

23219



555 Amory Street
Jamaica Plain, MA 02130
T: 617.522.9042
F: 617.524.2899
www.ethocare.org

September 30, 2021

First and Last Name
Street Address
City, State, Zip Code

Dear Name,

Southwest Boston Senior Services, Inc. D/B/A Ethos, Inc. (“Ethos”) is the agency that assists you with the MassHealth Personal Care Assistant program by completing your evaluation and teaching you how to manage your services. Unfortunately, we are writing to inform you of an information security incident that could potentially affect you, and to share with you the steps that we are taking to address it. This letter also describes steps you can take if you are concerned about the potential misuse of your personal information.

Our Investigation and Response

On January 28, 2021, Ethos received a complaint alleging that an Ethos nurse shared personal information from Ethos with other individuals so that they could help the nurse complete clinical evaluations. Ethos had not authorized this sharing of information.

Ethos immediately began a thorough investigation including examining the evidence in the complaint, determining what personal information might be at issue, and reviewing the work of the nurse. Our investigation found sufficient evidence to indicate that personal information about you could have been accessed by an unauthorized individual starting in April 2020. This personal information may have included your name, Social Security number, contact information, date of birth, diagnosis, and assistance needed. In response to the incident, Ethos has terminated the nurse’s contract and is conducting a thorough review of its data safeguards. Please note that Ethos was required by law to delay this notification letter as a result of a law enforcement referral.

What You Can Do

Our investigation has given us no reason to believe that your information has been further used in an impermissible manner. We also want to emphasize that the unauthorized third party did not have access to any of your other sensitive information, such as your payment card number or information that would permit access to any financial account.

Nevertheless, there are some things you can do if you are concerned about the potential misuse of your personal information.

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You may contact one or more of the three major consumer reporting agencies to take the following steps:

- Notify them of the loss of your personal information and request an initial fraud alert to be placed on your credit for 90 days.
- Order a credit report and review it for any signs of fraud on any accounts. For example, look for inquiries listed on the credit report from businesses that accessed your credit without your request.
- Request a security freeze which will restrict the opening of new accounts using your information. *There is no charge to request a security freeze.* Please note that requesting a security freeze on your credit may delay, interfere with or prevent timely approval of any requests made by you for new loans, credits, employment, housing or other services.

We have included with this letter information on steps you can take to protect the security of your personal information, including contact information for consumer reporting agencies and instructions on how to request a security freeze. We urge you to review this information carefully.

In addition, out of an abundance of caution, we are offering you two years of identity protection services, at no cost to you, through Experian, one of the three nationwide credit bureaus. Your two-year membership in Experian's IdentityWorksSM product provides identity restoration services, fraud detection tools, and other benefits, which include monitoring your credit file at Experian.

Starting today, you can call Experian's identity restoration agents to assist you to investigate and resolve any incidents of fraud. You may take advantage of this benefit, at any time, until **12/31/2021**, by calling Experian at 1-877-890-9332. No enrollment or activation is necessary. The terms and conditions for identity restoration are located at: www.ExperianIDWorks.com/restoration.

While identity restoration is immediately available to you, we also encourage you to activate the fraud detection tools available through IdentityWorksSM. This product provides you with identity detection, credit monitoring, and resolution of identity theft.

If you wish to enroll in IdentityWorksSM, you will need to do the following:

1. **Visit** the IdentityWorksSM web site: <https://www.experianidworks.com/credit> or call 1-877-890-9332 to enroll and provide Engagement Number **B018976**.
2. **PROVIDE** your Activation Code: **XXXXXXXXXX**.

Enrollment Deadline: **12/31/2021** (your Activation Code will not work after this date).



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If you have any questions concerning IdentityWorksSM, or if you prefer to enroll over the phone for delivery of your membership via US mail, please call Experian at 1-877-890-9332. Be prepared to provide Engagement Number **B018976** as proof of eligibility for the identity protection product by Experian.

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

We are sorry that this incident has occurred. Ethos takes the confidentiality of your personal information very seriously, and we regret any inconvenience or concern this incident has caused you. If you have any questions, please contact Ethos at 617-477-6731 or PCAinfo@ethocare.org.

Sincerely,

Valerie K. Frias, Esq.
Chief Executive Officer, Ethos



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Steps To Protect The Security Of Your Personal Information

By taking the following steps, you can help reduce the risk that your personal information may be misused.

