



C/O ID Experts
PO Box 6336
Portland, OR 97228-6336

<<mail id>>
<<Name1>>
<<Address1>>
<<Address2>>
<<City>><<State>><<Zip>>

<<Date>>

Dear <<Name1>>:

We are writing to let you know of a security incident that resulted in the exposure of certain Protected Health Information (“PHI”) of patients of Cottage Health’s (“CH”) affiliated hospitals including Goleta Valley Cottage Hospital, Santa Ynez Valley Cottage Hospital and Santa Barbara Cottage Hospital. Our preliminary investigation indicates that your PHI may have been included in the exposure. However, we have no indication that your information, or any patient’s information, has been misused.

We are working with forensics experts to investigate the cause and scope of the security incident, and currently understand that the PHI of approximately 11,000 patients residing on a server may have been inadvertently exposed to the internet during the period of October 26 to November 8, 2015. When we discovered the exposure on or about November 8, 2015, we immediately took the server off line and began investigating the incident. CH continues to both monitor internet search engines for patient PHI and to submit take-down requests when any such data is identified on the internet.

While we are still investigating the type of information exposed, we currently believe that the exposed files contained patient and/or guarantor names, addresses, social security numbers, health insurance carrier and account numbers and limited medical information such as diagnosis and/or procedure. We currently understand that the files did not contain any driver’s license numbers, bank account numbers or any other financial information.

Although it is unlikely that your information has been or will be misused, in an abundance of caution, we are offering identity theft protection services through ID Experts to provide you with MyIDCare™ PHI Edition at no cost. ID Experts has been awarded the American Hospital Association’s exclusive endorsement for breach response services. The provided services include:

- **12 months of single-Bureau Credit Monitoring** - Monitors any changes reported by TransUnion credit bureau to your credit report.
- **Access to the ID Experts Team** - Access to an online resource center for up-to-date information on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- Should you believe that you are a victim of identity theft, ID Experts will work with you to assess, stop, and reverse identity theft issues.
- In the event of a confirmed identity theft, you may be eligible for reimbursement of up to \$1,000,000 for expenses related to that theft.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document, or you can enroll online at www.myidcare.com/chenroll. You will need the following access code when calling or enrolling on the website, so please do not discard this letter: [insert access code]. Please note the deadline to enroll is March 1, 2016.

Because your Social Security number may have been exposed, we recommend that you place a fraud alert on your credit files. A fraud alert requires potential creditors to use “reasonable policies and procedures” to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. You can place a fraud alert by calling one of the three credit reporting agencies at a number below. This will let you automatically place an alert with all of the agencies. You will receive letters from all three agencies, confirming the fraud alert and letting you know how to get a free copy of your credit report from each agency.

Experian 1-888-397-3742
Equifax 1-800-525-6285
TransUnion 1-800-680-7289

When you receive your credit reports, look them over carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report. If you do find suspicious activity on your credit reports, call your local police or sheriff’s office and file a police report of identity theft.

We take our obligation to protect your personal information very seriously and sincerely apologize for any inconvenience and concern this may cause you. If you have any questions regarding this incident, ID Experts is standing by to assist you Monday through Friday from 6 am - 6 pm Pacific Time, and can be reached by calling toll-free 877-866-6056.

Sincerely,



Kevin Nelson
Chief Compliance Officer, Privacy and Security Officer
Cottage Health

Recommended Steps to help Protect your Information

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

1. Website and Enrollment. Go to www.myidcare.com/chenroll and follow the instructions for enrollment using your Access Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.

2. Activate the credit monitoring provided as part of your membership with ID Experts. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, ID Experts will be able to assist you.

3. Telephone. Contact ID Experts at 877-866-6056 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

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, Telephone: 1-888-743-0023.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.com/, Telephone: 1-919-716-6400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TDD: 1-202-326-2502.