

CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

ERNEST KOSCHINEG
ekoschineg@c-wlaw.com

450 Sentry Parkway, Suite 200
Blue Bell, Pennsylvania 19422

A Mid-Atlantic Litigation Firm

Visit us online at
www.C-WLAW.com

JASON MICHAEL GOODWIN
jgoodwin@c-wlaw.com

Telephone: (610) 567-0700
Fax: (610) 567-0712

www.C-WLAW.com

August 24, 2022

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Data Incident Notification

To Whom It May Concern:

We serve as counsel for Gifted Ultimate Holdings ("Gifted") located at 3330 W Esplanade Ave., Ste. 505 Metairie, LA, 70002 and provide this notification to you of a data security incident. By providing this notice, Gifted does not waive any rights or defenses under Maryland law, including the data breach notification statute.

Gifted recently identified unusual activity in an employee's email account. Gifted immediately began an investigation, which included working with third-party specialists to determine the nature and scope of the activity. The investigation determined there was unauthorized access to three employee email accounts between August 25, 2021 and December 10, 2021. Therefore, in an abundance of caution, Gifted conducted a review of the contents of the email account to determine the types of information contained therein and to whom it relates. On July 25, 2022, the review was completed and Gifted began a thorough review of internal files in order to confirm contact information to notify potentially impacted individuals. While this internal review remains ongoing at this time, Gifted has identified fifty-nine (59) Maryland residents that were potentially impacted. The information present in the account at the time of the unauthorized access included: first and last name, Social Security number, financial account number, medical information, and/or health insurance information.

Gifted is providing written notice of this incident to the Maryland residents on August 24, 2022, pursuant to Maryland law. The notice letter includes an offer of complimentary credit monitoring and identity protection services offered through Equifax for 12 months. A copy of the notice letter is attached hereto. Should Gifted identify additional Maryland residents are potentially impacted, we will provide supplemental notification.

Very truly yours,

CIPRIANI & WERNER, P.C.

By:


Ernest Koschineg, Esq.

Gifted Healthcare
Return Mail Processing Center
PO Box 6336
Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

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

<<Country>>

<<Date>>

<<NOTICE OF DATA BREACH>>

Dear <<Name 1>>:

We are writing to inform you of a data security incident that may have involved your information as described below. We take the privacy and security of all information very seriously. While we have no evidence to suggest that any of the impacted information was misused during this incident, we are writing to inform you about the incident, our response, and steps you can take to help protect your information.

What Happened: We recently learned of suspicious activity related to an employee email account. Upon discovery, we took swift action to secure our email system and network. We also launched an internal investigation and engaged leading, independent cybersecurity specialists. Based on this investigation, we confirmed that three employee email accounts were subject to unauthorized access between August 25, 2021 and December 10, 2021. We then started a review of the entire mailbox contents in order to identify what information was impacted. On July 25, 2022, we completed this review, and we began working to review our internal files for up-to-date address information to provide individuals with notification.

What Information Was Involved: The types of information present within the affected mailboxes included your first and last name in combination with the following data elements: <<Data Elements>>. <<Variable Sentence.>>

What We Are Doing: Upon learning of this incident, we took the steps described above to address this incident. We have also implemented additional technical safeguards to enhance the security of information in our possession and prevent similar incidents from happening in the future. Additionally, we are offering you <<12/24>> months of complimentary credit monitoring and identity protection services. Due to privacy laws, we cannot register you directly. Additional information regarding how to enroll in the complimentary identity monitoring service is enclosed.

What You Can Do: We recommend that you remain vigilant in regularly reviewing and monitoring all of your accounts and explanation of benefits statements to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided the attached summary of steps you can take to help protect yourself against fraud and identity theft.

For More Information: We have established a dedicated assistance line to address any questions you may have which can be reached at 855-904-5625, Monday through Friday, 8:00 a.m. to 8:00 p.m. Central Time, excluding major U.S. holidays. You may also contact Gifted by mail at 3330 W Esplanade Ave Ste 505, Metairie, LA 70002. The security of our information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support.

Sincerely,

Gifted Healthcare Team

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Equifax® Credit Watch™ Gold provides you with the following key features:

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ 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 alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- 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 theft⁴

How to Enroll: You can sign up [online](#) or via [U.S. mail delivery](#)

- To enroll in this service, go to the Equifax website at www.equifax.com/activate and enter the Activation Code <<Activation Code>> and follow the provided steps to receive your credit monitoring service online.
 - **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.
 - **Create Account:** Enter your email address, create a password, and accept the terms of use.
 - **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
 - **Checkout:** Upon successful verification of your identity, you will see the Checkout Page. Click ‘Sign Me Up’ to finish enrolling.
- To sign up for US Mail delivery, dial **1-855-833-9162** for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only. You will be asked to enter your Activation Code home telephone number, home address, name, date of birth and Social Security Number. You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment. Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Enrolling in this service will not affect your credit score. You must be over age 18 with a credit file activate these services.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

¹ 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.

² 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.

³ 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.

⁴ 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, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
---	---	--

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<#>> Rhode Island residents impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>.