

December 8, 2022

Benjamin A. Powell

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+1 202 663 6363 (f)
benjamin.powell@wilmerhale.com

VIA EMAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Security Breach Notification

Dear Attorney General Frosh:

Pursuant to Md. Code, Com. Law § 14-3504 h(1), we are writing to notify you of a data security incident involving five thousand five hundred and twenty (5,520) Maryland residents.

Identification of Parties

Wilmer Cutler Pickering Hale and Dorr LLP (“WilmerHale”) is reporting this incident on behalf of Sequoia Benefits and Insurance Services LLC, d/b/a Sequoia Consulting Group, Sequoia One PEO, LLC (together, “Sequoia”), and on behalf of Sequoia’s clients. Sequoia provides benefits and other consulting services to its clients and their respective employees and dependents.

Nature of the Data Security Incident

Sequoia determined that an unauthorized party accessed, between September 22 and October 6, 2022, certain client employee and dependent data stored in Sequoia’s cloud storage system.

The specific data that was accessible by the unauthorized party, including personal information of employees and dependents, differs depending on the specific Sequoia products used by the client and employees.

Based on Sequoia’s investigation, the unauthorized party was able to access and acquire demographic and other information provided in connection with employee benefits such as name, address, date of birth, gender, marital status, and employment status, social security number, email address, wage data for benefits, identification or benefit cards that an individual may have uploaded, attachments (if any) provided by individuals for the use of Sequoia advocate services in relation to insurance claims, and any COVID test results, or vaccine card that individuals may have uploaded to the Sequoia system.

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Number of Residents Affected

The five thousand five hundred and twenty (5,520) Maryland residents impacted will shortly receive notice via U.S. Mail in substantially the same form as the letters in **Attachment A**.

Steps Taken Relating to the Incident

As soon as Sequoia became aware of the situation, the company initiated a response plan, including taking immediate preventative actions such as:

- restricting system access and resetting credentials;
- eliminating the issue that raised the concern;
- retaining outside counsel to assist in investigating this matter;
- activating through counsel Dell Secureworks, to conduct a thorough forensic review; and
- engaging, through counsel, AlixPartners, a global consulting firm with extensive cybersecurity expertise, to serve as technical advisors to counsel to supplement the security review.

The issue underlying the unauthorized access has been remediated. Secureworks validated that the remediation of the access issue was successful. As such, Sequoia has no reason to believe that the former issue can be used to enable any future unauthorized access.

Sequoia will also be offering three (3) years of credit monitoring services to impacted residents through Experian's® IdentityWorksSM credit monitoring services, free of charge. Experian call centers can be contacted by all affected residents immediately regarding any fraud issues, and affected residents have access to a number of other features once enrolled in Experian IdentityWorks.

Contact Information.

For additional information, please contact:

Stephen Kim
Chief Legal and Administrative Officer
1850 Gateway Dr, Ste 700
San Mateo, CA 94404
Tel: (650) 369-0200
steve.kim@sequoia.com

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Sequoia does not intend to, and does not, waive any applicable privilege. If it were found that any of the information provided constitutes disclosure of otherwise privileged matters such disclosure would be inadvertent.

Best regards,

Benjamin A. Powell

December 8, 2022

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Attachment A
FORM OF INDIVIDUAL NOTICE LETTER

December 7, 2022

22 1 4911 *****SNGLP

SAMPLE A. SAMPLE - L04

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A. Sample[, Dependents_all]:

Sequoia Benefits and Insurance Services LLC (“Company”) recently became aware that an unauthorized party may have accessed a cloud storage system that contained personal information provided in connection with the Company’s services to its clients, including your employer or, if you are a dependent, your family member’s employer.

What Happened? As soon as the Company became aware of the situation, a response plan was initiated and a number of immediate actions were completed, including working with outside counsel to initiate a forensic review by Dell Secureworks, a leading global security firm. That forensic review is now complete, which resulted in the following findings:

- No placement of malicious tools or other software such as ransomware was found.
- No evidence of any threat to client or Company networks was found.
- No evidence of compromise of Company endpoints was found.
- No evidence of data being used or distributed has been found to date.
- No evidence of continuing unauthorized activity in Company systems was found.
- Unauthorized access of information in a cloud storage system occurred between September 22 and October 6, 2022.
- The access was “read only,” and there is no evidence that the unauthorized party changed any client data.

Further, based on internal investigation, there have been no instances of service interruption for any client or individuals from this situation. Even though the forensic review found no evidence that the unauthorized party misused or distributed data, the Company is notifying clients and individuals and offering three years of identity protection services through Experian to impacted individuals.

How did Company Respond?

