



An Evernorth Company

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Miramar, FL 33027  
(800) 400-MDLIVE (6354)  
[www.mdlive.com](http://www.mdlive.com)

Date

Patient Name  
Patient Address  
Patient Address

Re: Reference Number: GPI3337960

Dear Mr./Ms. Patient Last Name,

MDLIVE is committed to protecting the confidentiality of patient information and takes that responsibility very seriously. The purpose of this letter is to notify you of a potential inadvertent disclosure of certain of your personal information. Depending on which state you live in, this notification may or may not be required by law, but we have made the decision to notify all impacted individuals.

**WHAT HAPPENED:** MDLIVE Medical Group, your telehealth provider, utilizes MDLIVE Inc. to provide certain administrative services to support your telehealth services. As part of MDLIVE, Inc.'s services, it supports your telehealth provider's patient portal. In an effort to optimize the portal's functionality, MDLIVE, Inc. used a third-party analytics tool to track activity within certain pages on the portal. The purpose of this analytics activity and use of the tool was to better understand how patients navigate the portal in order to improve patient interactions on the portal, making it function better for our patients with a view towards improved access to and quality of care. When this analytics tool was originally configured, it was inadvertently turned on to monitor activity on the patient login page of the MDLIVE portal. As a result, we believe that certain data you may have entered on the portal between June, 2019 and August, 2022 were captured by the third-party analytics tool. Based on the way the tool works, that information would then have been accessible to (although not necessarily viewed by) the third-party owner of the tool.

**WHAT INFORMATION WAS INVOLVED:** The information captured during the activity would have included your MDLIVE username and password. In some cases, date of birth may have also been captured. **Please note that your health information, financial information, and Social Security number were NOT disclosed to the analytics vendor.**

**WHAT WE ARE DOING:** MDLIVE, Inc. and its Privacy Office have thoroughly investigated the circumstances surrounding this situation and have taken steps to help mitigate any harm that might result from the disclosure.

- Upon discovery of this error, MDLIVE, Inc. permanently discontinued all analytics activity on the login page and put in place additional controls to prevent this from occurring again.
- Additionally, we have locked your web account and disabled the password that we believe may have been compromised. If you haven't accessed the portal since that date, in order for you to access your account again, you will have to reset your password, making sure to use a different password. To protect your other information, we also suggest you change your password on any other accounts where you may have used those same login credentials.

**WHAT YOU CAN DO:** It's important to note that we are confident that **NO** financial information, such as credit card information or Social Security number, were compromised in this incident. However, as a courtesy and because we care about the security of your information, we partnered with Equifax® to provide its Complete Premier identify theft protection product at no cost to you. A description of this product is provided in the attached material, which also contains

instructions on how to enroll (including your personal activation code). Please review the information provided in the attached material and consider enrolling in this product at our expense. You should always remain vigilant for incidents of fraud or identity theft.

While we do not believe this incident likely places you at material risk, if you have reason to believe that your personal information is being misused, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just any of the nationwide credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy every 12 months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going on the Internet to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies as indicated below.

In addition, you can contact the nationwide credit reporting agencies regarding how you may place a security freeze to restrict access to your credit report. You also have a right to place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services. There is no charge to place, lift or remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies listed above. In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- Your prior addresses if you have moved in the past several years;
- Proof of current address (e.g., a current utility bill or telephone bill); and
- A legible photocopy of a government issued identification card (e.g., state driver's license or ID card or military identification).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity access to your credit report, you must send a request to the credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of the entity you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for the identified entity or for the specified period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

You may also have other rights under the FCRA. For information about your rights under the FCRA, please visit: [http://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf)

Equifax	TransUnion	Experian
P.O. Box 740241 Atlanta, GA 30374	P.O. Box 6790 Fullerton, CA 92834	P.O. Box 9530 Allen, TX 75013
1-800-525-6285	1-800-680-7289	1-888-397-3742
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.experian.com">www.experian.com</a>

Additionally, you may contact the Federal Trade Commission (“FTC”) or state or local law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more about the FTC’s services, you can:

- Visit FTC’s website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft),
- Call the FTC at (877) IDTHEFT (438-4338) or
- Write to  
Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW, Washington, DC 20580.

We take our role of safeguarding your information very seriously. We want to assure you that if a potential disclosure of your information is identified, it is investigated and analyzed thoroughly. We regret this situation has occurred and we extend our apologies to you.

FOR MORE INFORMATION: Please direct any inquiries regarding this matter to 1-800-400-6354. You may also contact the Privacy Office at MDLIVE, Attn: Privacy Office, 3350 SW 148<sup>th</sup> Ave., Suite 300, Miramar, FL, 33027, or email us at [Privacy@MDLIVE.com](mailto:Privacy@MDLIVE.com). Please reference the following number when contacting the Privacy Office: GPI 3337960.

Sincerely,



Kimberly J. Piant  
U.S. Privacy Officer  
MDLIVE

IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC (see contact information above) or the Maryland Attorney General’s Office, which can be reached at:

Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202 (888)  
743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

IF YOU ARE A NEW YORK RESIDENT: You may obtain information about security breach response and identity theft prevention and protection from the FTC (see contact information above) or from the following New York state agencies:

New York Attorney General  
Consumer Frauds & Protection Bureau  
99 Washington Avenue  
New York, NY 10271  
(800) 771-7755  
[www.ag.ny.gov](http://www.ag.ny.gov)

New York Department of State  
Division of Consumer Protection  
120 Broadway, 3<sup>rd</sup> Floor, Suite 650  
Albany, NY 12231  
(800) 697-1220  
[www.dos.ny.gov](http://www.dos.ny.gov)



<First Name> <Last Name>

Enter your Activation Code: <Activation Code>

Enrollment Deadline: <Expiration Date>

## Equifax Complete™ Premier

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

### Key Features

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</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>4</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>5</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>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

### Enrollment Instructions

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

Enter your unique Activation Code of <Activation Code> then click “Submit”

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.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>3</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>4</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>5</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>6</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,