



Connecticut's Official Health Insurance Marketplace

280 Trumbull Street, 15th Floor
Hartford, CT 06103
Phone: 860-757-6844

| |
|------------------|
| Activation Code: |
|------------------|

June 12, 2014

Consumer Name
Address
City, State, ZIP code

Dear _____:

You may have heard or read in the news, some personal information of yours that we are in possession of was left in a public place. We are sorry this occurred.

The purpose of this letter is to tell you what happened, and more importantly, what we are doing to address the situation. On Friday, June 6, 2014, Access Health CT (AHCT) was notified that a backpack containing paperwork was found on Trumbull Street in Hartford. The backpack contained four paper notepads which contained handwritten personal information for some AHCT customers. When the backpack and papers were returned to AHCT, we immediately asked the Hartford Police Department to investigate. At the same time, we began an internal review of our systems. Based on that review, we were able to identify the owner of the backpack. The owner of the backpack also came forward and reported that the backpack belonged to him. This individual, an employee of Maximus, worked in AHCT's Contact Center which is operated by Maximus. We have since audited all computer systems to identify every AHCT customer who had contact with this Maximus employee. It is expressly prohibited for this type of information to leave the Contact Center offices in any way, shape, or form. This individual has been placed on administrative leave and has had all system access privileges revoked as we continue our investigation into this incident. AHCT continues to work with the Hartford Police Department and Maximus on a full investigation to determine what occurred and what actions are necessary to ensure this does not happen again.

AHCT is offering a number of fraud prevention and credit monitoring services at no cost to you, all of which are outlined below. If you have any questions, please contact us directly at [860-757-6844](tel:860-757-6844).

What information may be at risk?

Your personal information that may be at risk includes your (merge field).

What you should do:

While we are not aware of any misuse of your personal information, it is always a good idea to protect against possible identity theft. As a precaution, we recommend that you carefully and regularly review all your credit card statements and banking information. If you find any unauthorized or suspicious activity, you should contact your credit card company and bank immediately. 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.

Page -2-

What services AHCT is providing for you:

As a precautionary measure to safeguard your information from potential misuse, AHCT has partnered with Equifax® for an identity theft protection product for two years at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (**including your personal activation code.**) If you choose to take advantage of this product, you will receive notice of any changes to your credit information, \$1 million Identity Fraud Expense Coverage, and access to your credit report. Please review the additional resources enclosed with this letter. We urge you to consider enrolling in this product, at our expense, and are enclosing a reference guide from Equifax® to assist you with the enrollment process. **You must complete the enrollment process within sixty (60) days from the date of this letter.**

For Added Protection:

You also may wish to file the attached IRS Identity Theft Affidavit to alert the IRS of this incident. This is to protect against someone else using your Social Security number or identity to file their taxes. We have completed Section A of the form for you. You should complete Sections B, C, and D, and sign and date Section F. Please mail the completed form to the IRS at P.O. Box 9030, Andover, MA 01810-0939. If you are completing this form on someone else's behalf, you must complete Section E.

If you wish to place a security freeze on your credit card report, you must contact the credit bureau directly and each agency will provide instructions. The three agencies are:

Equifax®: 1-800-525-6285; www.Equifax.com
Experian: 1-888-EXPERIAN (397-3742); www.experian.com
TransUnion: 1-800-680-7289; www.transunion.com

Please be assured that we take protection of your personal information very seriously and have taken steps to prevent a similar occurrence. Our review of this event is ongoing. We will take appropriate steps if we determine our processes need to be changed. Access Health CT sincerely apologizes for any inconvenience that this may cause you and we very much regret that this situation occurred. Your peace of mind and your confidence in our ability to safeguard your personal information are very important to us.

If you have any questions, please contact us directly at 860-757-6844. Our hours of operations are Monday through Friday between 9:30 a.m. to 5:00 p.m. Our representatives can provide assistance in multiple languages. For those individuals with disabilities who need additional assistance, please call us at (TTY) 1-855-789-2428.

Sincerely,

A handwritten signature in black ink, appearing to read "P. Full", is written over a large, faint watermark of a hand holding a pen.

Peter Van Loon
Chief Operating Officer

SAMPLE



About the Equifax® Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax® Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax® Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax®, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax® Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax® credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to www.myservices.Equifax.com/tri

Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.

1. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
2. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
3. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
4. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax® Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax® with your permission to access your credit file and to monitor your file. Without your agreement, Equifax® cannot process your enrollment.
4. Order Confirmation: Equifax® will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax® is able to verify your identity) or a Customer Care letter with further instructions (if your identity cannot be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.Equifax.com or you may contact the Equifax® auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax®, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.. This product is not intended for minors (under 18 years of age)

The Automatic Fraud Alert feature made available to consumers by Equifax® Information Services LLC and fulfilled on its behalf by Equifax® Consumer Services LLC

SAMPLE