



17111

June 22, 2020

First Name Last Name

Address 1

Address 2

City, State ZIP

Re: Breach Event Notification – Credit Monitoring

Dear Name:

CHI St. Luke's Health-Memorial, a wholly owned subsidiary of CommonSpirit Health, is committed to protecting the security and confidentiality of our providers' personal information. Regrettably, I am writing regarding an incident involving some of that information.

On April 23, 2020, we discovered that provider information could have been accessed by an unapproved outside party. Though we have no evidence to confirm that information was actually viewed or obtained by the individual, we cannot totally rule it out as a possibility. Therefore, out of an abundance of caution we are notifying you about this event. We discovered the potential exposure as we were investigating a security event, which we learned about on March 25, 2020.

An internal investigation was begun by our threat management team, and vendors were engaged to conduct a forensic investigation. The investigation included engaging forensic experts, interviewing employees, reviewing data and access logs, conducting threat intelligence analysis, and reviewing various data file types in order to determine what if anything had happened. Our patients' electronic health records were not involved. We have taken steps to confirm that our network remains secure, and we are continuing to work with law enforcement and forensic experts. Additionally, we have reset password across the facility, replaced and upgraded hardware, made changes relating to software, and changed processes for accessing the network.

The information that may have been accessed included your name, DOB, and social security number or a portion of your social security number. Based on the circumstances there is no evidence that any other information was accessed or that your information has been used inappropriately.

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. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be advised 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.

If you have been the 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. In all other cases, a credit

reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail to the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834
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In order to request a security freeze, you will need to provide the following information: Your full name (including middle initial as well as Jr., Sr., II, III, etc.);

1. Social Security Number;
2. Date of birth;
3. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
4. Proof of current address such as a current utility bill or telephone bill;
5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
6. 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;
7. 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.


By establishing your fraud alert, you will receive a follow-up letter that explains how to receive a free copy of your credit report. Examine your credit report closely for signs of fraud. Continue to monitor your credit reports, even though a fraud alert has been placed on your account. You may obtain a free copy of your credit report every 12 months by visiting www.annualcreditreport.com or completing an Annual Credit Request Form at www.ftc.gov/bcp/menus/consumer/credit/rights.shtm and mailing the form to Annual Credit Report Request Service, P.O. Box 1025281, Atlanta, GA 30348-5281

In addition, though we have no evidence that your information has been used improperly, we are providing free credit monitoring so you may have an additional means to protect your information. We are offering you a complimentary two-year membership with Experian's® IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft. IdentityWorksSM Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. Unfortunately, privacy laws prevent us from enrolling you directly. **For more information on identity theft prevention and IdentityWorksSM Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.**

We sincerely regret any inconvenience or concern this incident may have caused you. If you have questions, please call 1-844-961-2413, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major US holidays. We will also be hosting town hall calls so impacted individuals can ask questions and obtain additional information. Following is the meeting information if you are interested in joining these calls.

Date	Time	Call In Number	Access Code
June 24, 2020	12:00 – 1:00 pm CT	877-336-4441	8640572
June 26, 2020	8:00 – 9:00 am CT	877-336-4441	8640572
June 29, 2020	12:00 – 1:00 pm CT	877-336-4441	8640572

Sincerely,



James Houston
Division Privacy Officer
CHI St. Luke's Health
Corporate Responsibility
832-355-5469
jhouston@stlukeshealth.org

INSTRUCTIONS FOR PROTECTING YOUR INFORMATION

To help protect your identity, we are offering a **complimentary** two-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **00/00/2020** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code: XXXXXXXXX**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **XX12345** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at [<https://www.experianidworks.com/3bcredit>]
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

CREDIT MONITORING INFORMATION

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax, PO Box 740256, Atlanta, GA 30348, www.equifax.com, 1-800-685-1111
Experian, PO Box 4500, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

IDENTITY THEFT INFORMATION

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state.

Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov
1-877-438-4338

Contact information for the Texas Attorney General's Office is as follows:

Office of the Attorney General Ken Paxton
300 W. 15th Street
Austin, TX 78701
www.texasattorneygeneral.gov/consumer-protection/identity-theft
1-800-621-0508

Contact information for the Massachusetts Attorney General's Office is as follows:

1 Ashburton Place, 20th Floor,
Boston, MA 02108
<https://www.mass.gov/locations/attorney-generals-office-boston>
1-617-727-2200

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.