



C/O ID Experts
PO Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name>>
<<Address>>
<<City>><<State>><<Zip>>

March 6, 2015

Re: Personal Information

Dear <<Name>>

We value and respect the privacy of your personal information. Therefore, we are writing to inform you of an incident involving some of that information, what that means to you and how we are actively addressing the situation.

Here Are The Facts:

On February 13, 2015, someone stole two archive backup hard drives containing the Indiana State Medical Association (“ISMA”) group health and life insurance databases. The theft occurred while an ISMA employee was transporting the hard drives to an offsite storage location as part of our disaster recovery plan. This was a random criminal act. We discovered the theft the same day it occurred and reported the incident and all pertinent details to the Indianapolis Metropolitan Police Department (IMPD) to assist in their investigation.

What Type of Information Was Involved?

The information on the stolen hard drives, which cannot be retrieved without special equipment and technical expertise, typically included identifying information such as [REDACTED]

Steps You Should Take to Protect Yourself

This situation is separate from the recently publicized Anthem cyber attack. But, the ISMA's health insurance program is through Anthem, and therefore it is likely that in the majority of instances the persons being notified here are already being offered identity theft repair and credit monitoring services by Anthem (see <https://www.anthemfacts.com/> for details). However, because ISMA takes the security of your personal information very seriously, we are also offering free credit monitoring services. The ISMA has contracted with ID Experts to offer you one (1) year of credit monitoring services at no cost to you. To obtain the credit monitoring please contact ID Experts at 1-888-774-3252, or online at www.idexpertscorp.com/protect. You will need to reference the following access code when calling or enrolling:

[Access Code]

If you have already signed up for credit monitoring services with Anthem, you can also sign up for monitoring services with the ISMA, but these may be duplicative services.

Neither the ISMA nor ID Experts will contact you and ask for your personal information on this matter. If you are contacted by someone claiming to be ISMA or ID Experts you should not provide any personal information by phone or email. ID Experts will only request your information after you initiate contact with ID Experts should you choose to enroll in the credit monitoring services.

What the ISMA is Doing to Further Investigate, Mitigate, and Prevent Future Incidents

We are continuing to work with the IMPD, which is actively investigating the case, and have discovered at least one surveillance video capturing the theft. The ISMA has already engaged outside experts who are evaluating our internal processes to prevent future incidents.

Our Contact Information

If you have any questions, additional information including FAQs have been posted on our website at www.ismanet.org. Or, you may call 1-888-774-3252. We sincerely apologize for any inconvenience this situation may cause you.



Heidi M. Dunniway, MD
President

STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

In addition to the credit monitoring services we have offered, we are providing this explanation of steps you can take to protect your information.

We have included the contact information for the three nationwide credit reporting agencies. As a precautionary measure, we recommend that you remain vigilant for incidents of fraud and identity theft by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company which maintains the account. You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

To file a complaint about identity theft with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

Copy of Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 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 <https://www.annualcreditreport.com/cra/requestformfinal.pdf> or you can elect to purchase a copy of your credit report. For general inquiries, the contact information for the three major credit reporting agencies is provided below:

Equifax
(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion
(800) 916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834

Fraud Alert

We suggest you consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. You can get more information from the FTC and the three credit reporting agencies about fraud alerts, or if you would like to place a fraud alert on your credit report, contact any of the three credit reporting agencies using the contact information above.

Security Freeze

In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you

when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. Additionally, if you request a security freeze from a consumer reporting agency there may be a fee up to \$5 to place, lift or remove the security freeze.

In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. You can obtain further information regarding security freezes from the FTC and from any of the three credit reporting agencies listed above.

Additional Free Resources on Identity Theft

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338). A copy of Taking Charge: What to Do if Your Identity is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.shtm>.

For Maryland and North Carolina residents, the following sources can also help you avoid identity theft:

Federal Trade Commission

Visit the FTC website at www.ftc.gov

Call 1-877-ID-THEFT or

Write to:

Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

Maryland Residents

Visit the Maryland Office of the Attorney General website at www.oag.state.md.us/idtheft/index.htm

Call 1-410-528-8662 or

Write to:

Consumer Protection Division
Maryland Office of the Attorney General
200 St Paul Place
Baltimore, MD 21202

North Carolina Residents

Visit the North Carolina Office of the Attorney General at <http://www.ncdoj.gov/Crime.aspx> Call 1-919-716-6400 or

Write to:

Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001

Massachusetts Residents

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

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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, mortgages, employment, housing or other services.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies listed above.

In order to request a security freeze, you will 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, the addresses where you have lived over the prior five years;
5. Proof of current address (e.g., a current utility bill or telephone bill);
6. A legible photocopy of a government issued identification card (e.g., state driver's license or ID card or military identification);
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies 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 credit report, you must call or send a written request to the credit reporting agencies by mail 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 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 reporting agencies by mail 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 reporting agencies have three (3) business days after receiving your request to remove the security freeze.

California Residents

State law requires us to inform you that law enforcement did not ask us to delay notification to you.

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