

26862

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

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>>,

Michigan Avenue Immediate Care ("MAIC") values and respects the privacy of the information you share with us. We are committed to safeguarding information, which is why we are writing to advise you of an incident that appears to have involved some of your child's personal information. This letter provides information about the incident and what we are doing to help you protect your child from the potential misuse of his or her information.

**What Happened?** On May 1, 2022, we learned that an unauthorized third party gained access to our network and obtained files from certain MAIC computer systems. Upon learning of the incident, we quickly secured our network and contained the incident. We also retained a leading forensic security firm to investigate and confirm the security of our computer systems.

What Information Was Involved? On or around May 12, 2022, we determined that the files believed to have been obtained by the unauthorized third party contained personal information. The information varied by individual, but may have included your child's name, address, telephone number, date of birth, Social Security number, treatment information and/or health insurance information.

What We Are Doing. We continue to implement appropriate safeguards to help protect patient information. We are also notifying you so that you can be aware of the incident and take steps to help protect your child against identity theft or fraud, if you feel that is appropriate. Although we are not aware of any identity theft or fraudulent use of your child's information in connection to this incident, we are offering you a complimentary two-year membership of Experian IdentityWorks Minor Plus. This product helps detect possible misuse of your child's personal information, whether from this incident or any other incident, and provides your child with identity protection services focused on immediate identification and resolution of identity theft. Experian IdentityWorks Minor Plus is completely free to you and enrolling in this program will not hurt your child's credit score. For more information on identity theft prevention and Experian IdentityWorks Minor Plus, including instructions on how to activate your child's complimentary, two-year membership, please see the additional information attached to this letter.

What You Can Do. You can find more information on steps to help protect your child against identity theft or fraud in the enclosed *Additional Important Information* sheet.

**For More Information.** If you have any questions about the information contained in this letter, or we can be of further assistance, please call (855) 482-1566, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding some major U.S. holidays.

We stand ready to assist as stated above. Please know that we take privacy very seriously and we have taken important steps to safeguard information.

Sincerely,

Michigan Avenue Immediate Care

# ACTIVATING YOUR CHILD'S COMPLIMENTARY CREDIT MONITORING

To help protect your minor's identity, we are offering a **free** two-year membership of Experian IdentityWorks Minor Plus product. This product monitors for the creation of a credit file in your minor's name, and includes internet surveillance, and identity theft insurance at no cost.

## Activate IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: <<b2b\_text\_6 (date)>> (Your minor's code will not work after this date.)

2. Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/minorplus

3. PROVIDE the Activation Code: **«Activation Code s\_n»** and the parent's/guardian's information

4. PROVIDE your minor's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 541-1594. Be prepared to provide engagement number <<br/><<br/>b\_text\_1 (engagement number)>> as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING THE 24-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

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

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

• Social Security Number Trace: Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.

• Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your minor's personal information on the Dark Web.

• Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.

• Experian IdentityWorks ExtendCARE: Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.

• Up to \$1 Million Identity Theft Insurance\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

# Activate your minor's membership today at https://www.experianidworks.com/minorplus or call (833) 541-1594 to register with the activation code above.

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to <u>www.ExperianIDWorks.com/restoration</u> for this information.

\* 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

# **Additional Important Information**

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your child's account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

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

The District of Columbia and Massachusetts laws also allow consumers to place a security freeze on their credit reports. A security freeze can be placed without any 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 child's credit report may delay, interfere with, or prevent the timely approval of any requests your child may make for new loans, credit mortgages, employment, housing or other services.

To place a security freeze on your child's credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

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

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

1. Your child's 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.); and

7. If your child 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.

The credit 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 child's credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (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 child's credit report or the specific period of time you want the credit report available. The credit 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 written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include 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 three (3) business days after receiving your request to remove the security freeze.

<u>Credit Reports</u>: You may obtain a free copy of your child's credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <u>https://www.annualcreditreport.com/manualRequestForm.action</u>.

Alternatively, you may elect to purchase a copy of your child's credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your child's credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 9554	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

**Fraud Alerts:** You may want to consider placing a fraud alert on your child's credit report. A fraud alert is free and will stay on your child's credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your child's report and requests that the creditor contact you prior to establishing any new accounts in your child's name. To place a fraud alert on your child's credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <u>www.annualcreditreport.com</u>.

**District of Columbia Residents:** District of Columbia residents can contact the Office of the Attorney General to obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at 441 4th Street, NW, Washington, DC 20001, 202-727-3400, oag@dc.gov, https://oag.dc.gov/.



<<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>>,

Michigan Avenue Immediate Care ("MAIC") values and respects the privacy of the information you share with us. We are committed to safeguarding your information, which is why we are writing to advise you of an incident that appears to have involved some of your personal information. This letter provides information about the incident and what we are doing to help you protect yourself from the potential misuse of your information.

**What Happened?** On May 1, 2022, we learned that an unauthorized third party gained access to our network and obtained files from certain MAIC computer systems. Upon learning of the incident, we quickly secured our network and contained the incident. We also retained a leading forensic security firm to investigate and confirm the security of our computer systems.

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What We Are Doing. We continue to implement appropriate safeguards to help protect patient information. We are also notifying you so that you can be aware of the incident and take steps to help protect yourself against identity theft or fraud, if you feel that is appropriate. Although we are not aware of any identity theft or fraudulent use of your information in connection to this incident, we are offering you a complimentary two-year membership of Experian IdentityWorks Credit 3B. This product helps detect possible misuse of your personal information, whether from this incident or any other incident, and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary, two-year membership, please see the additional information attached to this letter.

What You Can Do. You can find more information on steps to help protect yourself against identity theft or fraud in the enclosed *Additional Important Information* sheet.

**For More Information.** If you have any questions about the information contained in this letter, or we can be of further assistance, please call (855) 482-1566, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding some major U.S. holidays.

We stand ready to assist as stated above. Please know that we take your privacy very seriously and we have taken important steps to safeguard your information.

Sincerely,

Michigan Avenue Immediate Care

# Activate IdentityWorks Credit 3B

To help protect your identity, we are offering a **complimentary** two-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

## Activate IdentityWorks Credit 3B Now in Three Easy Steps

- 1. ENROLL by: <<bb/>b2b\_text\_6 (date)>> (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcredit
- 3. PROVIDE the Activation Code: << Activation Code s\_n>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 541-1594. Be prepared to provide engagement number <<br/><b2b\_text\_1 (engagement number)>> as proof of eligibility for the identity restoration services by Experian.

# ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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.
- **Experian IdentityWorks ExtendCARE**<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

## Activate your membership today at <u>https://www.experianidworks.com/3bcredit</u> or call (833) 541-1594 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at (833) 541-1594.

\* 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 jurisdiction.

## Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

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P.O. Box 105788	P.O. Box 9554
Atlanta, GA 30348	Allen, TX 75013

Trans Union Security Freeze 1-888-909-8872 <u>www.transunion.com</u> P.O. Box 160 Woodlyn, PA 19094

In order to request a security freeze, you may 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;

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<u>Credit Reports</u>: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <u>https://www.annualcreditreport.com/manualRequestForm.action</u>.

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P.O. Box 740241	P.O. Box 9554	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

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