

14766

<<ClientDef1(Nursing Facility Name) |>>

<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

RE: Notice of Data Privacy Incident

Dear <<FirstName>> <<LastName>>,

<<ClientDef1(Nursing Facility Name)>> is writing to notify you of an incident that may affect the privacy of some of your information. While, to date, we have no evidence that information potentially affected by this incident has been misused, we take this incident very seriously and are providing you with details of the incident and the resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

What Happened? Covenant Care California, LLC ("Covenant") is an affiliated company that provides support services, including administrative and resources assistance, for <<ClientDef1(Nursing Facility Name)>>. On January 29, 2019, Covenant learned of suspicious activity related to an employee email account. We immediately commenced an investigation to determine the nature and scope of the incident. Working with third-party forensic investigators, we determined that an unauthorized actor(s) gained access to the employee's email account between January 22, 2019 and January 29, 2019. We then undertook a diligent review and analysis of the email account to determine what records were present in the account at the time of unauthorized access, to whom those records relate, and what information the records contained. Through this review, on February 13, 2019, we determined that certain patient records were present in the account at the time of the unauthorized access. Based on our investigation, we determined your information was present in the account. While, to date, we are unaware of any actual or attempted misuse of information potentially affected by this incident, we are providing you this notification out of an abundance of caution.

What Information Was Affected? While the information present at the time of the unauthorized access varies by individual, the information present in the account may include your:

- Full name;
- Social Security number or health insurance claim number;
- Date of birth and/or date of death;
- Provider(s) name and treatment location(s);
- Medical record number;
- Diagnoses or diagnosis-related groups (DRGs);
- Dollar amounts billed to Medicare;
- Medicare covered days;
- Admission, re-admission, dates of service, and/or discharge dates; and/or
- Information related to ancillary services, such as home health, hospice, outpatient services, or durable medical equipment.

What Are We Doing? Information privacy and security are among our highest priorities. Upon learning of this incident, we quickly took steps to secure the affected email account and initiated a thorough investigation. Our investigation is ongoing and we are working with forensic investigators and other third-party vendors to assist with the investigation, mitigation, and remediation activities. We are also reporting this incident to law enforcement and appropriate state and federal regulators.

<<ClientDef1(Nursing Facility Name)>> has strict security measures in place to protect information in our possession, we are currently reviewing our security policies in response to this incident. We are also planning to perform an overall review of our technical, administrative, and physical safeguards to identify and implement any potential enhancements to our security measures. Further, we are conducting additional employee training on email safety awareness. We are also reviewing our training policies and procedures on security safeguards.

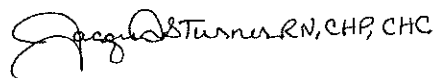
We are providing you with notice of this incident and with information and resources you may use to better protect against potential misuse of your information, should you feel it appropriate to do so. As an added precaution, we are offering you access to twelve (12) months of credit monitoring and identity theft restoration services at no cost to you. More information on these services may be found in the attached "Steps You Can Take to Protect Your Information."

What Can You Do? Please review the attached "Steps You Can Take to Protect Your Information." We encourage you to enroll in the credit monitoring and identity theft restoration services that we are offering as we are not able to act on your behalf to do so.

For More Information: We recognize that you may have questions not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-866-298-8060 (toll free), Monday through Friday, 6:00 a.m. to 3:30 p.m., PT, or visit www.covenantcare.com.

We sincerely regret any inconvenience this incident may cause you. We remain committed to safeguarding the information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,

Handwritten signature of Jacqueline Turner in cursive script.

Jacqueline Turner, R.N.
Covenant Care Privacy Officer

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for twelve (12) months. 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.

Visit krollbreach.idMonitoringService.com to activate and take advantage of your identity monitoring services.

You have until **June 4, 2019** to activate your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-866-298-8060. Additional information describing your services is included with this letter.

Monitor Your Accounts

In addition to enrolling to receiving the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits, and to monitor your credit reports for suspicious activity and to detect errors. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, 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 prohibit 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze

Equifax

PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's 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 seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19106
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, www.ncdoj.gov.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us. Covenant Care California, LLC is located at 27071 Aliso Creek Rd, Suite 100, Aliso Viejo, CA 92656.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ 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.

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.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. 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.

<<ClientDef1(Nursing Facility Name) |>>

<<Date>> (Format: Month Day, Year)

To the Responsible Party of

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>

<<Address1>>

<<Address2>>

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

RE: Notice of Data Privacy Incident

To the Responsible Party of <<FirstName>> <<MiddleName>> <<LastName>>>,

You are receiving this letter because you are designated the responsible party for <<FirstName>> <<MiddleName>> <<LastName>>. <<ClientDef1(Nursing Facility Name)>> is writing to notify you of an incident that may affect the privacy of some information relating to <<FirstName>> <<MiddleName>> <<LastName>>. While, to date, we have no evidence that information potentially affected by this incident has been misused, we take this incident very seriously and are providing you with details of the incident and the resources available to you to help protect the information from possible misuse, should you feel it is appropriate to do so.

