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## ***CYBER INCIDENT - Frequently Asked Question for Clients***

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### **1. What is Labrador-Grenfell Health doing in response to this privacy breach?**

Labrador-Grenfell Health remains focused on the delivery of safe patient care, while it continues to collaborate with the Newfoundland and Labrador Centre for Health Information (NLCHI), along with the Department of Health and Community Services and other regional health authorities, to restore provincial health-care IT systems and investigate the nature and impact of this incident.

The appropriate authorities have been contacted, including the Newfoundland and Labrador Office of the Information and Privacy Commissioner (OIPC) and the Canadian Centre for Cyber Security. The RCMP have been notified and are continuing to investigate the incident.

Labrador-Grenfell Health is cooperating fully with the authorities and other government entities while investigations are ongoing.

To help protect your personal health information, Labrador-Grenfell Health has entered into a contract with Equifax. Affected clients who have received services from Labrador-Grenfell Health at any time over the past nine years are being offered access to credit monitoring and identity theft protection services for a period of two (2) years from the date of enrollment, at no cost to them. This service is available to any client over the age of eighteen (18) who has a Canadian credit file. For those living outside of Canada, coverage will depend on the availability of the service in their region. This service allows individuals to monitor their credit and identity information, as well as detect and respond to fraudulent credit activity.

Equifax has established a dedicated support line for clients about questions related to Equifax enrollment, product information and other related inquiries. The support line can be reached at **1-866-547-2429**. It is open from Monday to Friday, from 10:30 a.m. to 10:30 p.m. NST and on Saturday and Sunday, from 10:30 a.m. to 7:30 p.m. NST.

A provincial call centre has been established for inquiries related to this incident. The toll-free number is 1-833-718-3021.

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## **2. How do I know if my information is affected?**

Currently, it has been determined that some personal health information relating to clients who received services from Labrador-Grenfell Health at any time over the last nine years was taken from Labrador-Grenfell Health systems.

If you believe your information may be impacted, you can take steps to protect your identity and credit. If you suspect that your Social Insurance Number is being used fraudulently, Service Canada advises taking the following steps:

1. File a complaint with the police. Ask for the case reference number and the officer's name and telephone number. If you choose to obtain a copy of the police report, make sure it states your name and SIN.
2. Contact the Canadian Anti-Fraud Centre at 1-888-495-8501. The national anti-fraud call centre is jointly managed by the Royal Canadian Mounted Police, Ontario Provincial Police and Competition Bureau Canada. They provide advice and assistance about identity theft.
3. Contact Canada's two national credit bureaus (Equifax or TransUnion). Ask for a copy of your credit report. Review it for any suspicious activity. Also check to see if your credit file should be flagged (fees may be applicable). To obtain additional information regarding fees and other requirements, please contact: Equifax: 1-800-465-7166 and TransUnion: 1-800-663-9980.
4. Inform your bank and creditors by phone and in writing about any irregularities.
5. Report any irregularities in your mail delivery to Canada Post, for example, opened envelopes, missing financial statements or documents.

6. Visit a Service Canada office and bring all the necessary documents with you proving fraud or misuse of your SIN. Also bring an original identity document (your birth certificate, or immigration or citizenship document). Service Canada officials will review your information and provide you with assistance and guidance.

Alert the CRA: You can report suspected fraud or identity theft with the Canada Revenue Agency by calling them at 1-800-959-8281.

### **3. What benefits are included in the Equifax program?**

Each individual who enrolls will have access to the Equifax Complete™ Premier service package and will receive the following benefits for a period of two (2) years from the date of enrollment:

- Lost Wallet Assist: One-stop assistance in cancelling and reissuing your credit or debit cards, driver's license, SIN card, insurance cards, passport, and traveler's checks when your wallet is lost or stolen;
- WebDetect™ (Internet/web scanning): Receive alerts when Equifax detects your personal information (e.g. SIN or credit card number) is being used on the Internet;
- Daily credit monitoring with email notifications of key changes to your credit profile;
- Unlimited access to your Equifax Credit Score™ and report;
- Identity Restoration: A dedicated Identity Restoration Specialist will work on your behalf to restore your identity should you become a victim of identity theft;
- Up to \$1,000,000 of identity theft insurance (further terms, conditions, and exclusions relating to coverage will be available in your policy upon enrollment);
- Ability to view how your score trends over time.

**NOTE:** In order to avail of the WebDetect™ (Internet/web scanning) feature, users must first complete the Equifax enrollment process and then, they must set up the web scan feature through their Equifax account. This benefit is included in the Equifax coverage but requires an extra step to set up.

