees are encouraged to access the Employee Discount Program. However, AACPS assumes no responsibility for any arrangements, contracts, purchases, or disputes between individual employees and the discount vendor. The program does not negotiate, guarantee, or endorse discount vendors or prices. All arrangements are strictly between the employee, as a consumer, and the vendor. AACPS employees are encouraged to research and compare prices and services before purchasing, signing any contract, or making arrangements.



MAINTAIN YOUR MSDE CERTIFICATION: CHOOSING COURSEWORK FOR RENEWAL

Teachers, specialists, and administrators who hold an Advanced Professional Certificate (APC) or a Standard Professional Certificate (SPC) have specific credit requirements for renewal. APCs/SPCs are issued for 5 years and sufficient appropriate credit for renewal must be earned during that certificate validity period.

As a certificated employee, you need to choose coursework appropriate for your renewal requirements. By regulation, course credit must be in the content area and/or "related to a school assignment." If you have not completed the MSDE-regulated reading requirements, you must complete the reading coursework before any other credits can be considered for renewal.

Educators holding certification in School Counselor/Guidance Counselor and Visually Impaired have specific renewal requirements that must be satisfied every renewal cycle.

In order for college coursework to be eligible for reimbursement for teachers, they must be "related to the Unit I member's current assignment or anticipated assignment in the school system" (TAAAC, Article 9.C). For administrators, "credits are subject to approval" and "must be applicable to some clearly defined objective, such

as a planned program leading to an advanced degree or the enhancement of expertise on the job" (AEL, Article 12.A.1).

Carefully consider your renewal plan early in your certificate renewal cycle and communicate it to the AACPS Certification office via the Professional Development Plan form (www.aacps.org/hrforms). You will receive an email from the AACPS Certification office each time your certificate is renewed. It includes information about your requirements for certificate renewal. It is imperative to maintain so it is available to you as a reference. Visit the Certification office on the Intranet for more information on certificates and renewal at **Human Resources > Teacher Resources > Certification**.

All certificated staff are required to maintain their professional certification and/or licensure. All required documentation must be received in Human Resources by the expiration date of their certificate.



For Unit I employees, loss of professional certification and/or licensure will result in issuance of a 1-year Conditional Certificate, loss of tenure, issuance of a 1-year Provisional Contract, and per the current TAAAC Negotiated Agreement, a financial penalty will be imposed as outlined in TAAAC Article 3.E.

For Unit II employees, loss of professional certification will result in issuance of a 1-year Conditional Certificate, loss of tenure, issuance of a 1-year Provisional Contract, and per the current AEL Negotiated Agreement, a financial penalty will be imposed annually (AEL Article A.3.b).

Further, be aware that with the loss of the professional certificate the certificated employee's employment may be in jeopardy.

Questions regarding certification coursework should be directed to the certification specialist.

A-K: Joyce Matney — jmatney@aacps.org

L-Z: Nicki Carpenter — ncarpenter@aacps.org

AACPS Account Security

Phishing scams have become a part of our everyday lives. Please remember to follow the best practices outlined in the Safe Schools video "Email and Messaging Safety" located at <https://aacps-md.safeschools.com/training/home>.

Remember that your work passwords should be different from your personal passwords.

According to the AACPS password policy, all passwords must be a minimum of 8 characters in length and contain 3 of the following 4 security protocols:

- Upper case letter(s)
- Lower case letter(s)
- Numbers(s)
- Special Characters(s) (examples ~, !, @, #, \$, %, &, *)



Have you checked out the Wellness Wednesday emails? They contain information and articles about all aspects of wellness. From physical, to emotional, to financial, and even dental. Look for the emails every other Wednesday or go to www.aacps.org/wellness to view the current and previous topics. **Remember that SELF-CARE is not SELFISH**



ANNE ARUNDEL
COUNTY PUBLIC SCHOOLS

Anne Arundel County Public Schools prohibits discrimination in matters affecting employment or in providing access to programs on the basis of actual or perceived race, color, religion, national origin, sex, age, marital status, sexual orientation, genetic information, gender identity, or disability. For more information, contact: Anne Arundel County Public Schools, Division of Human Resources, 2644 Riva Road, Annapolis, MD 21401; 410-222-5286 TDD 410-222-5000; www.aacps.org

From the desk of
Michael Aliperti

MS-ISAC Chair

What You Need to Know About Ransomware

What is Ransomware

Ransomware is a type of malicious software, or malware, that blocks access to a system, device, or file until a ransom is paid. It is an illegal, moneymaking scheme that can be installed through deceptive links in an email message, instant message, or website.