What Happened? Covenant Care California, LLC ("Covenant") is an affiliated company that provides support services, including administrative and resources assistance, for <<ClientDef1(Nursing Facility Name)>>. On January 29, 2019, Covenant learned of suspicious activity related to an employee email account. We immediately commenced an investigation to determine the nature and scope of the incident. Working with third-party forensic investigators, we determined that an unauthorized actor(s) gained access to the employee's email account between January 22, 2019 and January 29, 2019. We then undertook a diligent review and analysis of the email account to determine what records were present in the account at the time of unauthorized access, to whom those records relate, and what information the records contained. Through this review, on February 13, 2019, we determined that certain patient records were present in the account at the time of the unauthorized access. Based on our investigation, we determined information related to <<FirstName>> <<MiddleName>> <<LastName>> was present in the account. While, to date, we are unaware of any actual or attempted misuse of information potentially affected by this incident, we are providing you this notification out of an abundance of caution.

What Information Was Affected? While the information present at the time of the unauthorized access varies by individual, the information present in the account may include:

- Full name;
- Social Security number or health insurance claim number;
- Date of birth and/or date of death;
- Provider(s) name and treatment location(s);
- Medical record number;
- Diagnoses or diagnosis-related groups (DRGs);
- Dollar amounts billed to Medicare;
- Medicare covered days;
- Admission, re-admission, dates of service, and/or discharge dates; and/or
- Information related to ancillary services, such as home health, hospice, outpatient services, or durable medical equipment.

What Are We Doing? Information privacy and security are among our highest priorities. Upon learning of this incident, we quickly took steps to secure the affected email account and initiated a thorough investigation. Our investigation is ongoing and we are working with forensic investigators and other third-party vendors to assist with the investigation, mitigation, and remediation activities. We are also reporting this incident to law enforcement and appropriate state and federal regulators.

<<ClientDef1(Nursing Facility Name)>> has strict security measures in place to protect information in our possession, we are currently reviewing our security policies in response to this incident. We are also planning to perform an overall review of our technical, administrative, and physical safeguards to identify and implement any potential enhancements to our security measures. Further, we are conducting additional employee training on email safety awareness. We are also reviewing our training policies and procedures on security safeguards.

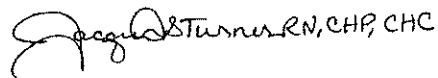
We are providing you with notice of this incident and with information and resources you may use to better protect against potential misuse of the information, should you feel it appropriate to do so. As an added precaution, we are offering potentially affected individuals access to twelve (12) months of credit monitoring and identity theft restoration services at no cost to you. More information on these services may be found in the attached "Steps You Can Take to Protect Your Information."

What Can You Do? Please review the attached "Steps You Can Take to Protect Your Information." We encourage you to enroll in the credit monitoring and identity theft restoration services that we are offering as we are not able to do so.

For More Information: We recognize that you may have questions not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-866-298-8060 (toll free), Monday through Friday, 6:00 a.m. to 3:30 p.m., PT, or visit www.covenantcare.com.

We sincerely regret any inconvenience this incident may cause you. We remain committed to safeguarding the information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,



Jacqueline Turner, R.N.
Covenant Care Privacy Officer

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to <<FirstName>> <<MiddleName>> <<LastName>> for twelve (12) months. 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. The identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit **krollbreach.idMonitoringService.com** to activate and take advantage of the identity monitoring services. <<FirstName>> <<MiddleName>> <<LastName>> *has until June 4, 2019 to activate their identity monitoring services.*

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-866-298-8060. Additional information describing the services is included with this letter.

Monitor Your Accounts

In addition to enrolling to receiving the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review account statements and explanation of benefits, and to monitor credit reports for suspicious activity and to detect errors. Under U.S. law adult consumers are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of a credit report.

You have the right to place a "security freeze" on a credit report, which will prohibit a consumer reporting agency from releasing information in a credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in the consumer's name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in a credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application made regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a security freeze on a credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

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Allen TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze

Equifax

PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

As an alternative to a security freeze, consumers have the right to place an initial or extended "fraud alert" on a file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's 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 a consumer is a victim of identity theft, he or she is entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19106
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect information, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

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For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us. Covenant Care California, LLC is located at 27071 Aliso Creek Rd, Suite 100, Aliso Viejo, CA 92656.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ 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.

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.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. 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.

<<ClientDef1(Nursing Facility Name) |>>

<<Date>> (Format: Month Day, Year)

To the Next of Kin of

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>

<<Address1>>

<<Address2>>

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

RE: Notice of Data Privacy Incident

To the Next of Kin of <<FirstName>> <<LastName>>,

<<ClientDef1(Nursing Facility Name)>> is writing to notify you of an incident that may affect the privacy of some of your deceased loved one's information. While, to date, we have no evidence that information potentially affected by this incident has been misused, we take this incident very seriously and are providing you with details of the incident and the resources available to you to help protect your loved one's information from possible misuse, should you feel it is appropriate to do so.

