

OsteoMed

[DATE]

[ADDRESS]

Dear [NAME],

We are writing to inform you of an incident involving your personal information.

We recently learned that a former employee improperly copied a set of Human Resources forms and manuals from company systems when the individual was terminated in January, 2015. We conducted an investigation and determined that the documents contained personal information including names, addresses, Social Security numbers, dates of birth, employee identification numbers, and health insurance elections. The documents also contained certain other HR information, such as employment, compensation, and tax-related information. Subsequently, a new employer discovered the former employee's external hard drive containing the OsteoMed HR documents, and secured the drive. We are not aware of any evidence of unauthorized use of the affected information. Based on the investigation, we believe that the individual's intent was to use OsteoMed HR forms and manuals at her future place of employment, and not to commit identity theft or fraud.

We regret any inconvenience or concern this incident may cause. Keeping your personal information secure is of the utmost importance to us. We conducted a root cause investigation of the incident and are taking active steps to help prevent this type of incident from reoccurring.

Enclosed in this letter is a reference guide that describes the steps you may take to help protect yourself, including the Federal Trade Commission's recommendations regarding identity theft protection, and details on how to place a fraud alert or security freeze on your credit file.

Additionally, to help safeguard you from misuse of your personal information, we have arranged for you to receive, free of charge, one year of ProtectMyID™ Alert identity protection services through Experian. If you enroll in ProtectMyID, you will have access to the following services free of charge for one year:

- **Credit Report:** A free copy of your Experian credit report.
- **Surveillance Alerts**
  - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian credit report.
  - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
  - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to U.S.-based customer care and a dedicated Identify Theft Resolution agents who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
- It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.<sup>1</sup>

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<sup>1</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the

- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, 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 877-411-6943.

You may also call 877-411-6943 8:00 a.m. to 8:00 p.m. CST, Monday through Friday, and 10:00 a.m. to 7:00 p.m. Saturday and Sunday, if you have any questions or feel you may have been a victim of identity theft.

Follow these three easy steps to active your ProtectMyID service:

1. Visit the ProtectMyID Website: <http://protectmyid.com/enroll> OR call 877-411-6943
2. Provide your Activation Code: [REDACTED]
3. If requested, please provide the Engagement Number: [REDACTED]
4. Enroll by **January 31, 2016**

If you suspect that you have been a victim of identity theft, you should promptly report this to Experian, so that they may assist you as part of the complimentary ProtectMyID program. Whether or not you choose to enroll in ProtectMyID, you should continue to check your credit report periodically to ensure fraudulent activity has not occurred.

Sincerely,

Linda Bradley  
Human Resources Director  
OsteoMed

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policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### **Information about Identity Theft Protection**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You have the right to obtain a police report. You may need to give copies of the police report to creditors to clear up your records. You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: 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](http://www.oag.state.md.us)

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

**Credit Freezes:** Massachusetts law gives you the right to place a security freeze on your consumer reports. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze on your consumer reports, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. (By law, you have a right to obtain a police report relating to this incident, and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.)

You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee

(if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

**National Credit Reporting Agencies**

Equifax ([www.equifax.com](http://www.equifax.com))

P.O. Box 105851  
Atlanta, GA 30348  
800-685-1111

**Fraud Alerts:** P.O. Box 105069, Atlanta,  
GA 30348

**Credit Freezes:** P.O. Box 105788, Atlanta,  
GA 30348

Experian

([www.experian.com](http://www.experian.com))  
P.O. Box 2002  
Allen, TX 75013

888-397-3742

**Fraud Alerts and Security**

**Freezes:**

P.O. Box 9554, Allen, TX  
75013

TransUnion

([www.transunion.com](http://www.transunion.com))  
P.O. Box 105281  
Atlanta, GA 30348

877-322-8228

**Fraud Alerts and Security**

**Freezes:**

P.O. Box 2000, Chester, PA 19022  
888-909-8872