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1311 Mamroneck Avenue, Suite 140  
White Plains, New York 10605



4-4-1-FPDBR420112519130615 LETTER1

MA Adult  
73 BARRETT ST  
APT 3102  
NORTHAMPTON, MA, 01060-1714

November 25, 2019

Dear MA Adult:

We are writing to inform you of an incident involving the Ivy Rehab Network of providers ("Ivy Rehab") that may have resulted in unauthorized access to some of your personal information, including your health information. While we have no indication that your information has been misused, we are nonetheless providing you with notice of this incident out of an abundance of caution. We take the privacy and protection of your personal information very seriously. Your trust is a top priority at Ivy Rehab, and we deeply regret any inconvenience this may cause you. This letter contains information about steps we have taken to mitigate the risk of harm and complimentary resources we are making available to protect you.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports, free of charge. A security freeze prohibits a credit 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.

To place a security freeze on your credit report, you must make a direct request by telephone, secure electronic means (website), or written request to each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion at the addresses and/or numbers below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
my.equifax.com/consumer-registration  
(800) 349-9960

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
experian.com/freeze  
(888) 397-3742

TransUnion Security Freeze  
Fraud Victim Assistance Dept.  
P.O. Box 2000  
Chester, PA 19022-2000  
transunion.com/credit-freeze  
(888) 909-8872

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 (5) 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.



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The credit reporting agencies have one (1) business day after receiving a telephone or secure electronic request, or three (3) business days after receiving your written 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 permanently remove the security freeze, or to temporarily lift the security freeze for a specified period of time or to provide a specified entity access to your credit report, you must make a request either by phone, through secure electronic means (website), or send a written request to the credit reporting agencies by mail. Requests must include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. To temporarily remove the security freeze, include the specific period of time you want the credit report available or the name of the entity you want to have access to your credit report.

In the case of a request by phone or secure electronic means, the security freeze will be lifted within one (1) hour after receiving the request for removal; or in the case of a request that is by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently or temporarily remove the security freeze.

In light of this incident, we are offering complimentary services to protect you for a period of twenty four (24) months. We have secured the services of Equifax to provide you with identity monitoring services. Information about the services being provided by Equifax is included with this letter.

We take data privacy and security very seriously and are actively taking steps to guard against something like this from happening again. Such steps include, but are not limited to, requiring frequent password changes, providing all staff with ongoing security awareness training, and working with government agencies where applicable. We will continue to invest resources to improve our data protection capabilities.

We sincerely regret any inconvenience that this matter may cause you and remain dedicated to protecting your information. Please see the addendum for additional steps you can take to protect your personal information. If you have any questions, please call 833-935-1376, Monday through Friday, 9:00 a.m. to 9:00 p.m., Eastern Time.

Sincerely,



Jeffrey Wells, Esq., CHC, OHCC  
Chief Compliance Officer and Privacy Officer  
Ivy Rehab Physical Therapy  
1311 Mamroneck Avenue, Suite 140  
White Plains, New York 10605

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**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:** It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Iowa:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:** State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of Maryland, Rhode Island, Illinois, New York and North Carolina:** You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General** Consumer Protection Division 200, St. Paul Place Baltimore, MD 21202 1-888-743-0023

[www.oag.state.md.us](http://www.oag.state.md.us)

**Rhode Island Office of the Attorney General** Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400

[www.riag.ri.gov](http://www.riag.ri.gov)

**North Carolina Office of the Attorney General** Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001

1-877-566-7226 [www.ncdoj.com](http://www.ncdoj.com)

**Federal Trade Commission** Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338)

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755

<https://ag.ny.gov/consumer-frauds/identity-theft>

**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)), TransUnion (<https://www.transunion.com/fraud-alerts>), or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

[www.freeze.equifax.com](http://www.freeze.equifax.com)

800-525-6285

More information can also be obtained by contacting the Federal Trade Commission listed above.

**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

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

888-397-3742

**TransUnion (FVAD)**

P.O. Box 2000

Chester, PA 19022

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

800-680-7289

00000004 00007 00002-00002





Enter your Activation Code: 459261946593

## Product Information

### **Equifax® Credit Watch™ Gold with WebDetect Features**

- Equifax® credit file monitoring and alerts to key changes to your Equifax credit report
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax credit report
- Internet Scanning<sup>1</sup> Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Automatic Fraud Alerts<sup>2</sup> with a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Up to \$25,000 Identity Theft Insurance<sup>3</sup>
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

## Enrollment Instructions

To sign up online for online delivery go to [http://myservices.equifax.com/efx1\\_bresngis](http://myservices.equifax.com/efx1_bresngis)

- 1. Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

## Identity Restoration

If you become a victim of identity theft, an Equifax identity restoration specialist will work on your behalf to help you restore your identity. To be eligible for Identity Restoration, you must complete the enrollment process for the subscription offer by the enrollment deadline above. Call the phone number listed in your online member center for assistance.

<sup>1</sup>Internet scanning, will scan for your Social Security number (if you choose to), up to 5 bank account numbers, up to 6 credit/debit card numbers you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that Internet scanning is able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>2</sup>The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.