

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336



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Dear <<Name 1>>:

20/20 Hearing Care Network, Inc. helps manage your hearing benefits for [REDACTED]. **We are writing to tell you about a security incident that may have impacted you as a current or former [REDACTED] member.** A security incident is an attempted or actual access, use, release, change, or destruction of data by someone that was not given approval to access said data. This letter will tell you what happened and what we are doing to help.

**What happened?** We realized an unknown person(s) accessed our system and deleted some files on 1/11/21. We do not think there is any actual misuse of your personal or vision/hearing insurance information, but we don't know for sure. A cybersecurity firm looked into the incident for us and could not tell which files were seen or deleted by the unknown person(s). Thus, we looked at all the information on the system that could have been seen or deleted to see if your information was involved.

**What information was involved?** Your Social Security number, member identification number, date of birth and health insurance information may have been seen or accessed before being deleted. This information is called your personal information or protected health information (PHI). It tells others about you and is part of your identity.

**What we are doing.** We care a lot about the safety of your information. We have:

- Looked into what caused this incident to occur.
- Taken steps to reduce the risk this will happen again, like:
  - Resetting passwords.
  - Telling the FBI about the problem. They are investigating it.
  - Sending letters to everyone whose information may be involved, including you.
- Reviewed and started making our policies and procedures stronger.

We are committed to protecting the privacy and security of your information.

**What you can do.** Please read the “Steps You Can Take to Help Protect Your Information” pages with this letter. They give:

- Tips to help you keep your identity safe, like looking over health account statements and credit reports for things you didn't buy.
- The list of agencies to whom you can report issues of bad payments.
- Steps on how to sign up for free credit monitoring services.

**Do you need help?** Call 1-833-580-2416 toll free Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time if you have questions.

Sincerely,

20/20 Hearing Care Network, Inc.

## Steps You Can Take to Help Protect Your Information

### **Enroll in Free Credit Monitoring**

We are providing you with access to **Single Bureau Credit Monitoring\*** services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your TransUnion credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft, as well as a \$1,000,000 insurance reimbursement policy.

To enroll in Credit Monitoring services at no charge, please log on to [idforces.com](http://idforces.com) and follow the instructions provided. When prompted, please provide the following unique code to receive services: <<Activation Code>>. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 5:00 p.m. Central time, Monday through Friday. Please call the help line at 1-833-580-2416 and supply the fraud specialist with your unique code listed above. To extend these services, enrollment in the monitoring services described above is required.

### **Check Your Accounts**

We urge you to stay alert for incidents of identity theft and fraud, review your account statements, and check your credit reports for shady activity. Under U.S. law, you are eligible for one free credit report each year from each of the three major credit reporting bureaus. To order your free credit report, visit [annualcreditreport.com](http://annualcreditreport.com) or call toll-free 877-322-8228. You may also reach out to the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a security freeze on your credit report. The security freeze will stop a consumer reporting agency from giving out personal or financial information in your credit report without your consent. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Note: using a security freeze to take control over who gets access to your credit report may delay or prevent any new loan, credit, mortgage, or any other credit extension request or application you make from being approved timely. Under federal law, you cannot be charged to place or lift a security freeze on your credit report. If you wish to place a security freeze, please reach out to these major consumer reporting agencies:

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
[experian.com/freeze](http://experian.com/freeze)

**TransUnion**  
P.O. Box 160  
Woodlyn, PA 19094  
888-909-8872  
[transunion.com/credit-freeze](http://transunion.com/credit-freeze)

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
800-685-1111  
[equifax.com/personal/credit-report-services](http://equifax.com/personal/credit-report-services)

To request a security freeze, you will need to provide these items:

1. Your full name with middle initial and suffix (Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. The addresses where you have lived over the last five years, if you have moved
5. Proof of current address, such as a current utility bill or telephone bill
6. A clear photocopy of a government-issued identification card (state driver's license or ID card, military ID, etc.)
7. If you are a victim of identity theft, show a copy of either the police or investigative report or complaint to a law enforcement agency about identity theft

