



17814

<<FirstName>> <<LastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

October 2, 2020

Notice of Inadvertent Disclosure of Personal Information

Dear <<Member Name>>,

I am writing to inform you of an issue relating to the handling of your personal information.

Tufts Health Plan acts as a third-party health benefits plan administrator for your employer. We are writing to inform you that an error recently occurred that resulted in a limited disclosure of your personal information. We have determined that this incident presents a low risk to your personal information. However, 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 (note, no report has been filed). 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, free of charge. 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, 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 Tufts Health Plan Member Services at 617-972-9400 x54921, Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern Time.

Thank you for your patience through this incident and we apologize for worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "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

Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742,
www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872,
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 may be charged by 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 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/, 877-IDTHEFT (438-4338).



Activation Code: <<Activation Code>>

Complimentary 18-Month *myTruIdentity* Credit Monitoring Service

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

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTruIdentity* website at **www.MyTruIdentity.com** and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode **697149** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and January 31, 2021. 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.

ADDITIONAL DETAILS REGARDING YOUR 18-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain eighteen 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, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)



<<FirstName>> <<LastName>>
<<Address1>>
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<<City>>, <<State>> <<Zip Code>>

October 2, 2020

Notice of Inadvertent Disclosure of Personal Information

Dear Parent or Guardian of <<Member Name>>,

I am writing to inform you of an issue relating to the handling of your child's personal information.

Tufts Health Plan acts as a third-party health benefits plan administrator for employers. We are writing to inform you that an error recently occurred that resulted in a limited disclosure of your child's personal information. We have determined that this incident presents a low risk to your child's personal information. However, to relieve any concerns you may have about this incident, we are informing you about steps that can be taken to protect your child's personal information and offering you complimentary credit monitoring services. Please know we take the privacy and security of our members' information seriously.

Under Massachusetts law, you have the right to obtain any police report filed about this incident (note, no report has been filed). If your child experiences 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 child's credit report, free of charge, if applicable. 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 a credit report may delay, interfere with, or prevent the timely approval of any requests made for new loans, credit, mortgages, employment, housing or other services.

Although we do not believe that this incident puts your child's information at risk, we are offering a complimentary twenty-four (24) month membership of Equifax Child Monitoring. This product establishes a mechanism to prohibit inquiries regarding your child's Equifax credit file and provides you with an alert in the event that any such attempted inquiry occurs.

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 please call Tufts Health Plan Member Services at 617-972-9400 x54921, Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern Time.

Thank you for your patience through this incident and we apologize for worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven Friedman".

Steven Friedman
Privacy Officer, Tufts Health Plan

Placing a Security Freeze

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www.experian.com/freeze/center.html

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

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

1. Your child's full name and any suffixes;
2. Social Security number;
3. Date of birth;
4. If your child has moved in the past five (5) years, provide the addresses where your child has 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 a 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 a 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 the 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 child's information, you may obtain a copy of your child's credit report, if applicable, at 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 child's name without their consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your child's 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/, 877-IDTHEFT (438-4338)



Enter your Activation Code: <INSERT ACTIVATION CODE>

Product Information

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's Equifax credit file.

- If no SSN match is found and no Equifax credit file exists, Equifax will create an Equifax credit file in the minor's name and immediately "lock" the Equifax credit file. This will prevent access to the minor's Equifax credit file in the future. If Equifax receives a request for your minor's Equifax credit report, you will receive an email alert.
- If there is a match and an Equifax credit file exists, Equifax will immediately "lock" the file and alert you to activity against the file, such as an attempt to open a new line of credit.
- The minor's Equifax credit file will be locked for 12 months from date of activation. After that time, the minor's Equifax credit file will be deleted from our credit database if it contains no credit data.

Enrollment Instructions

To enroll in Equifax Child Identity Monitoring go to http://myservices.equifax.com/efx1_brminor and follow the instructions below:

- 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 first (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, after reviewing the Terms of Use, 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.
- 6. Click the orange button "Enroll Child"** to enter your child's information (child's name, Date of Birth and Social Security Number). Note: if you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from the account. You may then re-enroll the minor with the correct SSN.
- 7. Check the box confirming you are the child's parent or guardian.**
- 8. Click "Submit"** to enroll your child.