### **4. How does the Equifax enrollment work?**

Clients can call the provincial toll-free information line at 1-833-718-3021 to obtain their unique Equifax Activation Code and enrollment instructions. Please be ready to answer three qualifying questions.

Once you are provided with a unique activation code, clients will be directed to a web address, which points to an Equifax online subscription form, to complete the enrollment process. When you visit the Equifax website, please be sure to follow all steps outlined by Equifax to complete the enrollment process.

Clients who are unable to activate the code online can do so by calling **Equifax at 1-866-547-2429** from Monday to Friday, from 10:30 a.m. to 10:30 p.m. NST and on Saturday and Sunday, from 10:30 a.m. to 7:30 p.m. NST.

### **5. What email should I use to enroll in Equifax?**

Any email will work; however, as the enrollment is related to your personal credit information, it is recommended that you use a personal email that you will continue to have access to for the duration of the coverage (2 years).

**6. If my information is misused before I receive an activation code, will the Equifax protection and insurance apply?**

Equifax agents can assist with an issue that is discovered as part of the enrollment process. A change in your credit file will only trigger an alert after you have enrolled in the program. However, as part of the enrollment process, you will be provided with a fresh copy of your credit report, which will allow you to review and detect issues that occurred prior to enrollment. You may then be able to avail of the identity restoration services or make an ID theft insurance claim. Please ensure you inform the restoration agent or insurance carrier that the issue was discovered as part of the enrollment process.

If you notice unusual activity in your accounts, please report it to the appropriate authorities and contact your providers immediately.

**7. Are the estates of deceased clients eligible for Equifax coverage?**

Once a credit file is flagged as deceased, it is locked and cannot be monitored by Equifax. If you are the spouse of a deceased Labrador-Grenfell Health client, please call the provincial information toll-free line **1-833-718-3021** to obtain an Equifax Activation Code.

**8. I tried to sign up with Equifax using my activation code, but I received an error message.**

When trying to enroll with Equifax, you may receive an error message stating, "We have experienced an issue processing your request". This error message may appear when there is a discrepancy in the information the user submitted in the enrollment form and the information on file with Equifax. If this occurs, please call the Equifax number provided on the error message screen. Equifax will provide you with instructions on how to proceed.

**9. If I received an error message while trying to enroll in Equifax, is my SIN or other information now at risk?**

No, Equifax is a secure website. Your information is not at risk from the Equifax enrollment process.

**10. I am having trouble loading the Equifax enrollment website.**

If you are having trouble opening the Equifax website, it may be because you are using an outdated version of Internet Explorer. Try using a different browser (for example, Google Chrome) or updating your Internet Explorer browser.

**11. When I try to enroll in the Equifax Complete™ Premier service, I am prompted to enter payment information. Do I have to provide payment information or pay for this product?**

No, if you have received an Activation Code, you are not required to make any payment or provide payment information to Equifax to avail of the Equifax Complete™ Premier service. The cost of the service is completely covered by Labrador-Grenfell Health for 24 months (2 years) from the date of your enrollment.

Visit the website using the web address you were provided with your code, enter your activation code and the screen will indicate that you are receiving Equifax Complete Premier "FREE for 24 months".

If you encounter trouble or are prompted to enter payment information, you may have inadvertently navigated away from appropriate enrollment form. If this occurs, close the browser window and start the process over again from the beginning by visiting the website using the web address provided and re-entering your Activation Code. Your Equifax Activation Code will not be considered "spent" until the registration process is complete.

If you are still experiencing trouble, please contact **Equifax at 1-866-547-2429** from Monday to Friday, from 10:30 a.m. to 10:30 p.m. NST and on Saturday and Sunday, from 10:30 a.m. to 7:30 p.m. NST.

**When and how will I receive an alert after I have enrolled in the Equifax Complete™ Premier service?**

Individuals who sign up for the Equifax Complete™ Premier service will receive two different types of alerts, as follows:

i. Credit Monitoring

Equifax will alert you by email if there's a change in your credit report. You will receive an alert for any of the following changes:

- New hard credit inquiries
- New deposit account inquiries
- Name change
- New collection accounts
- New accounts
- New bankruptcies
- New or changes to public records
- Changes to existing accounts
- Change of address

Once you are enrolled, you have the ability to change the settings for which alerts to receive. You also have the ability via the settings in your Equifax account to request alerts if your credit score drops below a certain level (you set the level), rises above a certain level (you set the level), or changes status (for example, from 'Good' to 'Fair'). These alert setting can be customized through your Equifax Complete™ Premier account.

ii. WebScan (Dark Web / Internet Monitoring)

Once you enroll, you will have the ability to set up Dark Web scanning in your account settings.