Instead of a security freeze, you have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Businesses are required to take steps to verify a consumer's identity before extending new credit once they see a fraud alert on a credit file. If you are a victim of identity theft, you are eligible for an extended fraud alert. This is a fraud alert lasting seven years. If you wish to place a fraud alert, please reach out to any one of these agencies:

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
[experian.com/fraud](http://experian.com/fraud)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016  
800-680-7289  
[transunion.com/fraud-victim-resource/place-fraud-alert](http://transunion.com/fraud-victim-resource/place-fraud-alert)

**Equifax**  
P.O. Box 105069  
Atlanta, GA 30348  
888-766-0008  
[equifax.com/personal/credit-report-services](http://equifax.com/personal/credit-report-services)

## **More Information**

You can learn more about identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by reaching out to:

- The consumer reporting agencies.
- The Federal Trade Commission at: 600 Pennsylvania Ave. NW, Washington, DC 20580, [identitytheft.gov](http://identitytheft.gov), 877-ID-THEFT (877-438-4338); TTY: 866-653-4261.
  - The FTC also urges those who learn their information has been misused to file a complaint with them. Reach out to the FTC for steps to file such a complaint.
- Your state Attorney General.

You have the right to file a police report if identity theft or fraud ever happen to you. Note: to file a report with law enforcement for identity theft, you will need to give some proof you have been a victim. Also, you must report cases of known or presumed identity theft to law enforcement and your state Attorney General.

**All U.S. Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580, [consumer.gov/idtheft](http://consumer.gov/idtheft), 877-IDTHEFT (877-438-4338), TTY: 866-653-4261.

**California Residents:** Visit the California Office of Privacy Protection ([oag.ca.gov/privacy](http://oag.ca.gov/privacy)) for more information to protect yourself against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Ave., Ste. 118, Frankfort, KY 40601, [ag.ky.gov](http://ag.ky.gov), 502-696-5300.

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), 888-743-0023 or 410-528-8662.

**New Mexico Residents:** You have rights under the Fair Credit Reporting Act, such as the rights to:

- Be told if information in your credit file has been used against you.
- Know what is in your credit file.
- Ask for your credit score.
- Dispute lacking or wrong information.

Also, under the Fair Credit Reporting Act:

- The consumer reporting agencies must correct or delete wrong, lacking, or unverifiable information.
- The consumer reporting agencies may not report outdated bad information.
- Access to your file is limited.
- You must give your consent for credit reports to be given to employers.
- You may limit “prescreened” credit and insurance offers you get based on information in your credit report.
- You may seek damages from a violator.

You may have more rights under the Act not reviewed here. Identity theft victims and active duty military personnel have more specific rights under the Act. You can review your rights under the Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

**New York Residents:** Contact the Attorney General at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 800-771-7755; <https://ag.ny.gov>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 919-716-6400, 877-566-7226 (toll free within NC).

**Oregon Residents:** Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301-4096, [www.doj.state.or.us](http://www.doj.state.or.us), 877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 S. Main St., Providence, RI 02903, [www.riag.ri.gov](http://www.riag.ri.gov), 401-274-4400. Under Rhode Island law, you have the right to get any police report filed about this incident. There are 60 Rhode Island residents impacted by this incident.

**Washington D.C. Residents:** Reach the Office of Attorney General for the District of Columbia at: 400 6th St. NW, Washington, DC 20001; 202-442-9828; <https://oag.dc.gov>.

Do you need help with your healthcare, talking with us, or reading what we send you? Call us toll free at 1-833-580-2416, Monday to Friday, 8:00 a.m. to 5:00 p.m. Central Time. to get this for free in other languages or formats.

¿Necesita ayuda con su cuidado de la salud, para hablar con nosotros o leer lo que le enviamos? Llámenos a la línea gratuita al 1-833-580-2416 para recibir esto gratuitamente en otros idiomas o formatos.

