

#14297

[Name]

[Address]

[City, MA Zip Code]

[Date]

RE: Notice Regarding Southcoast Health System Data Security Breach

You are receiving this correspondence to notify you of a breach of data security at Southcoast Health System on or about October 10, 2018, that may have involved certain personal information about you.

Protecting Yourself Against Data Security Threats

To mitigate any risks to the security and integrity of your information, you have a right to place a 'security freeze' on your credit report at no charge to you, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization (except in limited instances permitted by federal law). The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. A security freeze will remain in place until you request its removal, as described below. You should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. A security freeze also may not prevent government entities, such as a law enforcement agency, or others as permitted by law, from accessing or using a consumer report about you.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on your credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

Requesting a Security Freeze

You can request a security freeze on your credit report by mail, by phone, or online via secure electronic means. In order to request a security freeze, you will need to provide certain identifying information to each consumer reporting agency, which may include the following:

- Full name, including your middle initial and any generational designation (e.g., Sr., Jr., III);
- Social Security Number;
- Date of Birth;
- Complete addresses for the past two years;
- One copy of a government-issued identification card, such as a driver's license or state identification card; and
- One copy of a utility bill, bank statement or insurance statement, showing your name and address.

By law, a consumer reporting agency cannot charge a fee to a consumer for placing a security freeze on a credit report, or removing a security freeze from a credit report, in response to receiving a direct request from the consumer.

Requesting a Security Freeze by Mail

To request a security freeze on your credit report by mail, you can send a written request to each of the three nationwide consumer reporting agencies – Equifax, Experian, and TransUnion – by regular, certified or overnight mail to the addresses below:

- Equifax
Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348-5788
 - Note: The form available at the following link may be submitted to Equifax to request a security freeze by mail: https://assets.equifax.com/assets/personal/Security_Freeze_Request_Form.pdf.
- Experian
Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
- TransUnion
TransUnion LLC
P.O. Box 2000
Chester, PA 19016

Requesting a Security Freeze by Phone

To request a security freeze on your credit report by phone, you can contact each of the three nationwide consumer reporting agencies at the number listed below:

- Equifax Security Freeze: (800) 349-9960 or (800) 685-1111
- Experian Security Freeze: (888) 397-3742
- TransUnion Security Freeze: (888) 909-8872

Requesting a Security Freeze Online

To request a security freeze on your credit report by secure electronic means online, you can visit the following website for each consumer reporting agency:

- Equifax: <https://www.equifax.com/personal/credit-report-services/>
- Experian: <https://www.experian.com/ncaonline/freeze>
- TransUnion: <https://www.transunion.com/credit-freeze>

Timing of Security Freeze

The consumer reporting agencies have up to three (3) business days after receiving a request by mail to place a security freeze on your credit report, and must place a security freeze within one (1) business day of receiving a request by phone or secure electronic means. Within five (5) business days after receiving a request to place a security freeze, a consumer reporting agency must send you a confirmation letter containing a unique PIN or passcode that must be used to authorize the removal or lifting of the security freeze on your credit report. Please retain your PIN or passcode securely. A security freeze will remain in place until removed (lifted) by you in the manner described below (or by any other means permitted by law and the consumer reporting agency).

Lifting a Security Freeze

You may lift a security freeze completely, or lift a security freeze temporarily to allow a specific entity or individual to access your credit report, by submitting a direct request to each of the consumer reporting agencies by mail, phone or secure electronic means online, as described above. The request to lift a security freeze must include (i) proper identification, as well as (ii) the PIN or passcode issued to you by the consumer reporting agency when you placed the security freeze, and, if applicable, (iii) the identities of the entities or individuals to which or whom you are granting access to your credit report, or the specific period of time during which you want the security freeze lifted.

Upon receiving a direct request for removal of a security freeze, a consumer reporting agency must lift the security freeze within three (3) business days if the request is received by mail, and within one (1) hour if the request is received by phone or secure electronic means.

Obtaining a Credit Report

You may also obtain a credit report from each of the three nationwide consumer reporting agencies listed above. By law, individuals are entitled to receive one free credit report from each of the nationwide agencies annually. If you would like to obtain a credit report as a result of the data breach but have already received your free credit report for this year, Southcoast will provide a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. If you have not already obtained your complimentary one-year membership that was offered to you on October 10, 2018 or October 24, 2018, please contact the Southcoast Privacy Hotline at (508) 973-5040 for information about signing up for this membership.

This membership must be requested within 12 months of the date of this letter in order to be eligible.

Obtaining a Police Report

Massachusetts law allows you to obtain a copy of any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report.

Contact Southcoast

Southcoast is deeply committed to the security and privacy of its employees, providers, patients and its community. If you have any further questions or concerns, please feel free to contact me through the Southcoast Privacy Hotline at (508) 973-5040.

Sincerely yours,

Lori A. Soares, MBA, CHPC
Privacy Officer
Southcoast Health System