Ransomware works by encrypting files on the infected system (crypto ransomware), threatening to erase files (wiper ransomware), or blocking system access (locker ransomware) for the victim. The ransom amount and contact information for the cyber threat actor (CTA) is typically included in a ransom note that appears on the victim's screen after their files are locked or encrypted.

Sometimes the CTA only includes contact information in the note and will likely attempt to negotiate the ransom amount once they are contacted. The ransom demand is usually in the form of cryptocurrency, such as Bitcoin, and can range from as little as several hundred dollars up to and exceeding one million dollars. It is not uncharacteristic to see multi-million-dollar ransom demands in the current threat landscape.

Ransomware is primarily delivered through the following means:

- Malicious attachments/links sent in an email.
- Network intrusion through poorly-secured ports and services, such as Remote Desktop Protocol (RDP) (e.g. Phobos ransomware variant).
- Dropped by other malware infections (e.g. initial TrickBot infection leading to a Ryuk ransomware attack).
- Wormable and other forms of ransomware that exploit network vulnerabilities (e.g. the WannaCry ransomware variant).

Why is Ransomware Awareness Important?

Ransomware is a growing and expensive problem. In 2019, the Multi-State Information Sharing and Analysis Center (MS-ISAC) observed a 153% increase in the number of reported state, local, tribal, and territorial (SLTT) government ransomware attacks from the previous year. Many of these incidents resulted in significant network downtime, delayed services to constituents, and costly remediation efforts.

Victims of ransomware are not only at risk of losing access to their systems and files. In many cases, they may also experience financial loss due to legal costs, purchasing credit monitoring services for employees/customers, or ultimately deciding to pay the ransom. The effects of a ransomware attack are particularly harmful when it impacts emergency services and critical infrastructure, such as 911 call centers and hospitals.

Additionally, CTAs target managed service providers (MSPs), a company that manages a customer's Information Technology (IT) infrastructure, to push out ransomware to multiple entities. This occurs when CTAs compromise an MSP and use their existing infrastructure to disseminate the ransomware to the MSP's clientele. This exploits the trusted relationship between the customer and their MSP.

Over the past few years, the MS-ISAC observed an increase in means that allow CTAs to evade detection and maximize the impact of their attacks. One such means includes what is called "living off the land" (LOTL): deploying publicly-available penetration testing suites or tools (e.g., Cobalt Strike, Metasploit, or Mimikatz), to specifically target domain controllers and Active Directory to gain network wide access and deploy fileless ransomware to evade any signature-based antivirus.

What Can You Do About Ransomware?

Defending against ransomware requires a holistic, all-hands-on-deck approach that brings together your entire organization. While ransomware infections are not entirely preventable due to the effectiveness of well-crafted phishing emails and drive-by downloads from otherwise legitimate sites, organizations can significantly reduce the risk of ransomware by implementing cybersecurity policies and procedures and improving cybersecurity awareness and practices of all employees.

It is up to all of us to help prevent ransomware from successfully infecting our systems. To increase the likelihood of preventing ransomware infections, organizations must implement a cybersecurity user awareness and training program that includes guidance on how to identify and report suspicious activity (e.g., phishing) or incidents. This program should include organization-wide phishing tests to gauge user awareness and reinforce the

importance of identifying potentially malicious emails. When employees can spot and avoid malicious emails, everyone plays a part in protecting the organization.

If your organization becomes infected with ransomware, there are some things you can do to respond. The most effective strategy to mitigate the risk of data loss resulting from a successful ransomware attack is having a comprehensive data backup process in place; however, backups must be stored off the network and tested regularly to ensure integrity.

Reporting Ransomware

If your organization is the victim of a ransomware infection, follow your organization's incident response procedures to report it. Alternatively, the Cybersecurity and Infrastructure Security Agency (CISA) provides a secure means for constituents and partners to report incidents, phishing attempts, malware, and vulnerabilities. To submit a report, visit <https://us-cert.cisa.gov/report>.



The information provided in the MS-ISAC Monthly Security Tips Newsletter is intended to increase the security awareness of an organization's end users and to help them behave in a more secure manner within their work environment. While some of the tips may relate to maintaining a home computer, the increased awareness is intended to help improve the organization's overall cyber security posture. This is especially critical if employees access their work network from their home computer. Organizations have permission and are encouraged to brand and redistribute this newsletter in whole for educational, non-commercial purposes.

Disclaimer: These links are provided because they have information that may be useful. The Center for Internet Security (CIS) does not warrant the accuracy of any information contained in the links and neither endorses nor intends to promote the advertising of the resources listed herein. The opinions and statements contained in such resources are those of the author(s) and do not necessarily represent the opinions of CIS.
