



Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

**IMPORTANT INFORMATION  
PLEASE REVIEW CAREFULLY**

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

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

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

Altos is a billing services provider for many healthcare providers in southern California. We are writing to inform you about a recent security incident that occurred within our organization. Below are more details about what happened, how you may be impacted, steps we have taken and what services are available to you.

**What Happened?**

On June 17, 2025, we became aware that one of our internal systems that contained personal and health information was exposed to the Internet. Upon confirming that this was true, we immediately blocked access to the exposed system and began an investigation. We hired a cybersecurity firm to conduct the investigation. The firm determined that an unauthorized third party had been in one of our systems and may have removed data from it.

After a thorough investigation, we concluded, on July 21, 2025, that your personal and/or health information may have been exposed. The information that may have been exposed includes your name, address, date of birth, social security number and health information.

**What Has Already Been Done?**

We care about the privacy and security of the information in our custody. We have taken many steps to secure our system to reduce the likelihood of reoccurrence, including securing the system that was exposed to the Internet. We have gone further than that. We have undergone additional security reviews and are taking steps to improve our overall security posture. We are strengthening our security processes and technology.

**What's Next?**

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. Nevertheless, out of an abundance of caution, we are providing you credit monitoring services. You are eligible to enroll in <<CM Length>> of Epiq Privacy Solutions ID credit monitoring.

This product is designed to detect potential misuse of your information and offers identity protection solutions aimed at promptly identifying and resolving any instances of identity theft. Activating this product will not impact your credit score negatively. For more information on identity theft prevention and Epiq Privacy Solutions ID, including instructions on how to activate your coverage, as well as some additional steps you can take in response, please review the pages that follow this letter.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at 877-250-2835. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 6 am to 6 pm Pacific Time.

Sincerely,

Anjay Bajaj  
President



**Activation Code:** <<ACTIVATION CODE>>  
**Enrollment Deadline:** <<ENROLLMENT DEADLINE>>  
**Coverage Length:** <<CM LENGTH>>

## **Epiq - Privacy Solutions ID** 1B Credit Monitoring

### **How To Enroll:**

- 1) Visit [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click “Activate Account”
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5) Enter your log-in credentials
- 6) You will be directed to your dashboard and activation is complete!

**Privacy Solutions ID provides** credit monitoring through Equifax, credit report and score access, \$1 million identity theft insurance with \$0 deductible, ID Restoration services, and dark web monitoring. See below for more details.

### **Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

### **1-Bureau Credit Score and Report<sup>1</sup>**

Annual 1-Bureau VantageScore and 1-Bureau Credit Report

### **SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)**

Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, and payment platform, with alerts.

### **Dark Web Monitoring**

Searches for compromised information across the dark web, with alerts.

### **Credit Report Lock/Freeze**

Assists with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

### **Lost Wallet Assistance**

Assistance with canceling and reissuing credit and ID cards.

### **Identity Restoration**

Dedicated ID restoration specialists who assist with ID theft recovery.

### **Up to \$1MM Identity Theft Insurance<sup>2</sup>**

Provides up to \$1,000,00 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

### **Unauthorized Electronic Funds Transfer- UEFT<sup>2</sup>**

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity--occurrence based.

### **Personal Info Protection**

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID, please call directly at **866.675.2006**.

<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. Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>2</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## **ADDITIONAL STEPS YOU CAN TAKE**

Regardless of whether you choose to take advantage of the complimentary credit monitoring, we recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

*Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

*Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

*TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

*Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), 1-877-IDTHEFT (438-4338)

**Fraud Alerts:** There are two types of fraud alerts 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.

**Credit Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, 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 security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

**Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

**Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

**TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
1. Social Security number
2. Date of birth
3. If you have moved in the past five years, provide the addresses where you have lived over the prior five years
4. Proof of current address such as a current utility bill or telephone bill
5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
6. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five 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 or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies 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 identity of those entities or individuals 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 one business day after receiving your request by

toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus 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 bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.