

<<Mail ID>>  
<<Name 1>>  
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<<City>><<State>><<Zip>>  
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Dear <<Name 1>>:

Health Plan of San Joaquin (“HPSJ”) is writing to let you know that one or more people outside of HPSJ have accessed some of our employee email accounts without our permission. As a result, some of your information may have been seen by them, and although HPSJ has no evidence of actual or attempted misuse of information, there is a risk that this information has been, or could be misused. We are offering free resources to help prevent this from happening to you. If you would like to use these services, you must sign up for them by <<Enrollment Deadline>>, following the directions provided in the materials that follow. This letter has more information about what happened, our response, and the free resources that can help you protect your personal information from possible misuse. The confidentiality, privacy, and security of your information is one of our highest priorities.

**What Happened?** On October 12, 2020, we learned of unusual activity affecting HPSJ’s email system. At that time, HPSJ was not aware of any unauthorized access to HPSJ’s email system, but we launched an investigation to learn everything we could about what happened, and brought in a computer specialist that has expertise in email security incidents like this one to assist our investigation.

From our investigation, on October 23, 2020 we learned that an unknown person(s) accessed certain HPSJ employee email accounts between September 26, 2020 and October 12, 2020. Once we identified the affected email accounts, we immediately changed the passwords for those email accounts to stop any further access by the unknown person(s).

Next, we reviewed the messages in the email accounts to determine if any personal information was in the affected HPSJ email accounts, so that we could contact anyone whose information may have been seen without authorization. We are sending you this letter because your information was present in the affected HPSJ email accounts. We do not know if your information was actually seen by the unknown person(s) who accessed the accounts. We only know that your information may have been seen because it was present in the email accounts that were accessed.

**What Information Was Involved?** The information present in the email accounts at the time of the incident may have included your first and last name as well as your <<Data Elements>>.

***What We Are Doing.*** Although we do not know for sure that any of your information was seen or misused, we are notifying you about what happened so that you may take further steps to help protect yourself from identity theft or fraud if you wish to do so.

We are offering you free identity monitoring services for 12 months through Equifax (a private company with a lot of experience helping people with matters like this) as an added precaution. If you would like to use these resources, you must sign up for them by <<Enrollment Deadline>>. HPSJ will pay for the cost of these services. More information about these services is included with this letter on a separate page with the heading, “Steps You May Take To Help Protect Your Information.”

***What You Can Do.*** We also recommend that you watch out for identity theft and any signs of fraud using your personal information. You should review your bank and credit card account statements, credit reports, and any insurance benefits or other similar forms for suspicious activity or errors. Please also read the enclosed “Steps You May Take to Help Protect Your Information.”

***For More Information.*** We understand you may have questions that are not answered in this letter. If you have questions, please contact our free help line at 1-800-691-6229 (TTY: 1-855-535-1808), Monday through Friday, between 6:00 a.m. and 6:00 p.m. Pacific Time. An interpreter will be provided free of charge if you need it.

Protecting your information and protecting you from identity theft or fraud is very important to us, and we are committed to working with you to make sure that happens.

Sincerely,

Health Plan of San Joaquin

## Steps You May Take To Help Protect Your Information

### You May Activate Free Credit and Identity Monitoring Services

HPSJ is offering you 12 months of free credit and identity monitoring services through Equifax a private company that is a global leader in this area and has extensive experience helping people in matters like this. Identity monitoring services include Single Bureau Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Each of these types of services is described in more detail below.



Enter your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<Enrollment deadline>>

### Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product.

#### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

<sup>1</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

<sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate).

Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow these 4 steps:

1. **Register:**  
Complete the form with your contact information and click “Continue”.  
*If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.*  
*Once you have successfully signed in, you will skip to the Checkout Page in Step 4.*
  2. **Create Account:**  
Enter your email address, create a password, and accept the terms of use.
  3. **Verify Identity:**  
To enroll in your product, we will ask you to complete our identity verification process.
  4. **Checkout:**  
Upon successful verification of your identity, you will see the Checkout Page.  
Click ‘Sign Me Up’ to finish enrolling.
- You’re done!**  
The confirmation page shows your completed enrollment.  
Click “View My Product” to access the product features.

**To sign up for US Mail delivery, dial 1-855-833-9162 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 activation 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 Equifax 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.

## **Watch Your Financial Accounts Carefully**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

## Language Assistance Services

### English

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call [1-800-691-6229] (TTY: [855-535-1808]).

### Español (Spanish)

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-691-6229 (TTY: 1-855-535-1808).

### Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-691-6229 (TTY: 1-855-535-1808).

### Tagalog (Tagalog – Filipino)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-691-6229 (TTY: 1-855-535-1808).

### 한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-691-6229 (TTY: 1-855-535-1808) 번으로 전화해 주십시오.

### 繁體中文 (Traditional Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-691-6229 (TTY：1-855-535-1808)。

### 简体中文 (Simplified Chinese)

注意：如果您使用简体中文，您可以免费获得语言援助服务。请致电1-800-691-6229 (TTY：1-855-535-1808)。

### Հայերեն (Armenian)

ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ: Չանգահարեք 1-800-691-6229 (TTY (հեռատիպ)՝ 1-855-535-1808):

### Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-691-6229 (телетайп: 1-855-535-1808).

### فارسی (Farsi)

**توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-691-6229 (TTY: 1-855-535-1808) تماس بگیرید.

### 日本語 (Japanese)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-691-6229 (TTY:1-855-535-1808) まで、お電話にてご連絡ください。

### Hmoob (Hmong)

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-691-6229 (TTY: 1-855-535-1808).

### ਪੰਜਾਬੀ (Punjabi)

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-800-691-6229 (TTY: 1-855-535-1808) 'ਤੇ ਕਾਲ ਕਰੋ।

### العربية (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-691-6229 (رقم هاتف الصم والبكم: 1-855-535-1808).

### हिंदी (Hindi)

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-691-6229 (TTY: 1-855-535-1808) पर कॉल करें।

### ภาษาไทย (Thai)

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-691-6229 (TTY: 1-855-535-1808).

### ខ្មែរ (Cambodian)

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 1-800-691-6229 (TTY: 1-855-535-1808)។

### ພາສາລາວ (Lao)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຄ່າມ່ນມີ ພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-691-6229 (TTY: 1-855-535-1808).

### Українська (Ukrainian)

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-691-6229 (телетайп: 1-855-535-1808).