Èske ou bezwen èd ak swen sante ou, èd pou pale ak nou, oswa pou li sa nou voye ba ou? Rele nou gratis nan 1-833-580-2416 pou w jwenn sa gratis nan lòt lang oswa nan lòt fòm.

Vous avez besoin d'aide pour vos soins de santé, pour communiquer avec nous ou pour lire les documents que nous vous envoyons ? Appelez-nous à notre numéro gratuit 1-833-580-2416 afin d'obtenir ceci gratuitement dans d'autres langues ou formats.

Precisa de ajuda com serviços de saúde, falar conosco ou ler o que enviamos para você? Ligue-nos gratuitamente para o 1-833-580-2416 no caso de Long-Term Care para obter ajuda gratuitamente noutros idiomas ou formatos.

您在醫療保健、向我們諮詢、或是閱讀我們寄給您的資料時有需要任何的幫助嗎？有關請致電免費電話 1-833-580-2416 以免費索取資訊的其他語言或格式。

Ha bisogno di supporto con l'assistenza sanitaria, per parlare con noi oppure leggere ciò che le abbiamo inviato? Ci contatti al numero gratuito 1-833-580-2416 per ottenere supporto senza costi aggiuntivi in altre lingue o formati.

Benötigen Sie Hilfe bei Ihrer medizinischen Versorgung, der Kommunikation mit uns oder beim Lesen unserer Unterlagen? Rufen Sie uns bitte unter 1-833-580-2416 für Long-Term Care gebührenfrei an, um dies gratis in anderen Sprachen oder Formaten zu erhalten.

Kailangan ninyo ba ng tulong sa inyong pangangalagang pangkalusugan, sa pamamagitan ng pakikipag-usap sa amin, o pagbasa kung ano ang ipinapadala namin sa inyo? Tawagan kami nang walang bayad sa 1-833-580-2416 upang makuha ito nang libre sa ibang mga wika o anyo.

Quý vị cần trợ giúp về chăm sóc sức khỏe, trò chuyện với chúng tôi, hoặc đọc những gì chúng tôi gửi cho quý vị? Gọi cho chúng tôi theo số miễn phí 1-833-580-2416 để nhận miễn phí thông tin này bằng các ngôn ngữ hoặc định dạng khác.

هل تحتاج إلى مساعدة بخصوص رعايتك الصحية أو التحدث معنا أو قراءة ما نرسله إليك؟ اتصل بنا مجانًا على 1-833-580-2416 للحصول على هذا مجانًا بلغات أو تنسيقات أخرى.

Вам нужна помощь с медицинским обслуживанием, консультацией или материалами, которые мы вам прислали? Позвоните нам по бесплатному номеру 1-833-580-2416> чтобы получить эти материалы на другом языке или в другом формате.

Χρειάζεστε βοήθεια σχετικά με την υγειονομική σας περίθαλψη, να μιλήσετε μαζί μας ή να διαβάσετε ό,τι σας έχουμε αποστείλει; Καλέστε μας δωρεάν στο 1-833-580-2416 ώστε να λάβετε το παρόν σε άλλες γλώσσες ή μορφές.

Czy potrzebujesz pomocy w związku z Twoją opieką zdrowotną albo przy rozmowie z nami lub przy czytaniu wysyłanych przez nas materiałów? Zadzwoń do nas pod numer bezpłatnej infolinii 1-833-580-2416 aby otrzymać ten materiał za darmo w innych językach lub formatach.

क्या आपको अपनी स्वास्थ्य देखभाल के लिए, हमसे बात करने के लिए, या जो हम आपको भेजते हैं उसे पढ़ने के लिए, मदद की ज़रूरत है? इसे अन्य भाषाओं या प्रारूपों में निःशुल्क प्राप्त करने के लिए हमें 1-833-580-2416 पर टोल फ्री कॉल करें।

의료 서비스, 당사와의 소통 또는 당사에서 보내는 자료 읽기와 관련해 도움이 필요하십니까? 이 자료를 다른 언어 또는 형식으로 무료로 받으려면 1-833-580-2416 번으로 전화하십시오.