1. Enroll in IdentityWorksSM. You must personally activate identity monitoring for it to be effective. The notice letter contains instructions and information on how to activate your IdentityWorksSM membership. Experian's IdentityWorksSM product will provide the following:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors your Experian credit file for indicators of fraud.
- **Identity Restoration:** Identity restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorksSM ExtendCARE:** You will receive the same high level of identity restoration support even after your IdentityWorksSM membership expires.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please direct questions about the IdentityWorksSM product to Experian. A credit card is not required for enrollment in IdentityWorksSM. Enrollment in IdentityWorksSM will not affect your credit score. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

2. Review your credit reports. You can receive free credit reports by placing a fraud alert. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three national credit bureaus. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.

3. Review your account statements. You should carefully review for suspicious activity the statements that you receive from credit card companies, banks, utilities, and other services.

4. Obtain a police report. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you believe that you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

5. Remain vigilant and respond to suspicious activity. If you receive an e-mail or mail alert from Experian, contact an IdentityWorksSM identity resolution agent toll-free at 1-877-890-9332 or visit www.ExperianIDWorks.com/restoration for additional information. You should consider changing your username, passwords, security questions, and security answers to your online accounts. If you notice

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



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suspicious activity on an account statement, report it to your credit card company or service provider and consider closing the account. You should also consider reporting such activity to your local police department, your state's attorney general, and the Federal Trade Commission.

6. You have the right to place a "security freeze" free of charge on your credit report. A security freeze will prohibit a consumer reporting agency from releasing information in your credit file without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Please understand that placing a security freeze on your credit file may delay, interfere with, or prevent the timely approval of any subsequent request or application you make for a new loan, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze on your credit file, contact the three nationwide credit bureaus, listed below. You will need to provide appropriate proof of your identity to the credit bureau, which will include your name, address, date of birth, Social Security number, and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

The contact information for all three credit bureaus is as follows:

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com

7. Consider placing a fraud alert with one of the three nationwide credit bureaus. You can place an initial fraud alert by contacting one of the three nationwide credit bureaus listed above. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

An initial fraud alert stays in your file for at least one year. To place this alert, a credit bureau will require you to provide appropriate proof of your identity, which may include your Social Security number. If you are the victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years.

An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide credit bureaus listed above. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address.



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8. Additional Information. You may obtain information about fraud alerts and security freezes and additional information about steps you can take to avoid identity theft from the following: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; <http://www.ftc.gov/idtheft/>; (877) IDTHEFT (438-4338).



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This information is important. It should be translated right away.

Esta información es importante y debe ser traducida inmediatamente.	(Spanish)
Esta informação é importante. Deverá ser traduzida imediatamente.	(Brazilian Portuguese)
此處的資訊十分重要，應立即翻譯。	(Chinese)
Enfòmasyon sa enpòtan. Yo fèt pou tradwi li tou swit.	(Haitian Creole)
Những tin tức này thật quan trọng. Tin tức này cần phải thông dịch liền.	(Vietnamese)
Эта информация очень важна. Ее нужно перевести немедленно.	(Russian)
هذه المعلومات هامة. يجب ترجمتها فوراً.	(Arabic)
នេះគឺជាព័ត៌មានសំខាន់ៗ វាគួរតែបានបកប្រែឆាប់ៗ។	(Cambodian)
Cette information est importante. Prière de la traduire immédiatement.	(French)
Questa informazione è importante. Si pregha di tradurla immediatamente.	(Italian)
이 정보는 중요합니다. 이는 즉시 번역해야 합니다.	(Korean)
Αυτή η πληροφορία είναι σημαντική και πρέπει να μεταφραστεί άμεσα.	(Greek)
To jest ważna informacja. Powinna zostać niezwłocznie przetłumaczona.	(Polish)
यह जानकारी महत्वपूर्ण है। इसका अनुवाद अलीभांति किया जाना चाहिए।	(Hindi)
આ માહિતી મહત્વની છે. તેનું તરત જ અનુવાદ થવું જોઈએ.	(Gujarati)
ຂໍ້ມູນນີ້ເປັນສິ່ງສໍາຄັນ. ມັນຄວນຈະໄດ້ຮັບການແປທັນທີ.	(Lao)

