



THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF LABOR AND WORKFORCE DEVELOPMENT
DEPARTMENT OF FAMILY AND MEDICAL LEAVE

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July 6, 2022

Dear [REDACTED]:

I am writing to notify you of an unauthorized acquisition and/or use of your personal information held by the Massachusetts Department of Family and Medical Leave (DFML), about which you may already be aware of. The incident of unauthorized use reportedly involved a former employee of a DFML service vendor having utilized your social security number to apply for Massachusetts Department of Transitional Assistance (DTA) Supplemental Nutrition Assistance Program (SNAP) benefits.

The DFML places the utmost importance on protecting the confidentiality and security of personal information in its custody. Accordingly, DFML regrets this incident, and we apologize for any concern it may give you.

Attached is a notice required under Massachusetts General Laws Chapter 93H that describes your right to place a security freeze on your credit reports free of charge and provides related information. Please read all of the attachments as they include a variety of options available to you.

Additionally, DFML is offering you credit monitoring services for **24 months** through Experian's **IdentityWorks** at no cost to you. Please see the additional information provided at the end of this letter. If you wish to enroll in these credit monitoring services, you will need to do so by **September 30, 2022**, by visiting the Experian website (<https://www.experianidworks.com/3bplus>) and providing your **Activation Code**: [REDACTED]. You will also need to provide the following **Engagement Number**: [REDACTED]. There is no charge to you for this service. Experian's toll-free number for enrollments/questions is 877-890-9332.

There are statutory limits on what details I may include in this notice, however if you have any questions about this matter not answered by the attachments you may call me at 617-988-3309.

Sincerely,

/s/ Andrew S. McIlvaine

Andrew S. McIlvaine
Assistant General Counsel
Attachments

HOW TO ACTIVATE YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

If you wish to enroll in no charge to you credit monitoring services, please activate your membership by following the steps below:

- Ensure that you enroll by the end date provided on the first page of the letter. (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bplus>
- Provide your Activation Code from the first page of the letter.

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

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **1-877-890-9332**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. If you enroll in credit monitoring services, this support will be available to you for one year from your enrollment date. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

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

** 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.

**MASSACHUSETTS GENERAL LAWS CHAPTER 93H
NOTICE REQUIREMENTS AND ADDITIONAL INFORMATION**

1. Massachusetts Residents: Right to obtain a copy of a police report, if any.

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

2. Placing a fraud alert on your credit file.

Whether or not you choose to use the complimentary 24-month credit monitoring services, you may place an initial 1-year “fraud alert” on your credit files, free of charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax P.O. Box 105788 Atlanta, GA 30348 1-888-378-4329 https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/	Experian P.O. Box 4500 Allen, TX 75013 1-888-397-3742 https://www.experian.com/fraud/center.html	TransUnion Fraud Victim Assistance P.O. Box 2000 Chester, PA 19016 1-800-680-7289 https://www.transunion.com/fraud-alerts
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3. Placing a security freeze on your credit reports.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information below:

<p>Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 https://www.equifax.com/personal/credit-report-services/</p>	<p>Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 https://www.experian.com/freeze/center.html</p>	<p>TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 https://www.transunion.com/credit-freeze</p>
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In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. You may call 1-877-322-8228 or request your free credit report online at www.annualcreditreport.com. Once you receive your credit report or reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Other Resources.

The Federal Trade Commission (FTC) recommends that people check their credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit report or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors may want the information it contains to absolve you of fraudulent debts. You may also file a complaint with the FTC by contacting them at www.ftc.gov/idtheft, by phone at 1-877-438-4338, or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.