Physicians to Children & Adolescents

P.O. Box 989728
West Sacramento, CA 95798-9728

Enrollment Code: [redacted]
Enrollment Deadline: [redacted]

To Enroll, Scan the QR Code Below:

[redacted]

Or Visit:
[redacted]

To the Parent or Guardian of:
[redacted]

[redacted]

Dear Parent or Guardian of [redacted]

We are writing with important information regarding a recent security incident at Physicians to Children & Adolescents ("PTCA"). The privacy and security of the personal information we maintain is of the utmost importance to PTCA. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your minor's information.

What Happened?

Recently, PTCA learned that an unauthorized party gained access to PTCA's internal network from on or about November 15, 2024 to November 20, 2024.

What We Are Doing.

Upon detecting the unauthorized activity, PTCA immediately worked to contain the incident and launched a thorough investigation. As a part of the investigation, PTCA engaged leading outside cybersecurity professionals to secure the environment and to identify the scope of what personal information, if any, was involved. PTCA also notified law enforcement of this incident.

What Information Was Involved?

Based on a comprehensive forensic investigation and document review, we discovered on August 27, 2025 that one or more of the files accessed and/or acquired by the unauthorized party as a result of this incident may have contained your minor's full name and [redacted]

What You Can Do.

To date, PTCA has no evidence of financial or medical fraud or identity theft related to this incident. However, out of an abundance of caution, we wanted to make you aware of the incident. To protect your minor from potential misuse of your minor's information, we are offering a complimentary [redacted] membership of IDX credit monitoring. IDX credit monitoring is completely free to your minor, and enrolling in this program will not hurt your minor's credit score. For more information on identity theft prevention and IDX credit monitoring, including instructions on how to activate your minor's complimentary [redacted] membership, please see the additional information provided below in the section titled, "Other Important Information."

This letter also provides other precautionary measures you can take to protect your minor's personal information, including placing a Fraud Alert and/or Security Freeze on your minor's credit files and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your minor's financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. PTCA is committed to maintaining the privacy of personal information in our possession and has taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your minor's personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have established to respond to questions surrounding the incident at [redacted]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to best protect against the misuse of your minor's information. The response line is available Monday through Friday, [redacted] Eastern Time, excluding holidays.

Sincerely,

Physicians to Children & Adolescents

OTHER IMPORTANT INFORMATION

1. Enrolling Your Minor in Complimentary [redacted] Month Credit Monitoring.

Website and Enrollment. Scan the QR image or go to [redacted] and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated 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, IDX will be able to assist you.

Telephone. Contact IDX at [redacted] to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

2. Placing a Fraud Alert on Your Minor's Credit File.

Whether or not you choose to use the complimentary [redacted] month credit monitoring services offered to your minor, we recommend that you place an initial one-year "Fraud Alert" on your minor's credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your minor's fraud alert, they will notify the others.

Equifax P.O. Box 105069 Atlanta, GA 30348-5069 https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/ (800) 525-6285	***Experian*** P.O. Box 9554 Allen, TX 75013 https://www.experian.com/fraud/center.html (888) 397-3742	***TransUnion*** Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 https://www.transunion.com/fraud-alerts (800) 680-7289

3. Consider Placing a Security Freeze on Your Minor's Credit File.

If you are very concerned about your minor becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your minor's credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your minor's credit report or any information from it without your express authorization. You may place a security freeze on your minor's credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788 https://www.equifax.com/personal/credit-report-services/credit-freeze/ (888)-298-0045	***Experian Security Freeze*** P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742	***TransUnion Security Freeze*** P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/credit-freeze (888) 909-8872

In order to place the security freeze, you'll need to supply your minor's name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your minor's personal information has been used to file a false tax return, to open an account or to attempt to open an account in your minor's name, or to commit fraud or other crimes against your minor, you may file a police report in the city in which you currently reside.

If you do place a security freeze *prior* to enrolling your minor in the credit monitoring service as described above, you will need to remove the freeze in order to sign your minor up for the credit monitoring service. After you sign your minor up for the credit monitoring service, you may refreeze your minor's credit file.

4. **Obtaining a Free Credit Report**.

Under federal law, your minor is entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your minor's free credit reports online at **www.annualcreditreport.com**. Once you receive your minor's credit reports, review them for discrepancies. Identify any accounts you or your minor did not open or inquiries from creditors that you or your minor did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. **Protecting Your Minor's Medical Information**.

As a general matter, the following practices can help to protect your minor from medical identity theft.

- Only share your minor's health insurance cards with your minor's health care providers and other family members who are covered under your insurance plan or who help you with your minor's medical care.
- Review your "explanation of benefits statement" which you receive from your health insurance company in relation to your minor. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for your minor as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

6. **Additional Helpful Resources**.

Even if you do not find any suspicious activity on your minor's initial credit reports, the Federal Trade Commission (FTC) recommends that you check your minor's credit reports periodically. Checking your minor's credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your minor's credit reports or have reason to believe your minor's information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your minor's bank account information was impacted, we recommend that you contact your minor's financial institution to inquire about steps to take to protect your minor's account, including whether you should close your minor's account or obtain a new account number for your minor.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; https://ag.ny.gov/consumer-frauds-bureau/identity-theft; Telephone: 800-771-7755 (TDD/TYY Support: 800-788-9898); Medicare Fraud Control Unit Direct Line: 212-417-5397.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.

* * *