



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

<<Mail ID>>

Loved One of:

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Dear loved one of <<Name 1>>:

We are writing to inform you, as the representative of the Estate of <<RESIDENT NAME>> ("Decedent"), of a data security incident involving Hillcrest Nursing Center ("Hillcrest") that may have resulted in the unauthorized access to some of the Decedent's personal information. Hillcrest is notifying you of this incident as your loved one is either a current or former resident of Hillcrest. Hillcrest takes the privacy and protection of your loved one's personal information very seriously. Your trust is a top priority at Hillcrest, and we deeply regret any inconvenience this may cause you and your family. This letter contains information about what happened, steps Hillcrest is taking to mitigate the risk of harm, and complimentary resources Hillcrest is making available to protect your loved one.

On or about August 4, 2020, Hillcrest terminated one of our staff physicians. On August 23, 2020, Hillcrest was notified by some of our resident's family members that they had received phone calls from the terminated Hillcrest staff physician discussing our resident's ongoing care and treatment. On August 24, 2020 it was discovered that the terminated physician still had access to our Hillcrest electronic medical records system. We quickly moved to revoke the terminated physician's access to these records. We then conducted an internal investigation to determine whose records the terminated physician had unauthorized access to. On October 9, 2020, after a thorough and full search, we were able to identify the names and addresses of those current and former residents whose information the terminated physician may have accessed.

The unauthorized, terminated physician may have been able to access some of your loved one's personal information including, their name, Social Security number, insurance information, and their medical history/treatment information.

Please see the additional information pages for steps you can take to help protect your loved one's information.

We take the security of all information in our control seriously, and are taking steps to help prevent a similar event from occurring in the future. This includes, but is not limited to, implementing a new facility policy to immediately remove users from our electronic medical records system at the time they are terminated.

We sincerely regret any inconvenience that this matter may cause you and your loved one, and we remain dedicated to protecting their information. Please see the addendum for additional steps your loved one can take to protect their personal information. If you have any questions, please call 855-914-4645 Monday through Friday, 9:00 a.m. to 9:00 p.m., Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Amber Popa". The signature is fluid and cursive, with the first name "Amber" written in a larger, more prominent script than the last name "Popa".

Amber Popa
Administrator
Hillcrest Nursing Center
1740 Circuit Dr,
Round Lake Beach, IL 60073

STEPS YOU CAN TAKE TO HELP PROTECT YOUR LOVED ONE'S INFORMATION

Monitor Accounts

There are steps you can take to protect your loved one's credit file, if your loved one maintained credit. Under U.S. law adults are entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, and you can obtain a report on behalf of your loved one so long as you verify your authorization to make such a request on their behalf. To order this free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228.

You may also contact the three (3) major credit bureaus directly to request a free copy of this credit report. We recommend contacting the three credit reporting agencies listed below to discuss your particular situation and obtain specific guidance. Once you establish a relationship with the credit reporting agency and verify your authorization to make a request on behalf of your loved one, you can request a copy of your loved one's credit report. A review of the credit report will let you know of any active credit accounts that still need to be closed or any pending collection notices. Be sure to ask for all contact information on accounts currently open in your loved one's name (credit granters, collection agencies, etc.) so that you can follow through with these entities.

You may also request, in writing, that the credit report list the following alert:

"Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (list yourself, and/or another authorized relative, and/or executor/trustee of the estate-noting the relationship of any individual listed to your family member-and/or a law enforcement agency)."

In most cases, this flag will prevent the opening of new credit accounts in your loved one's name.

As an alternative to a security Deceased alert, you have the right to place a "security freeze" on your loved one's credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your loved one's name without your consent. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your loved one's credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
[www.experian.com/freeze/
center.html](http://www.experian.com/freeze/center.html)

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order to request a security freeze for your loved one, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Proof of your current address, such as a current utility bill or telephone bill;
3. A legible photocopy of your government-issued identification card (state driver's license or ID card, military identification, etc.);
4. Your loved one's full name (including middle initial as well as Jr., Sr., II, III, etc.);
5. Your loved one's Social Security number;
6. Your loved one's date of birth and date of death;
7. A copy of your loved one's death certificate or letters testamentary (a letters testamentary is a document issued by a court or public official authorizing the executor of a will to take control of a deceased person's estate);
8. If your loved one moved in the five (5) years prior to their passing, provide the addresses where they lived in those (5) five years; and
9. If your loved one experienced identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your loved one's file at no cost. An initial fraud alert is a one 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 or your loved one are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed above.

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Arizona, Colorado, Maryland, Rhode Island, Illinois, New York, and North Carolina:

You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200, St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

Colorado Office of the Attorney General Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 www.coag.gov

Arizona Office of the Attorney General Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004 1-602-542-5025

Illinois Office of the Attorney General Consumer Protection Division 100 W Randolph St., Chicago, IL 60601 1-800-243-0618 www.illinoisattorneygeneral.gov

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued

identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

800-525-6285

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

www.experian.com/freeze

888-397-3742

TransUnion (FVAD)

P.O. Box 2000

Chester, PA 19022

freeze.transunion.com

800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.