



15890

October 15, 2019

Name

Street Address

City, State Zip Code

**Notice of Inadvertent Disclosure of Personal Information**

Dear Name,

I am writing to inform you of an issue relating to the handling of your personal information maintained by your health insurer, Tufts Health Plan.

We have determined that this incident presents a low risk to your personal information. However, as a courtesy, and to relieve any concerns you may have about this incident, we are informing you about steps that can be taken to protect your personal information and offering you complimentary credit monitoring services. Please know we take the privacy and security of your information seriously.

Under Massachusetts law, you have the right to obtain any police report filed about this incident. If you experience identity theft, you have the right to file a police report and obtain a copy of it.

Also, you have the right to place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. However, please 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.

Although we do not believe that this incident puts your information at risk, as a courtesy we are offering a complimentary eighteen (18) month membership of *myTrueIdentity* through TransUnion Interactive to provide credit monitoring and identity restoration services at no cost to you.

Additional information about placing a security freeze or about credit monitoring services are included with this letter.

If you have questions about the incident or how to enroll in the services, please call the Member Services Department at 800-462-0224 ext 53540.

We apologize for this incident and thank you for being a Tufts Health Plan member.

Sincerely,

A handwritten signature in cursive script that reads "Steven Friedman".

Steven Friedman

Privacy Officer, Tufts Health Plan

## **Placing a Security Freeze**

To place a security freeze on your credit report, you must contact **each** of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-349-9960, [www.equifax.com](http://www.equifax.com)

Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742,

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

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872,

[freeze.transunion.com](http://freeze.transunion.com)

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

1. Your full name and any suffixes;
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.)

The consumer 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 request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer 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 request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,  
[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 877-IDTHEFT (438-4338).



Activation Code: Activation Code

## Complimentary 18-Month *myTrueIdentity* Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for 18-months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following unique 12-letter Activation Code **Code** and follow the three steps to receive your credit monitoring service online within minutes.

Once you are enrolled, you will be able to obtain 18-months of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You can sign up for the online *myTrueIdentity* credit monitoring service anytime between now and **January 31, 2020**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

If you believe you may be a victim of identity theft, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code **697149** to speak to a TransUnion representative about your identity theft issue.