



[MEMBER NAME]  
[ADDRESS LINE 1]  
[CITY, STATE ZIP CODE]

THIS PAGE IS INTENTIONALLY BLANK TO HELP PRESERVE PRIVACY.



[DATE]

[MEMBER NAME]  
[ADDRESS LINE1]  
[CITY, STATE ZIP CODE]

Re: Breach of Personal Information

Dear [MEMBER NAME],

Health Plans Inc., ("HPI") is committed to protecting the security and confidentiality of the personal information we gather to administer your employment related benefits. We are writing to make you aware of an incident that occurred on [DATE], that may affect the privacy of some of your personal information. Please read this letter carefully and be sure to contact us with any questions or concerns you may have.

**What Happened**

On [DATE], HPI discovered [DESCRIPTION]. Upon discovering this issue, HPI immediately launched an investigation. Through its investigation, HPI determined that the following information related to you may have been viewed: [INFORMATION DISCLOSED].

**What We are Doing**

In response to this incident, HPI has taken the following actions to mitigate any compromise to you and to prevent this from reoccurring: (i) provided free access to credit monitoring for 24 months, through Kroll; (ii) [DESCRIPTION OF CORRECTIVE ACTION]; (iii) [DESCRIPTION OF CORRECTIVE ACTION]; and (iv) [DESCRIPTION OF CORRECTIVE ACTION];

**What You Can Do**

The security and privacy of the information contained within our systems is a top priority for us. Therefore, we strongly recommend that you remain vigilant, monitor and review all of your financial and account statements, and report any unusual activity to the institution that issued the record and law enforcement. Enclosed in this letter are instructions for how to sign up for identity theft monitoring at no cost to you for 24 months. In addition, please see "OTHER IMPORTANT INFORMATION" on the following pages for guidance on how to best protect your identity.

We sincerely apologize that this incident occurred and remain committed to safeguarding the privacy and security of your information. If you have any questions regarding this incident, the actions we have taken, or what this breach could mean to you, please feel free to contact me at the phone number or email address listed below.

Sincerely,

Privacy Office  
[TELEPHONE] || [EMAIL]



We have secured the services of Kroll to provide identity monitoring at no cost to you for <<one year/two years>>. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

### **How to Activate Your Identity Monitoring Services**

1. You must activate your identity monitoring services by << Enter Activation Deadline>>. Your Activation Code will not work after this date.
2. Visit [Enroll.krollmonitoring.com/redeem](https://enroll.krollmonitoring.com/redeem) to activate your identity monitoring services.
3. Provide Your Activation Code: <<Enter Activation Code>> and Your Verification ID: <<Enter Verification ID>>

### **Take Advantage of Your Identity Monitoring Services**

You've been provided with access to the following services from Kroll:

#### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

## OTHER IMPORTANT INFORMATION RESOURCES

**Free Credit Report.** It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

**Contact information for the three nationwide credit reporting agencies:**

<b>Equifax</b> 1-800-685-1111 PO Box 740241 Atlanta, GA 30374 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Experian</b> 1-888-397-3742 PO Box 2104 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion</b> 1-800-888-4213 PO Box 2000 Chester, PA 119016 <a href="http://www.transunion.com">www.transunion.com</a>
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To order your annual free credit report please visit **[www.annualcreditreport.com](http://www.annualcreditreport.com)** or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to:

### Annual Credit Report Request Service

**P.O. Box 105281**

**Atlanta, GA 30348-5281**

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Fraud Alerts.** There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Security Freeze.** You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

**For Massachusetts residents:** You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)

**Reporting of identity theft and obtaining a police report.**

**For Massachusetts residents:** You have the right to obtain a police report if you are a victim of identity theft.