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Lahey Health

Compliance Department

41 Mall Road  
Burlington, MA 01805

LaheyHealth.org

January 29, 2019

Dear Mr. \_\_\_\_\_,

We are writing to notify you that there may have been unauthorized access to your personal information in our possession on or around May 21, 2018. We are prohibited by Massachusetts law from sharing any details about the incident in this letter. However, we welcome the opportunity to discuss this matter with you further. For more information about the incident and the personal information involved, please contact Dale Rice, Compliance & Privacy Manager, Lahey Hospital & Medical Center at 781 744-9653.

We are committed to protecting your privacy and apologize for any inconvenience caused by this incident.

**Complimentary Credit Monitoring**

While we do not believe your information has been misused, as an added precaution, we have arranged to have AllClear ID protect your identity for 1 year at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

**AllClear Identity Repair:** This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-676-0379, and a dedicated investigator will help recover financial losses, restore your credit, and make sure your identity is returned to its proper condition.

**AllClear Fraud Alerts with Credit Monitoring:** This service offers the ability to set, renew, and remove 1 year fraud alerts on your credit file to help protect you from credit fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-877-676-0379 using the following redemption code: **1523114013**.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may also be required in order to activate your monitoring options.

Should you have any questions regarding the incident, please call (855) 295-3609.

**Your Rights**

Under Massachusetts law you have the right to obtain any police report filed in relation to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. For detailed information about how to detect and prevent identity theft, please see Attachment A.

## **Conclusion**

Protecting your privacy is extremely important to us, and we apologize for any inconvenience that this incident may have caused you. Please contact us at 781 744-9653 if you have any questions regarding this matter.

Sincerely,

Dale W. Rice  
Compliance & Privacy Manager  
Lahey Hospital & Medical Center

## Attachment A

### More Information about Identity Theft Prevention

We encourage you to consider the following proactive steps designed to detect and prevent financial fraud or other misuse of your personal information:

#### Review your Credit Reports and Account Statements

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report once every 12 months by either visiting <http://www.annualcreditreport.com>, calling toll-free at 877-322-8228, or by completing an Annual Credit Report Request Form (found at <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm>) and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You can also purchase a copy of your credit report by contacting one of the three national credit reporting companies:

Equifax  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374-0241

Experian  
(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 9532  
Allen, TX 75013

TransUnion  
(800) 916-8800  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 6790  
Fullerton, CA 92834-6790

When you receive your credit reports, review them carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including local law enforcement. You may contact your local state Attorney General's Office or the national credit reporting agencies listed above, to learn about preventing identity theft and to obtain additional information about avoiding identity theft. All U.S. residents may also contact the Federal Trade Commission ("FTC") for additional information at the following address:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
<http://www.ftc.gov/idtheft/>

#### Fraud Alerts

You should also consider placing a fraud alert to put your creditors and potential creditors on notice that you may be a victim of fraud. There are also two types of fraud alerts that 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 90 days. You may have an

extended alert placed on your credit report if you have already been a victim of identity theft with 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 calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax  
1-800-525-6285  
www.equifax.com

Experian  
1-888-397-3742  
www.experian.com

TransUnion  
1-800-680-7289  
www.transunion.com

### **Credit or "Security" Freezes**

You have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit.

In Massachusetts, if you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. Otherwise, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. In order to request a security freeze, you will need to provide the following information:

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 (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus 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 identities 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 bureaus 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 bureaus have three (3) business days after receiving your request to remove the security freeze.

### **Consider Applying for an Identity Protection PIN with the IRS**

An IP PIN is a six-digit number assigned to eligible taxpayers that helps prevent the misuse of your SSN on fraudulent federal income tax returns. If you know your SSN has been compromised, or are concerned that it may have been, obtaining an IP PIN from the IRS can help prevent someone from using your SSN to submit a fraudulent tax return without you knowing in order to steal a refund check.

**Important: You are currently unable to opt out once you get an IP PIN.** You must use an IP PIN to confirm your identity on all federal tax returns you file this year and in subsequent tax years. If you e-file your return and your IP PIN is missing or incorrect, our system will reject your return. Filing a paper return with a missing or incorrect IP PIN delays its processing. This is for your protection so the IRS can determine it's your return.

To get your IP PIN, you must verify your identity online at <http://www.irs.gov/Individuals/Get-An-Identity-Protection-PIN>. You will need to have immediate access to your email account to receive a confirmation code. You will receive your IP PIN online once the IRS verifies your identity. The IRS will then send you a new IP PIN each December by postal mail. If you move, you must submit a change of address form to the IRS.

Visit the IRS's online page of FAQs for more information and to determine whether the IP PIN might be right for you at: [http://www.irs.gov/Individuals/Frequently-Asked-Questions-about-the-Identity-Protection-Personal-Identification-Number-\(IP-PIN\)](http://www.irs.gov/Individuals/Frequently-Asked-Questions-about-the-Identity-Protection-Personal-Identification-Number-(IP-PIN))