

Our mission is to provide all Vermonters with the knowledge and tools needed to easily compare and choose a quality, affordable, comprehensive health plan.



September 11, 2015

[REDACTED]
[REDACTED]
[REDACTED]

Dear Mr. [REDACTED]:

A Vermont Health Connect (VHC) staff member reported that on 9/1/15 they inadvertently emailed copies of your eligibility notices, invoices, and screen shots of your account information to the wrong customer.

The attachment in the email contained your name, your address, your email address, your Social Security Number, your reported income, your health insurance enrollment, your health insurance premium amounts, and your advanced premium tax credits.

We sincerely apologize for any concern this may cause you. We take your privacy and the security of all consumer information very seriously. The employee who was responsible for the error immediately reported the error and attempted to recall the email message. VHC also contacted the person who received the information and advised them to securely delete the email. While VHC believes that the misuse of your personal information is not likely, we would still like to provide you the following options to protect your identity and your personally identifiable information.

What we are doing to protect your information:

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's® ProtectMyID® Alert. 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 ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: **December 31, 2015** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll: www.protectmyid.com/redeem**
3. PROVIDE Your Activation Code: [REDACTED]

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement #: [REDACTED]

ADDITIONAL DETAILS REGARDING YOUR {12-MONTH} PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, 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 877-371-7902.

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 the final page of this letter.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined in this letter. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact me at (802) 585-6479.

Sincerely,



Greg Needle, MPA
VHC Privacy Officer

ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

➤ **Place a 90-Day Fraud Alert on Your Credit file**

An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax

1-800-525-6285

www.equifax.com

Experian

1-888-397-3742

www.experian.com

TransUnion

1-800-680-7289

www.transunion.com

➤ **PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

➤ **Order Your Free Annual Credit Reports**

Visit www.annualcreditreport.com or call 877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ **MANAGE your personal information**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **Obtain more INFORMATION about identity theft and ways to protect yourself**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.