

ADDITIONAL STEPS YOU MAY WANT TO TAKE

FREE INDENTITY THEFT PROTECTION OFFERED BY MSK GROUP FOR ONE YEAR:

You can protect yourself by activating your FREE Identity Theft Protection. We are offering free identity theft protection services through ID Experts® to provide you with MyIDCare™. MyIDCare services include: 12 months of credit monitoring, a \$1 million insurance reimbursement policy with no deductible from an A.M. Best “A-rated” carrier, and fully managed ID theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

- **Enroll in free MyIDCare services by going to <https://ide.myidcare.com/mskprotect> and using the Enrollment Code provided in your patient notification letter. Please note: The deadline to enroll is 90 days from the date of this letter.**
- **ORDER YOUR FREE ANNUAL CREDIT REPORTS. Visit www.annualcreditreport.com or call 877-322-8228 to obtain one free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and report any accounts you did not open or inquiries you did not authorize.**

REVIEW PERSONAL ACCOUNT STATEMENTS. Remain vigilant and periodically review your credit reports, bank/credit card, insurance and account statements. Create alerts on credit/bank accounts to be notified of any suspicious activity.

REPORT suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement. (For Oregon & Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and your State Attorney General.)

PLACE FRAUD ALERTS ON YOUR CREDIT FILE. A fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. This could be banks or organizations you are seeking to borrow money from or set up credit cards with. Contact one of the credit reporting agencies to activate a fraud alert:

3 MAJOR CREDIT BUREAUS / CONSUMER REPORTING AGENCIES

Equifax
P.O. Box 105788
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
888-397-3742
<http://www.experian.com>

TransUnion
P.O. Box 2000
Chester, PA 19022
800-680-7289
<http://www.transunion.com>

POLICE REPORT: You have a right to file a local police report about this incident. If you're the victim of an actual, provable identity theft, may file a police report and obtain a copy of it.

CONTACT FTC OR STATE ATTORNEY GENERAL'S OFFICE FOR MORE INFORMATION ON HOW TO AVOID IDENTITY THEFT. For Maryland residents: MD State Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <http://www.oag.state.md.us>, 1-888-743-0023. For North Carolina Residents: NC Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov>, 1-877-566-7226. For Rhode Island Residents: 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov>, 401-274-4400. Federal Trade Commission (600 Pennsylvania Ave., NW, Washington, DC 20580) also provides information about identity theft protection at <http://www.ftc.gov/idtheft> & 877-438-4338.

PLACE A SECURITY FREEZE ON YOUR CREDIT FILE. Placing a freeze on your credit report will prevent lenders, etc. from accessing your credit report and extending your credit in connection with a new credit application. Security freeze may not apply to existing accounts and when a copy of your report is requested by your existing creditor for certain types of account review, collection, fraud control or similar activities. To place a security freeze on your credit report, send a written request to each of the 3 major consumer reporting agencies: (Equifax, Experian, and TransUnion - addresses are above.) To request a security freeze, provide the following information: full name (including middle initial, Jr., Sr., II, III, etc.), social security number; Date of birth; If you have moved in the past 5 years, provide addresses where you have lived over prior 5 years; Proof of current address such as a current utility /telephone bill; A legible photocopy of a government issued identification card (state driver's license or ID card, military ID, etc.); If you are a victim of identity theft, include a copy of either the police report, investigative report, or law enforcement complaint concerning identity theft; If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail. Credit reporting agencies have 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 5 business days and provide you 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 a security freeze to allow a specific entity/individual access to your credit report, call/send a written request to the credit reporting agencies by mail and include proper identification (name, address, social security number) and PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities/individuals you would like to receive your credit report or the specific period of time you want the credit report available. Credit reporting agencies have 3 business days after receiving a request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, send a written request to each of the 3 credit bureaus by mail and include proper identification (name, address, and social security number) and PIN number or password provided to you when you placed the security freeze. Credit bureaus have 3 business days after receiving request to remove the freeze.

(For MA residents: The fee for each placement of a freeze, temporary lift of a freeze, or removal of a freeze is \$5.)

PROTECT YOUR MINOR CHILD PATIENT: TransUnion offers a secure online form that you can use to submit your child's information to see if a credit file exists. Please go to <http://www.transunion.com> and in the search box (located upper right corner) type Child Identity Theft (press enter). TransUnion will provide you with several options to choose from, pick the first item. The TransUnion website will guide you to additional information regarding child identity theft and how you can check to see if someone is using their information.

You will not be able to pull your child's credit report if they are under the age of 18. Minors will still have access to our full recovery services. If you suspect an issue has arisen for your minor child as a result of this data loss, do not hesitate to contact ID Experts and utilize our MyIDCare recovery services.

SPECIAL INFORMATION REGARDING DECEASED LOVED ONE PATIENTS: If you received a letter addressed to a deceased patient, please activate the identity theft protection services for the deceased, following the instructions in the letter.

In addition, you may wish to consider the following:

- Notify each credit bureau (Equifax, Experian, and TransUnion) in writing, that the person is deceased and ask that a deceased alert be placed on their credit report. Refer to the three bureau's contact information above.
- Notify relevant credit card companies, banks, stock brokers, loan/lien holders, and mortgage companies of the death.

If you are unable to activate credit monitoring for a deceased person, this probably means that the Social Security Administration has notified the credit bureaus that the relative is deceased.

Once the credit bureaus have placed a deceased alert on the credit files, you will not be able to activate credit monitoring. However, the legal representative of the deceased may still take advantage of the identity recovery services provided as part of the MyIDCare™ identity theft protection services being offered.

Additional information may be found at: <https://www.experian.com/blogs/ask-experian/category/credit-advice/life-stages/death-of-a-relative/>