Equifax will search suspicious websites for information. The options for Dark Web scanning include searches for: your SIN, passport, bank accounts, credit cards, and email addresses. If any of the information you enter is found on the internet, you will receive an alert.

Equifax will then provide recommendations and instructions on how you should address the alert. The instructions may vary depending on the nature of the alert.

## **12. What happens if my Equifax account is flagged with an alert for fraudulent activity?**

If you receive an alert from Equifax that there is possible fraudulent activity associated with your personal information, Equifax will provide instructions in response to the alert. Any questions relating to these instructions should be directed to call **Equifax at 1-866-547-2429** from Monday to Friday, from 10:30 a.m. to 10:30 p.m. NST and on Saturday and Sunday, from 10:30 a.m. to 7:30 p.m. NST.

If you notice a suspicious charge on your credit card statement, or suspicious activity in your bank account, you should reach out immediately to the credit card issuer or bank. You should also reach out to Equifax to inquire if you are eligible to avail of the identity restoration service or the ID fraud insurance included in your Equifax service.

## **13. What does Identity Restoration entail?**

Equifax's Identity Restoration service includes access to an Identity Restoration Specialist who will:

- Guide you step by step through the Identity Restoration process and help you understand your options as a victim of identity theft;
- Contact creditors, merchants, financial institutions, and other third parties where identity theft occurred to alert them of fraud, dispute transactions, and resolve identity theft;
- Place fraud alerts with Equifax and TransUnion;
- Document and organize correspondence in case of additional fraud events.

## **14. What is included in the fraud insurance?**

If you become a victim of identity theft, Equifax will reimburse the identity up to \$1,000,000 for certain out of pocket expenses, such as:

- Lost wages from time taken to re-establish identity;
- Fees associated with re-filing applications for loans, grants, or other credit;

- Costs for notarizing affidavits or other similar documents, long distance telephone calls, travel and postage from your efforts to report an identity fraud
- Legal fees up to \$125 per hour, for defense of any legal action brought against you as a result of the identity fraud

Please note that the fraud insurance included in your Equifax Complete™ Premier service does not cover “recovery of actual financial losses of any kind from acts of fraud or identity theft.” Other terms and conditions are set out in the insurance policy.

#### **15. Can Equifax determine if a specific fraud alert is linked to the recent cyber events in NL?**

No, if you receive an alert on your Equifax account suggesting fraudulent activity, Equifax is unable to determine whether the fraudulent activity is associated with any particular event or breach of information.

#### **16. Is Labrador-Grenfell Health offering enrollment in TransUnion as well?**

No, Labrador-Grenfell Health is offering protection to individuals through Equifax only. If you choose to enroll in TransUnion, you are solely responsible for any cost associated with that service.

#### **17. Should I sign up for both Equifax and TransUnion?**

Whenever credit is issued, the body issuing the credit (for example, a bank) will check your credit history via either Equifax or TransUnion prior to issuing the credit. If your SIN is used fraudulently to obtain credit, the initial credit check by the issuing body may occur through TransUnion instead of Equifax.

If you are enrolled in both TransUnion and Equifax, you would receive an alert on one of these accounts *prior* to the credit being issued, depending on whether the issuing body uses TransUnion or Equifax. As a result, you may be able to act in time to prevent the credit from being issued.

If you are enrolled in Equifax only and the credit issuing body checks your credit history via TransUnion instead of Equifax in response to someone fraudulently attempting to obtain credit using your SIN, you will not receive an alert through your Equifax account **until the credit has been issued.**

The Equifax Complete™ Premier credit monitoring will alert you when **any new credit is issued** that is associated with your Social Insurance Number regardless of whether the third-party issuing the credit checks your credit via Equifax or TransUnion. Therefore, if your social insurance number is used to fraudulently obtain credit in your name, your Equifax account will be flagged and you will be alerted **when the credit is issued.** You will then be able to take steps to correct the fraudulent activity and have it cancelled.

According to Equifax, Equifax accounts for approximately 70% of the market in Canada.

As noted, Labrador-Grenfell Health is offering protection to individuals through Equifax only. If you choose to enroll in TransUnion, you are solely responsible for any cost associated with that service.

#### **18. What if I have further questions?**

A provincial call centre has been established for inquiries related to this incident. The toll-free number is 1-833-718-3021.

If you have questions related to your patient, client or resident Equifax enrollment, product information or other related inquiries, please call **Equifax assistance line for clients at 1-866-547-2429** from Monday to Friday, from 10:30 a.m. to 10:30 p.m. NST and on Saturday and Sunday, from 10:30 a.m. to 7:30 p.m. NST.

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