

17445



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

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>:

Behavioral Health Network, Inc. ("BHN") writes to inform you of a recent incident that may affect some of your information. While we are unaware of any actual or attempted misuse of your personal information, we are providing you with an overview of the incident, our response, and steps you may take to better protect yourself, should you feel it necessary to do so.

**What Happened?** The cybercrime industry is an ever growing and changing threat to organizations of all sizes and industries. Like Facebook, Twitter, and countless other organizations, BHN is not immune from these types of incidents. On May 28, 2020, certain BHN systems became infected with a virus that prohibited access to our files. Upon discovery, BHN immediately commenced an investigation, which included working with third-party IT and forensic investigators, to determine the full nature and scope of the incident and to secure our network. Through this investigation, we determined that an unauthorized actor had placed malware within our environment that disrupted the operation of certain BHN systems. On or about July 17, 2020, BHN's investigation further determined that the unauthorized actor had gained access to certain BHN systems between May 26, 2020 and May 28, 2020. As a result, the unauthorized actor may have had access to certain files within these systems.

**What Information Was Involved?** While the investigation was able to determine these BHN systems were accessed, it was unable to determine whether any specific file containing sensitive information was actually accessed or acquired by the unauthorized actor. Therefore, in an abundance of caution, BHN is notifying you of this incident because you are a <<b2b\_text\_1(ClientIdentifier)>> and the following types of information related to you were present in the affected systems: <<b2b\_text\_2(ImpactedData)>>. To date, BHN has not received any reports of actual or attempted misuse of your information.

**What Are We Doing?** The confidentiality, privacy, and security of information in our care is one of our highest priorities and we take this incident very seriously. When we discovered this incident, we immediately launched an investigation and took steps to secure our systems and determine what personal data was at risk. As part of our ongoing commitment to the security of information in our care, we are working to review our existing policies and procedures, to implement additional safeguards, and to provide additional training to our employees on data privacy and security. We will be notifying state and federal regulators, as required.


As an added precaution, we are also offering you complimentary access to eighteen (18) months of credit and identity monitoring services through Kroll. We encourage you to activate these services, as we are not able to act on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional information on these services.

**What Can You Do.** We encourage you to review the enclosed *Steps You Can Take To Help Protect Your Information* for additional steps you may take and information on what you can do to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also activate the free credit and identity monitoring services we are offering.

***For More Information.*** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-844-930-2836 between the hours of 8:00am and 5:30pm Central Time, Monday through Friday, excluding major U.S. holidays. You may also write to BHN at 417 Liberty Street, Springfield, MA 01104.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

A handwritten signature in black ink, appearing to read 'Steven Winn', with a stylized flourish at the end.

Steven Winn, Ph.D.  
President and CEO  
Behavioral Health Network, Inc.

## Steps You Can Take to Help Protect Your Information

### Activate Credit and Identity 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 eighteen 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 <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **November 3, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

### Monitor Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your Explanation of Benefits and account statements, and to monitor your credit reports for suspicious activity. 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](http://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](http://www.experian.com/freeze/center.html)

#### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872

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

#### **Equifax**

P.O. 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.

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:

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Allen, TX 75013  
1-888-397-3742

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#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://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](http://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](http://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 and your state Attorney General. This notice has not been delayed by law enforcement.



### **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services 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 will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is 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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

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



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

To the Parent or Guardian of:

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

Dear Parent or Guardian of <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>:

Behavioral Health Network, Inc. ("BHN") writes to inform you of a recent incident that may affect some of your minor's information. While we are unaware of any actual or attempted misuse of your minor's personal information, we are providing you with an overview of the incident, our response, and steps you may take to better protect your minor, should you feel it necessary to do so.

**What Happened?** The cybercrime industry is an ever growing and changing threat to organizations of all sizes and industries. Like Facebook, Twitter, and countless other organizations, BHN is not immune from these types of incidents. On May 28, 2020, certain BHN systems became infected with a virus that prohibited access to our files. Upon discovery, BHN immediately commenced an investigation, which included working with third-party IT and forensic investigators, to determine the full nature and scope of the incident and to secure our network. Through this investigation, we determined that an unauthorized actor had placed malware within our environment that disrupted the operation of certain BHN systems. On or about July 17, 2020, BHN's investigation further determined that the unauthorized actor had gained access to certain BHN systems between May 26, 2020 and May 28, 2020. As a result, the unauthorized actor may have had access to certain files within these systems.

