NavicentHealth
Everything about us is all about you.

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

Parent or Guardian of
<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Dear Parent or Guardian of <<FirstName>> <<LastName>>,

We value and respect the privacy of your child's information, which is why we are writing to advise you of a cyber-attack that occurred this past summer that may have involved some of your child's personal information. As a result of our investigation of the attack, we recently learned that some of your child's information could have been viewed by an unauthorized third-party that illegally accessed Navicent Health employee email accounts.

Upon learning of the incident in July, we promptly instigated a security incident investigation. We also notified law enforcement and retained leading forensic security firms to help us investigate and conduct a comprehensive search for any personal information in the impacted email accounts, and to confirm the security of our email and computer systems. On January 24, 2019, our investigation determined that the email accounts that may have been accessed contained some personal information. The information for each affected individual differs but may have included your child's Social Security Number, name, date of birth, bank account and/or medical information – for example, information such as medical record numbers, dates of service, physician seen, a brief summary of medical condition and services provided, and billing information.

It is important to know that at this point, we do not know for certain if any personal information was ever viewed by the unauthorized party, and are not aware of any instances of fraud or identity theft as a result of this incident. However, because we value our relationship with you, we are offering your child a complimentary one-year membership of Experian IdentityWorks℠ Minor Plus. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Minor Plus is completely **free** to you and enrolling in this program will not impact your child's credit score. **For more information on identity theft prevention and IdentityWorks Minor Plus, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent something like this from happening again, including evaluating additional platforms for educating staff and reviewing technical controls. For further information and assistance, please call 1-866-681-5170 from 9:00 a.m. to 6:30 p.m. ET, Monday through Friday.

Sincerely,

Roy Griffis, Jr.
Navicent Health Privacy Officer

To help protect your child's identity, we are offering a **complimentary** one-year membership of Experian IdentityWorks℠ Minor Plus. This product helps detect possible misuse of your child's personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Minor Plus Now in Three Easy Steps

1. ENROLL by: **<<ClientDef1 (Date)>>** (Your 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: <<Member ID>>**

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 877-288-8057. Be prepared to provide engagement number <<ClientDef2 (Engagement Number)>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

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

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:

- **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 the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARE™:** 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 child's membership today at https://www.experianidworks.com/minorplus or call 877-288-8057 to register with the activation code above.

What you can do to protect your child's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your child's 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 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (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.

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.

Credit Reports: You may obtain a free copy of your child's credit report, if one exists, once every 12 months from each of the three national credit reporting agencies by visiting http://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 https://www.annualcreditreport.com/cra/requestformfinal.pdf.

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 credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax	Experian	TransUnion
1-800-349-9960	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 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your child's credit report. An initial fraud alert is free and will stay on your child's 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 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 http://www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place 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 you when you initiate the 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 child's ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your child's credit file at each credit bureau. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies using the contact information above.

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.);
7. If you are 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 bureaus have three (3) business days after receiving your request to place a security freeze on your child's 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 remove the security freeze or lift the 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 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 bureaus have three (3) business days after receiving your request to remove or lift the security freeze for those identified entities or for the specified period of time.

If you do not have internet access but would like to learn more about how to place a security freeze on your child's credit report, contact the Georgia Attorney General's Office at 800-436-7433.

Individuals interacting with credit bureaus have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 220 St. Paul Place, Baltimore, MD 21202, (888) 743-0023.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001, (877) 566-7226.

Rhode Island Residents: We believe that this incident affected 7 Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400.

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It is important to know that at this point, we do not know for certain if any personal information was ever viewed by the unauthorized party, and are not aware of any instances of fraud or identity theft as a result of this incident. However, out of an abundance of caution we are notifying you of the incident nonetheless.

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent something like this from happening again, including evaluating additional platforms for educating staff and reviewing technical controls. For further information and assistance, please call 1-866-681-5170 from 9:00 a.m. to 6:30 p.m. ET, Monday through Friday.

Sincerely,

Roy Griffis, Jr.
Navicent Health Privacy Officer

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.

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Credit and Security Freezes: You may have the right to place 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 you when you initiate the 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 child's ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your child's credit file at each credit bureau. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies using the contact information above.

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The credit bureaus have three (3) business days after receiving your request to place a security freeze on your child's 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.

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Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **<<ClientDef1 (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: <<Member ID>>**

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 877-288-8057. Be prepared to provide engagement number <<ClientDef2 (Engagement Number)>> as proof of eligibility for the identity restoration services by Experian.

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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™**: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
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