

COLORADO  
HEALTH  
NETWORK  
INC.

Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

Colorado Health Network Inc. recognizes the importance of protecting the personal information we maintain. We are writing to inform you of a security incident that involved some of your information.

We have arranged for you to receive a complimentary, 24-month membership of identity monitoring services through Epiq. These services are completely free to you and enrolling in these services will not hurt your credit score. For more information on identity theft prevention, additional steps you can take in response to this incident, and instructions on how to activate your complimentary, 24-month membership, please see the pages that follow this letter.

Under Massachusetts law, you have right to obtain any police report filed regarding this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request to the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

**Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/>

**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

**TransUnion Security Freeze**

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

To request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;

4. If you have moved in the past five years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2; and
8. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one to three business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one hour (for requests made online) and three business days (for requests made by mail) after receiving your request to remove the security freeze.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://www.consumer.ftc.gov>, 1-877-IDTHEFT (438-4338) or the Massachusetts Office of Consumer Affairs & Business Regulation at [www.mass.gov/ocabr](http://www.mass.gov/ocabr) or (888) 283-3757.

We regret any inconvenience or concern this incident may have caused. If you have any questions, please contact us at 1-866-659-7097, Monday through Friday, between 9:00 a.m. to 9:00 p.m. Eastern Time, except holidays.

Regards,  
Colorado Health Network Inc.



**Activation Code:** <<ACTIVATION CODE>>  
**Enrollment Deadline:** <<ENROLLMENT DEADLINE>>  
**Coverage Length:** <<12/24>> Months

**Epiq - Privacy Solutions ID**  
3B Credit Monitoring

**How To Enroll:**

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click “Activate Account”
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

**Privacy Solutions ID provides** three bureau credit monitoring through Equifax, credit report and score access, \$1 million identity theft insurance with \$0 deductible, ID Restoration services, and dark web monitoring. See below for more details.

**Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

**3-Bureau Credit Score and Report<sup>1</sup>**

Annual 3-Bureau VantageScore and 3-Bureau Credit Report

**SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)**

Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, and payment platform, with alerts.

**Dark Web Monitoring**

Searches for compromised information across the dark web, with alerts.

**Credit Report Lock/Freeze**

Assists with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

**Lost Wallet Assistance**

Assistance with canceling and reissuing credit and ID cards.

**Identity Restoration**

Dedicated ID restoration specialists who assist with ID theft recovery.

**Up to \$1M Identity Theft Insurance<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

**Unauthorized Electronic Funds Transfer- UEFT<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity--occurrence based.

**Personal Info Protection**

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID, please call directly at **866.675.2006**, Monday-Friday 9:00 a.m. to 5:30 p.m., EST.

1 The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. Credit monitoring from Experian and TransUnion will take several days to begin.

2 Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdiction

## ADDITIONAL STEPS TO HELP PROTECT YOUR INFORMATION

**Review Personal Account Statements and Credit Reports.** We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items, you should report any incorrect information on your report to the credit reporting agency. The names and contact information for the credit reporting agencies are:

Equifax  
1-888-378-4329  
P.O. Box 740256  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

Experian  
1-888-397-3742  
P.O. Box 4500  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
1-800-916-8800  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)

**Report Suspected Fraud.** You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.

**Place Fraud Alerts.** A fraud alert tells businesses that check your credit that they should check with you before opening a new account. When you place a fraud alert, it will last one year. Fraud alerts are free and identity theft victims can get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

**Place a Security Freeze.** Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Also, do not confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

**Prevent Tax Fraud.** Now anyone who can verify their identity can obtain an IRS identity protection PIN (IP PIN), not just those who have been victims of IRS identity theft. Even better, the IP PIN can be applied for online at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin> without CPA assistance in just 10 minutes. The IP PIN is valid for one year at which time the IRS will automatically assign you a new IP PIN for the following year. Please feel free to contact me for assistance applying for your IP PIN online. Some individuals (under certain income caps) who can't apply online (for example, because they can't properly verify their identity through the online process which involves uploading ID copies and taking a selfie) can use Form 15227 to apply for an IP PIN.

**Obtain Additional Information** about how to avoid identity theft from the Federal Trade Commission, 600 Pennsylvania Ave. NW Washington DC 20580, [www.consumer.ftc.gov](http://www.consumer.ftc.gov), 1-877-IDTHEFT (438-4338). This notification was not delayed by law enforcement. Colorado Health Network Inc. is located at 6260 E Colfax Ave, Denver, CO 80220. Its phone number is (303) 837-0166.