

15401



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

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

**Re: Notice of Data Incident**

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>,

Northwood, Inc. ("Northwood") is a manager and supplier of durable medical equipment for insurance plans and other entities. Northwood is writing to notify you of an incident that occurred at Northwood which may affect the security of some of your personal information. We take this incident very seriously. This letter provides information about the resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

While we are unable to confirm whether your information has been subject to unauthorized access or acquisition, we encourage you to monitor your financial accounts for suspicious activity. Please review the enclosed "Steps You Can Take to Prevent Identity Theft and Fraud." In addition, we advise you to report suspected incidents of identity theft to local law enforcement or the Attorney General.

**STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD**

As an added precaution, we have arranged to have Kroll monitor your identity for 24 months at no cost to you. The following identity monitoring services start on the date of this notice.

Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit [my.idmonitoringservice.com](http://my.idmonitoringservice.com) to activate and take advantage of your identity monitoring services.

*You have until **October 10, 2019** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-800-494-0297. Additional information describing your services is included with this letter.

**Monitor Your Accounts.**

*Credit Reports.* We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the major credit bureaus listed below to request a free copy of your credit report.

*Fraud Alerts.* At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

**Security Freeze.** 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**

PO Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**

PO Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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;

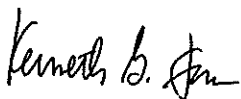
The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

**Additional Information.** You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting 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](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Under Massachusetts law, you have the right to obtain 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 and obtain a copy of it. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and your state Attorney General.

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call Northwood's dedicated assistance line at 1-800-494-0297 (toll free), Monday through Friday, 8:00 a.m. to 5:30 p.m., CT.

Again, Northwood takes the privacy and security of the personal information in our care seriously. We sincerely regret any concern or inconvenience this incident has caused you.

Sincerely,



Kenneth G. Fasse  
President, Northwood, Inc.