**What Information Was Involved?** While the investigation was able to determine these BHN systems were accessed, it was unable to determine whether any specific file containing sensitive information was actually accessed or acquired by the unauthorized actor. Therefore, in an abundance of caution, BHN is notifying you of this incident because your minor is a <<b2b\_text\_1(ClientIdentifier)>> and the following types of information related to your minor were present in the affected systems: <<b2b\_text\_2(ImpactedData)>>. To date, BHN has not received any reports of actual or attempted misuse of your minor's information.

**What Are We Doing?** The confidentiality, privacy, and security of information in our care is one of our highest priorities and we take this incident very seriously. When we discovered this incident, we immediately launched an investigation and took steps to secure our systems and determine what personal data was at risk. As part of our ongoing commitment to the security of information in our care, we are working to review our existing policies and procedures, to implement additional safeguards, and to provide additional training to our employees on data privacy and security. We will be notifying state and federal regulators, as required.

As an added precaution, we are also offering your minor complimentary access to eighteen (18) months of Minor Identity Monitoring services through Kroll. We encourage you to activate these services for your minor, as we are not able to act on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Minor's Information* for additional information on these services.

**What Can You Do.** We encourage you to review the enclosed *Steps You Can Take To Help Protect Your Minor's Information* for additional steps you may take and information on what you can do to better protect your minor against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also activate the free Minor Identity Monitoring services we are offering your minor.

***For More Information.*** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-844-930-2836 between the hours of 8:00am and 5:30pm Central Time, Monday through Friday, excluding major U.S. holidays. You may also write to BHN at 417 Liberty Street, Springfield, MA 01104.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

A handwritten signature in black ink, appearing to read 'Steven Winn', with a stylized flourish at the end.

Steven Winn, Ph.D.  
President and CEO  
Behavioral Health Network, Inc.

## Steps You Can Take to Help Protect Your Minor's Information

### Activate Minor Monitoring

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide Minor Identity Monitoring, Fraud Consultation, and Identity Theft Restoration at no cost to you for eighteen 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.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your Minor Identity Monitoring services.

You have until **November 3, 2020** to activate your Minor Identity Monitoring services.

Membership Number: <<Member ID>>

Additional information describing your minor's services is included with this letter.

### Monitor Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your minor's Explanation of Benefits and account statements, and to monitor his or her credit reports for suspicious activity, if he or she has credit files. While minors under the age of eighteen (18) typically do not have credit files, the following information relates to protecting one's credit once established:

Under U.S. law, adults are entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit [www.annualcreditreport.com](http://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.

Adults have the right to place a "security freeze" on their credit report, which will prohibit a consumer reporting agency from releasing information in their credit report without their express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in consumer's name without their 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**

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Allen, TX 75013  
1-888-397-3742

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

#### **TransUnion**

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Woodlyn, PA 19094  
1-888-909-8872

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

#### **Equifax**

P.O. 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 minor's full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Your minor's Social Security number;
3. Your minor's date of birth;
4. If your minor has 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 your minor is 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.

As an alternative to a security freeze, adults have the right to place an initial or extended "fraud alert" on a credit 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:

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#### **Equifax**

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Atlanta, GA 30348  
1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://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 your minor 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](http://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 and your state Attorney General. This notice has not been delayed by law enforcement.



### **TAKE ADVANTAGE OF MINOR IDENTITY MONITORING SERVICES**

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

#### **Minor Identity Monitoring**

Minor Identity Monitoring detects when names, addresses, and credit information is associated with your minor's Social Security number. An alert will be sent when activity is detected. The presence of a credit file may be an indicator of identity theft or fraud for children who, as minors, should not have a credit history.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes interpreting how personal information is accessed and used, explaining your rights and protections under the law, assistance with fraud alerts, and showing you the most effective ways to protect personal information, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

An experienced Kroll licensed investigator will work on your behalf to resolve issues related to identity theft. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator will be able to dig deep to uncover all aspects of the identity theft, and then work to resolve it.





