



Processing Center • P.O. Box 3825 • Suwanee, GA 30024



To the Parents/Guardians of  
John Q Sample  
123 Main Street  
Anytown, US 12345-6789

February 4, 2014

Dear Parent or Guardian of John Q Sample,\*

St. Joseph Health System ("SJHS") based in Bryan, Texas, is writing to inform you of an incident that may affect your child's personal information.

Between Monday, December 16, and Wednesday, December 18, 2013, SJHS experienced a security attack in which hackers gained unauthorized access to one server on its computer system. SJHS acted quickly, shutting down access to the involved computer on December 18, and hiring national security and computer forensics experts to thoroughly investigate this matter. Our investigation, which is ongoing, determined that this security attack may have resulted in unauthorized access to records for some SJHS patients. These records include your child's name, and possibly your child's address.

While it is possible that some information was accessed or taken, the forensics investigation has been unable to confirm this, which is why we are providing this notice to you. The computer was shut down when we discovered the security attack on December 18, 2013, so we believe the potential risk to your child's information ended on that date. SJHS is working with the United States Federal Bureau of Investigation, which is also looking into this incident.

It is important to note that SJHS has received no reports that any of your child's personal information has been misused. We take this matter, and the security of your child's personal information, very seriously. As a precaution, SJHS wants to assist you in protecting your child's identity even though we are not aware of any misuse of your information and we have been unable to determine whether any data was in fact taken. SJHS has also hired AllClear ID to protect your identity for 12 months at no cost to you. These identity protection services start on the date of this notice and can be used any time over the next 12 months.

- AllClear SECURE: The team at AllClear ID is ready and standing by if you would like help protecting your child's identity. You are automatically eligible to use this service - there is no action required on your part. If a problem arises, simply call (855) 731-6011 and a dedicated investigator will do the work to recover financial losses, restore your child's credit and make sure your child's identity is returned to its proper condition. AllClear maintains an A+ rating at the Better Business Bureau.

\*Si Usted prefiere hablar con alguien en Español sobre este asunto, por favor comuníquese con el centro confidencial de soporte al cliente, por llamada gratiz, (855) 731-6011.



- AllClear PRO: AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling (855) 731-6011 using the following redemption code: **9999999999**.

As a precaution, we also recommend that you regularly review any Explanation of Benefits (EOB) statements that you receive or have received from your child's health insurer. If you identify services listed on your child's EOB that you believe your child did not receive, please immediately contact the appropriate health insurer. You can also check your child's credit by obtaining a free credit report. Under U.S. law, you are entitled to obtain one free credit report annually on behalf of your child, if one exists, from each of the three major credit reporting bureaus. To order your child's free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also write, call, or email the three major credit bureaus directly to ask for a free copy of your child's credit report. Additional information regarding how to contact the credit bureaus and how you may protect your child's identity is included on the attached document titled "Information About Identity Theft Prevention."

We are sorry for any trouble or concern that this may have caused you and your child. If you have any questions about this incident, letter, or if you believe your child may be a victim of identity theft please contact the call center. The center is confidential, and staffed by professionals trained in identity and credit protection. **You may reach the confidential call center by dialing, toll-free, (855) 731-6011**, Monday through Saturday, 8:00 a.m. to 8:00 p.m. (CST), excluding major holidays.

Please rest assured that we are taking steps that will prevent this from happening again in the future. We encourage you to take advantage of the free identity and credit protection services described above. SJHS remains committed to the security of your child's personal information.

Sincerely,



Denise Goffney, Corporate Compliance Officer and Privacy Officer  
St. Joseph Health System

## Information About Identity Theft Prevention

We recommend that you regularly review statements from your child's accounts and periodically obtain your child's credit report from one or more of the national credit reporting companies. You may obtain a free copy of your child's credit report, if one exists, online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax**, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)

**Experian**, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion**, P.O. Box 2000, Chester, PA 19022, 1-800-916-8800, [www.transunion.com](http://www.transunion.com)

When you receive your child's credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your child's account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**Maryland Office of the Attorney General**, Consumer Protection Division  
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office**, Consumer Protection Division  
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

We recommend that you regularly review your child's explanation of benefits (EOB) statement that you receive from your insurer. If you see any service that you believe your child did not receive, please contact your child's insurer at the number on the statement. If you do not receive regular EOB statements on behalf of your child, you may contact your provider and request them to send such statements following the provision of services in your child's name or number.

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your child's credit report to put creditors on notice that your child may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect your child has been, or is about to be, a victim of identity theft. An initial fraud alert stays on your child's credit report for at least 90 days. You may have

an extended alert placed on your child's credit report if your child has already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your child's credit report for seven years. You can place a fraud alert on your child's credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-800-525-6285, [www.equifax.com](http://www.equifax.com)

Experian: 1-888-397-3742, [www.experian.com](http://www.experian.com)

TransUnion: 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

**Credit Freezes (for Non-Massachusetts Residents):** You may have the right to put a credit freeze, also known as a security freeze, on your child's credit file, so that no new credit can be opened in your child's name without the use of a PIN number that is issued to your child when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your child's credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your child's credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your child's credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax, P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

Experian, P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

TransUnion, P.O. Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**Credit Freezes (for Massachusetts Residents):** Massachusetts law gives you the right to place a security freeze on your child's consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your child's name without consent. Using a security freeze, however, may delay your child's ability to obtain credit. You may request that a freeze be placed on your child's credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

Equifax, P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

Experian, P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

TransUnion, P.O. Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com)

*Unlike a fraud alert, you must separately place a credit freeze on your child's credit file at each credit reporting company.* The following information should be included when requesting a security freeze (documentation for you and your child must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display you and your child's name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless your child is a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft to the credit reporting company.

## AllClear Secure Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- Automatic 12 months of coverage
- No cost to you – ever. AllClear Secure is paid for by the participating Company.

### Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services (“Services”) to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Secure is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

### Coverage Period

You are automatically protected for 12 months from the date the breach incident occurred, as communicated in the breach notification letter you received from Company (the “Coverage Period”). Fraud Events that occurred prior to your Coverage Period are not covered by AllClear Secure services.

### Eligibility Requirements

To be eligible for Services under AllClear Secure coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, reside in the United States, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

### How to File a Claim

If you become a victim of fraud covered by the AllClear Secure services, you must:

- Notify AllClear ID by calling 1.855.434.8075 to report the fraud prior to expiration of your Coverage Period.
- Provide proof of eligibility for AllClear Secure by providing the redemption code on the notification letter you received from the sponsor Company.
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require;
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft;

### Coverage under AllClear Secure Does Not Apply to the Following:

Any expense, damage or loss:

- Due to
  - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge
  - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your “Misrepresentation”)
- Incurred by you from an Event that did not occur during your coverage period;
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Secure coverage period.

### Other Exclusions:

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity;
- AllClear ID is not an insurance company, and AllClear Secure is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur; and
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud;
- You are expected to protect your personal information in a reasonable way at all times. Accordingly, you will not recklessly disclose or publish your Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information, such as, by way of example, in response to “phishing” scams, unsolicited emails, or pop-up messages seeking disclosure of personal information.

### Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Secure, please contact AllClear ID:

<b>E-mail</b> support@allclearid.com	<b>Mail</b> AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	<b>Phone</b> 1.855.434.8077
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