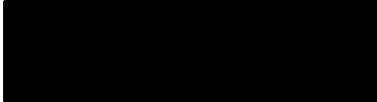




UMassMemorial
Health Care

#14295

January 17, 2019



RE: Important Security and Protection Notification

Dear 

UMass Memorial Health Care takes our obligation to protect the privacy of your personal information seriously. Regrettably, we are writing to inform you of an incident involving some of your personal information.

What happened?

On December 20th, 2019 the UMMHC Privacy Office was made aware of an incident that involved your financial information. An anonymous reporter faxed over documents with an accusation of fraudulent use of the individuals whose documents were contained within this fax. In this fax was an employment document, "Internal Transfer/Change of Hours" form that contained demographics on you, including your Social Security Number. At this time there is no evidence that your information has been misused in any way.

Actions we taking to address:

We sincerely regret that this incident occurred. As part of our investigation and corrective action, we have taken measures to find ways to improve our own internal processes and procedures to reduce the likelihood of a similar incident occurring in the future. Portions of our investigation are still underway to retrieve the documents from the reporter. Since the investigation also showed that the individual would have gained access to your Social Security Number, we have provided you with a year of free credit monitoring. Directions are included with this letter.

What additional steps can you take to protect yourself?

There are additional steps that you can take to protect yourself from identity theft now and in the future. Experts recommend that it is a good practice to regularly review activity on your personal checking account, credit card or other financial accounts and obtain copies of your credit reports from one or more of the national credit reporting companies listed above. It is recommended that you remain vigilant for at least the next 12 to 24 months, and promptly report any suspicious activity to your bank, to us and to the proper authorities. You may want to consider the placement of a fraud alert on your credit file.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact me at (508) 334-6184.

Sincerely,

Sandra Brown

Credit Monitoring Service

Out of an abundance of caution, we are offering a complimentary one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit report and credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting companies. To order your annual free report please visit www.annualcreditreport.com, call toll free at 1-877-322-8228, or directly contact the three nationwide credit reporting companies. Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

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 Massachusetts attorney general's office. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov
1-877-438-4338

Security Freeze

Massachusetts law allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. 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.

The fee for placing a security freeze on a credit report is \$5. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit reporting agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to **each** of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze	Experian Security Freeze	TransUnion LLC
P.O. Box 105788	P.O. Box 9554	P.O. Box 6790
Atlanta, GA 30348	Allen, TX 75013	Fullerton, CA 92834
800-685-1111	888-397-3742	888-909-8872
https://www.freeze.equifax.com	http://experian.com/freeze	http://www.transunion.com/securityfreeze

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.).
- Social Security Number.
- Date of birth.
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
- Proof of current address such as a current utility bill or telephone bill.
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).
- If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.
- Include applicable fee (Call or visit each of the credit reporting agency websites for information on fees for security freeze services). Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within five (5) 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit reporting agencies by mail and include 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 reporting agencies have three (3) business days after receiving your request to remove the security freeze.

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: 4.25.19 (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

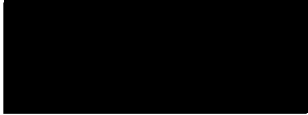
* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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 jurisdictions.



UMassMemorial Health Care

January 17, 2019



RE: Important Security and Protection Notification

Dear [REDACTED]

UMass Memorial Health Care takes our obligation to protect the privacy of your personal information seriously. Regrettably, we are writing to inform you of an incident involving some of your personal information.

What happened?

On December 20th, 2019 the UMMHC Privacy Office was made aware of an incident that involved your financial information. An anonymous reporter faxed over documents with an accusation of fraudulent use of the individuals whose documents were contained within this fax. In this fax was an employment document, "Employment Introduction" form that contained demographics on you, including your Social Security Number. How this information was obtained is still be investigated. At this time there is no evidence that your information has been misused in any way.

Actions we taking to address:

We sincerely regret that this incident occurred. As part of our investigation and corrective action, we have taken measures to find ways to improve our own internal processes and procedures to reduce the likelihood of a similar incident occurring in the future. Portions of our investigation are still underway to retrieve the documents from the reporter. Since the investigation also showed that the individual would have gained access to your Social Security Number, we have provided you with a year of free credit monitoring. Directions are included with this letter.

What additional steps can you take to protect yourself?

There are additional steps that you can take to protect yourself from identity theft now and in the future. Experts recommend that it is a good practice to regularly review activity on your personal checking account, credit card or other financial accounts and obtain copies of your credit reports from one or more of the national credit reporting companies listed above. It is recommended that you remain vigilant for at least the next 12 to 24 months, and promptly report any suspicious activity to your bank, to us and to the proper authorities. You may want to consider the placement of a fraud alert on your credit file.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact me at (508) 334-6184.

Sincerely,

Sandra Brown

Credit Monitoring Service

Out of an abundance of caution, we are offering a complimentary one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit report and credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting companies. To order your annual free report please visit www.annualcreditreport.com, call toll free at 1-877-322-8228, or directly contact the three nationwide credit reporting companies. Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

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 Massachusetts attorney general's office. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov
1-877-438-4338

Security Freeze

Massachusetts law allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. 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.

The fee for placing a security freeze on a credit report is \$5. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit reporting agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to **each** of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze	Experian Security Freeze	TransUnion LLC
P.O. Box 105788	P.O. Box 9554	P.O. Box 6790
Atlanta, GA 30348	Allen, TX 75013	Fullerton, CA 92834
800-685-1111	888-397-3742	888-909-8872
https://www.freeze.equifax.com	http://experian.com/freeze	http://www.transunion.com/securityfreeze

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.).
- Social Security Number.
- Date of birth.
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
- Proof of current address such as a current utility bill or telephone bill.
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).
- If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.
- Include applicable fee (Call or visit each of the credit reporting agency websites for information on fees for security freeze services). Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within five (5) 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit reporting agencies by mail and include 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 reporting agencies have three (3) business days after receiving your request to remove the security freeze.

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: 4.25.19 (Your code will not work after this date.)
VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
PROVIDE the **Activation Code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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 jurisdictions.