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

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>:

Behavioral Health Network, Inc. ("BHN") writes to inform you of a recent incident that may affect some of your personal information. While we are unaware of any actual or attempted misuse of your information, we are providing you with an overview of our response and steps you may take to better protect yourself, should you feel it necessary to do so.

The confidentiality, privacy, and security of information in our care is one of our highest priorities and we take this incident very seriously. When we discovered this incident, we immediately launched an investigation and took steps to secure our systems and determine what personal data was at risk. As part of our ongoing commitment to the security of information in our care, we are working to review our existing policies and procedures, to implement additional safeguards, and to provide additional training to our employees on data privacy and security. We will be notifying state and federal regulators, as required.

As an added precaution, we are also offering you complimentary access to eighteen (18) months of credit and identity monitoring services through Kroll. We encourage you to activate these services, as we are not able to act on your behalf. Please review the following instructions in order to do so:

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **November 3, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

We encourage you to remain vigilant against incidents of identity theft, 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 three 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 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:

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**Equifax**

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Atlanta, GA 30348-5788  
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[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.

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:

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1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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.

You can also 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, your state Attorney General, or the Federal Trade Commission. 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 (877-438-4338); and TTY: 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 also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-844-930-2836 between the hours of 8:00am and 5:30pm Central Time, Monday through Friday, excluding major U.S. holidays. We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,



Steven Winn, Ph.D.  
President and CEO  
Behavioral Health Network, Inc.

## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services 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 will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is 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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.



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

To the Parent or Guardian of:

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

Dear Parent or Guardian of <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>:

Behavioral Health Network, Inc. ("BHN") writes to inform you of a recent incident that may affect some of your minor's personal information. While we are unaware of any actual or attempted misuse of your minor's information, we are providing you with an overview of our response and steps you may take to better protect your minor, should you feel it necessary to do so.

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As an added precaution, we are also offering your minor complimentary access to eighteen (18) months of Minor Identity Monitoring services through Kroll. We encourage you to activate these services for your minor, as we are not able to act on your behalf. Please review following instructions in order to do so:

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*You have until **November 3, 2020** to activate your Minor Identity Monitoring services.*

Membership Number: <<Member ID>>

Additional information describing your minor's services is included with this letter.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your minor's Explanation of Benefits and account statements, and to monitor his or her credit reports for suspicious activity, if he or she has credit files. While minors under the age of eighteen (18) typically do not have credit files, the following information relates to protecting one's credit once established:

Under U.S. law, adults are entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit [www.annualcreditreport.com](http://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.

Adults have the right to place a "security freeze" on their credit report, which will prohibit a consumer reporting agency from releasing information in their credit report without their express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in consumer's name without their 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](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**  
P.O. 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 minor's full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Your minor's Social Security number;
3. Your minor's date of birth;
4. If your minor has 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 your minor is 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.

As an alternative to a security freeze, adults have the right to place an initial or extended "fraud alert" on a credit 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 9554  
Allen, TX 75013  
1-888-397-3742

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

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://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](http://www.equifax.com/personal/credit-report-services)

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If your minor is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You can also further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect your minor, by contacting the consumer reporting agencies, your state Attorney General, or the Federal Trade Commission. 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 (877-438-4338); and TTY: 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 also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-844-930-2836 between the hours of 8:00am and 5:30pm Central Time, Monday through Friday, excluding major U.S. holidays.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,



Steven Winn, Ph.D.  
President and CEO  
Behavioral Health Network, Inc.



## **TAKE ADVANTAGE OF MINOR IDENTITY MONITORING SERVICES**

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

### **Minor Identity Monitoring**

Minor Identity Monitoring detects when names, addresses, and credit information is associated with your minor's Social Security number. An alert will be sent when activity is detected. The presence of a credit file may be an indicator of identity theft or fraud for children who, as minors, should not have a credit history.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes interpreting how personal information is accessed and used, explaining your rights and protections under the law, assistance with fraud alerts, and showing you the most effective ways to protect personal information, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

An experienced Kroll licensed investigator will work on your behalf to resolve issues related to identity theft. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator will be able to dig deep to uncover all aspects of the identity theft, and then work to resolve it.