



Complete data breach care

August 10, 2010

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2010 AUG 13 P 3:51

Dear Attorney General, Douglas F. Gansler:

This letter is to inform you of a privacy incident affecting residents of your state. We have been hired by Ward A. Morris, DDS ("Dr. Morris") to notify and provide identity theft protection to the population of persons whose personal information was compromised.

On or about July 16, 2010, Dr. Morris discovered that a computer server and monitor were taken after an office burglary. The server contained patient information. There were a total of 4 affected residents of Maryland. This event was discovered on July 16, 2010, and the affected population will be notified via USPS on August 11, 2010.

ID Experts and Dr. Morris wanted to inform you of this privacy incident and make you aware that Dr. Morris has secured robust protection for those who were affected. In addition to making sure that Dr. Morris properly notified those whose information was compromised, our company is also providing a one-year membership in our identity theft protection and restoration program. The service includes a dedicated toll free number for members of the affected population to call, a website dedicated to this event, 12 months of credit monitoring, as well as fraud restoration services and a \$20,000 insurance reimbursement component should anyone experience identity theft as a result of this incident. This membership is paid for entirely by Dr. Morris.

We have included a copy of the notification letter here to provide you with more details about the incident itself as well as the offering. Please do not hesitate to contact us if you have any questions about this privacy incident or the assistance we have provided to Dr. Morris.

Most sincerely,

Christine Arevalo

Christine Arevalo
Director of Critical Incident Response

Enclosure

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[Name]
[Address]
[City, State Zip]

To Enroll, Please Call:
1-888-273-0426
Your Access Code: [ID Experts will
insert]

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OFF OF THE ATTORNEY
2008 11 17 3:00

Dear [Name],

This letter is written to inform you that some of your personal information may have been compromised during a burglary at Dr. Ward Morris' Dental office. On or about July 16, 2010, a window at the office was broken into during the night. A computer server containing patient information was taken along with a computer monitor. The server was password protected and we believe the personal information was not readily accessible. After review of the data, the personal information may have included name, address, telephone number, date of birth, Social Security number, internal patient account number, patient ledger information and a limited medical history.

Upon discovery of the theft, we immediately contacted the Pierce County Sheriff's Office and filed a police report. According to the police department, it is unlikely that the intruder intended to steal any personal information, and simply wanted the hardware.

Additionally, we are in the process of further updating the security at our office including, but not limited to, installing a metal locking enclosure for the computer server, installing a solid door without a window and further encryption of the data contained on our computer system.

Regardless, to protect you and your identity, we have contracted with ID Experts®, a company that specializes in Identity Theft Monitoring and Recovery Services. With this protection, ID Experts will help you resolve any issues if your identity does become compromised. Please note the deadline to enroll is: **December 30, 2010. This service is provided at no cost to you.**

Your one year membership will include the following:

- **Fraud Resolution Representatives:** ID Experts will provide assistance if you suspect that your personal information is being misused. A recovery advocate will be assigned to your case, and they will work with you to assess, stop, and reverse any fraudulent activity. If you suspect or discover suspicious activity, you should contact them immediately for assistance.
- **Insurance Reimbursement:** ID Experts will arrange \$20,000 of identity theft reimbursements for certain expenses that can be incurred when resolving an identity theft situation.
- **Exclusive Educational Materials:** The ID Experts website includes a wealth of useful information, including instructive articles, a Protection Test that you can take, their very helpful ID Self-Defense Academy™ and a place where you can review and update your account. Their experts will keep you up-to-date on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Credit Monitoring:** ID Experts will provide 12 months of credit monitoring that will notify you by email of key changes in your credit file. Credit monitoring is included as part of your ID Experts membership, but *you must activate it for it to be effective*. Detailed instructions for activating your credit monitoring are provided on the ID Experts member website which you may log into once you enroll.

- **Healthcare Identity Protection Toolkit™:** This toolkit provides a checklist for any individual concerned about medical identity theft to protect themselves and monitor relevant information. It includes a broad collection of documents, resources, direction and advice on how you can protect your private information after a data breach incident.

To learn more about these services or for any additional assistance, we strongly encourage you to call ID Experts. Representatives from ID Experts are available to assist with enrollment in the program Monday through Friday from 6 am-6 pm Pacific Time by calling **1-888-273-0426**. You can also learn more about the incident by visiting www.WMProtect.com.

Enclosed you will find a Recommended Steps document to assist you with tools to help protect your identity. Also, you will need to reference the following Access Code when calling or enrolling on the website, so please do not discard this letter.

Your Access Code: [ID Experts will insert individual codes]

Again, at this time, there is no evidence that your information has been misused. I take the role of safeguarding your personal information very seriously. I apologize for any inconvenience and, please, rest assured that I am doing all that is within my power to rectify this issue.

Yours truly,

Ward A. Morris, DDS

(Enclosure)

Recommended Steps to Enroll with ID Experts®

Please Note: No one is allowed to place a fraud alert on your credit report except for you, please follow the instructions below to place the alert.

By immediately taking the following simple steps, you can help prevent your information from being misused.

1. Telephone: Contact ID Experts at 1-888-273-0426 or visit www.WMProtect.com to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record.

2. Enroll: Call 1-888-273-0426 to enroll over the phone. Once you have completed your enrollment, you will receive a welcome letter either by mail or by email if you provide an email address when you sign up. The welcome letter will detail the components of your membership and it will also contain instructions for activating your credit monitoring. It will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.

3. Activate the credit monitoring provided as part of your membership with ID Experts, which is paid for by Dr. Ward Morris. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. **Note: You must have access to a computer and the Internet, and you must have a previously established credit history to use this service.** The welcome letter you receive after enrolling will provide you with instructions and information to activate the credit monitoring portion of the service. If you need assistance, ID Experts will assist you. They can be reached at 1-888-273-0426. With credit monitoring, you will receive notification within 24 hours of critical changes to your credit report. You will quickly find out about changes, including potentially fraudulent activity such as new inquiries, new accounts, late payments, and more.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. You can receive free credit reports by placing fraud alerts and through your credit monitoring. 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 1-888-273-0426 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. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's website. If you elect to participate in the credit

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monitoring as discussed above in #3, *please wait until after* you have activated the credit monitoring before placing any fraud alerts. 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 Agencies

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

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
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 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 agencies 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 is no more than \$10 for each credit reporting agency for a total of \$30. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Complaint Form with the Federal Trade Commission, there is 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:

For 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
Toll Free 1-888-743-0023

For North Carolina Residents:

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

For all other 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