What Happened? Covenant Care California, LLC ("Covenant") is an affiliated company that provides support services, including administrative and resources assistance, for <<ClientDef1(Nursing Facility Name)>>. On January 29, 2019, Covenant learned of suspicious activity related to an employee email account. We immediately commenced an investigation to determine the nature and scope of the incident. Working with third-party forensic investigators, we determined that an unauthorized actor(s) gained access to the employee's email account between January 22, 2019 and January 29, 2019. We then undertook a diligent review and analysis of the email account to determine what records were present in the account at the time of unauthorized access, to whom those records relate, and what information the records contained. Through this review, on February 13, 2019, we determined that certain patient records were present in the account at the time of the unauthorized access. Based on our investigation, we determined your loved one's information was present in the account. While, to date, we are unaware of any actual or attempted misuse of information potentially affected by this incident, we are providing you this notification out of an abundance of caution.

What Information Was Affected? While the information present at the time of the unauthorized access varies by individual, the information present in the account may include your loved one's:

- Full name;
- Social Security number or health insurance claim number;
- Date of birth and/or date of death;
- Provider(s) name and treatment location(s);
- Medical record number;
- Diagnoses or diagnosis-related groups (DRGs);
- Dollar amounts billed to Medicare;
- Medicare covered days;
- Admission, re-admission, dates of service, and/or discharge dates; and/or
- Information related to ancillary services, such as home health, hospice, outpatient services, or durable medical equipment.

What Are We Doing? Information privacy and security are among our highest priorities. Upon learning of this incident, we quickly took steps to secure the affected email account and initiated a thorough investigation. Our investigation is ongoing and we are working with forensic investigators and other third-party vendors to assist with the investigation, mitigation, and remediation activities. We are also reporting this incident to law enforcement and appropriate state and federal regulators.

<<ClientDef1(Nursing Facility Name)>> has strict security measures in place to protect information in our possession, we are currently reviewing our security policies in response to this incident. We are also planning to perform an overall review of our technical, administrative, and physical safeguards to identify and implement any potential enhancements to our security measures. Further, we are conducting additional employee training on email safety awareness. We are also reviewing our training policies and procedures on security safeguards.

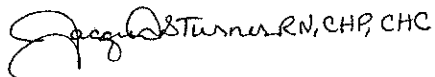
We are providing you with notice of this incident and with information you may use to better protect against potential misuse of your loved one's information, should you feel it appropriate to do so. More information on may be found in the attached "Steps You Can Take to Protect Personal Information."

What Can You Do? Please review the attached "Steps You Can Take to Protect Personal Information."

For More Information: We recognize that you may have questions not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-866-298-8060 (toll free), Monday through Friday, 6:00 a.m. to 3:30 p.m., PT, or visit www.covenantcare.com.

We sincerely regret any inconvenience this incident may cause you. We remain committed to safeguarding the information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,



Jacqueline Turner, R.N.
Covenant Care Privacy Officer

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Fraud Consultation and Identity Theft Restoration Services

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide Fraud Consultation and Identity Theft Restoration at no cost to you for one year. 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 loved one's Membership Number is: <<Member ID>>

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your loved one's account statements and explanation of benefits, and to monitor his or her credit reports for suspicious activity and to detect errors. Under U.S. law, adults are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of a credit report.

We recommend contacting the three credit reporting agencies listed below to discuss your particular situation and obtain specific guidance. Once you establish a relationship with the credit reporting agency and verify your authorization to make a request on behalf of your loved one, you can request a copy of your loved one's credit report. A review of the credit report will let you know of any active credit accounts that still need to be closed or any pending collection notices. Be sure to ask for all contact information on accounts currently open in your loved one's name (credit granters, collection agencies, etc.) so that you can follow through with these entities

Contact information for the three consumer reporting agencies is listed below.

Equifax P.O. Box 105069 Atlanta, GA 30348 800-525-6285 www.equifax.com	Experian P.O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	TransUnion P.O. Box 2000 Chester, PA 19016-2000 800-680-7289 www.transunion.com
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You can also request, in writing, that the report list the following alert: **"Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (list yourself, and/or another authorized relative, and/or executor/trustee of the estate—noting the relationship of any individual listed to your family member—and/or a law enforcement agency)."**

In most cases, this flag will prevent the opening of new credit accounts in your loved one's name. You can also contact the IRS at www.irs.gov/Individuals/Identity-Protection or <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft> for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your loved one's name and what to do if your loved one's identity becomes subject to such fraud.

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect personal information, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, www.ncdoj.gov.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us. Covenant Care California, LLC is located at 27071 Aliso Creek Rd, Suite 100, Aliso Viejo, CA 92656.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfbp_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



TAKE ADVANTAGE OF FRAUD CONSULTATION AND IDENTITY THEFT RESTORATION SERVICES

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

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your loved one's 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 believe your loved one's identity may have been affected by 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 will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.