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Medical Mutual\* 2060 East Ninth Street Cleveland, Ohio 44115-1355

## MEDICAL MUTUAL OF OHIO<sup>®</sup>

MedMutual.com

[Name] [Address1] [Address2] [City, State Zip]

[Date]

Dear [Recipient Name]:

Medical Mutual of Ohio writes to make you aware of an event experienced by LogicGate, Inc. ("LogicGate"), a third-party vendor that provides cloud-based solutions to Medical Mutual that may affect the security of some of your personal information. We take this incident seriously and as a precaution, we are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

The confidentiality, privacy, and security of personal information in our care is one of our highest priorities. Medical Mutual is working with LogicGate to ensure they are taking steps to prevent this type of incident from happening in the future.

As an added precaution, we are also offering you complimentary access to twenty-four (24) months of credit monitoring and identity theft restoration services through IDExperts. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you.

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-800-939-4170 or going to <u>https://response.idx.us/customending/https://app.idx.us/account-creation/protect</u> and using the Enrollment Code **KP9C5VNBCP**. IDExperts representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is **March 1, 2022**.

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. order free To your credit report, visit 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	TransUnion	Equifax
PO Box 9554	P.O. Box 2000	PO Box 105788
Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348-5788
1-888-397-3742	1-888-909-8872	1-800-685-1111
www.experian.com/freeze/	www.transunion.com/credit-	www.equifax.com/personal/
center.html	freeze	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

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

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:

Experian	TransUnion	Equifax
P.O. Box 2002	P.O. Box 2000	P.O. Box 105069
Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348
1 <b>-</b> 888-397-3742	1-800-680-7289	1-888-766-0008

www.experian.com/fraud/	www.transunion.com/fraud-	www.equifax.com/personal/
center.html	victim-resource/place-fraud-	credit-report-services
	alert	

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 contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud should you feel it is appropriate to do so. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

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 (FTC). The Federal Trade Commission reached can be at: 600 Pennsylvania Avenue NW, Washington, DC 20580; 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 FTC, 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 contact 1-888-824-2583. You may also write to Medical Mutual at 2060 East 9<sup>th</sup> Street, Cleveland, OH 44115, Attn: Privacy Officer.

Sincerely,

Chris nock

Chris Nock, C.P.M. Director, Procurement

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