As soon as the Company became aware that an unauthorized party may have accessed a cloud storage system, the Company initiated a response plan and completed a number of actions, including, retaining outside counsel to assist in investigating this matter, activating through counsel Dell Secureworks to conduct a thorough forensic review, and engaging through counsel a separate global consulting firm with cybersecurity expertise to serve as technical advisors to counsel to supplement the security review.

What Information Was Potentially Involved? The unauthorized party may have been able to access some personal information, including demographic information such as name, address, date of birth, gender, marital status, and employment status, social security number, work email address, member ID, wage data for benefits, attachments that

may have been provided for advocate services (if any), and ID cards and any COVID test results or vaccine card that may have been uploaded.

Description of Experian Services:

As mentioned above, there was no evidence of unauthorized use or distribution of personal information; however, the Company is offering complimentary access to Experian IdentityWorksSM for 36 months.

If you believe there was fraudulent use of your or your dependent's information as a result of this situation and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please note that Identity Restoration is available to you and your dependents for 36 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you and your dependents, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 36-month membership. This product provides you and your dependents with superior identity detection and resolution of identity theft. To start monitoring personal information, please follow the steps below:

- Ensure that you **enroll by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide this **activation code**: [REDACTED]
- If asked, please provide engagement # [REDACTED]

If you are enrolling your minor dependent(s), to whom this letter also is addressed, please follow the steps below:

- Ensure that you **enroll your dependent(s) by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide this **activation code for each dependent being enrolled**: [REDACTED]
- If asked, please provide the minor dependent engagement # [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this matter or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 844-850-0017 by [REDACTED]. Be prepared to provide the applicable engagement number above as proof of eligibility for the Identity Restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR 36-MONTH EXPERIAN IDENTITYWORKS
MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

For your minor dependent enrollees, the IdentityWorks service includes the following features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do.

To further protect your information, you can take steps to monitor your accounts, obtain your credit reports, or place a fraud alert or security freeze on your credit account. For information on each of these steps, please review **Attachment A**. Depending on your jurisdiction, you may also have additional rights available to you, which you can review in **Attachment B**.

For More Information.

If you have further questions or concerns, or would like an alternative to enrolling online, please call 844-850-0017 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number and/or your minor dependent's engagement number as listed above.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment A: Additional Information on Protecting Your Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Attachment B: Additional State Law Information

For residents of the District of Columbia, Iowa, Maryland, North Carolina, Oregon, and Rhode Island

You may contact your Attorney General for additional information about avoiding identity theft. If you are a Rhode Island resident, you may also file a police report by contacting local or state law enforcement agencies. You may use the following information to contact your attorney general:

Office of the Attorney General
Office of Consumer Protection
400 6th Street NW
Washington, DC 20001
(202) 442-9828
www.oag.dc.gov

Office of the
Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926 / (888) 777-4590
www.iowaattorneygeneral.gov

Maryland Office of
the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(410) 528-8662
www.marylandattorneygeneral.gov

North Carolina
Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
www.ncdoj.gov

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392
www.doj.state.or.us

Rhode Island Office of
the Attorney General
Consumer Protection Division
150 South Main Street
Providence, RI 02903
1 (401) 274-4400
www.riag.ri.gov

For residents of Massachusetts:

Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.ftc.gov.

December 7, 2022

22 1 4913 *****SNGLP

SAMPLE A. SAMPLE - L03

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A. Sample:

Sequoia Benefits & Insurance Services LLC (“Company”) recently became aware that an unauthorized party may have accessed a cloud storage system that contained personal information provided in connection with the Company’s services to its clients, including your employer.

What Happened? As soon as the Company became aware of the situation, a response plan was initiated and a number of immediate actions were completed, including working with outside counsel to initiate a forensic review by Dell Secureworks, a leading global security firm. That forensic review is now complete, which resulted in the following findings:

- No placement of malicious tools or other software such as ransomware was found.
- No evidence of any threat to client or Company networks was found.
- No evidence of compromise of Company endpoints was found.
- No evidence of data being used or distributed has been found to date.
- No evidence of continuing unauthorized activity in Company systems was found.
- Unauthorized access of information in a cloud storage system occurred between September 22 and October 6, 2022.
- The access was “read only,” and there is no evidence that the unauthorized party changed any client data.

Further, based on internal investigation, there have been no instances of service interruption for any client or individuals from this situation. Even though the forensic review found no evidence that the unauthorized party misused or distributed data, the Company is notifying clients and individuals and offering three years of identity protection services through Experian to impacted individuals.

How did Company Respond? As soon as the Company became aware that an unauthorized party may have accessed a cloud storage system, the Company initiated a response plan and completed a number of actions, including, retaining outside counsel to assist in investigating this matter, activating through counsel Dell Secureworks to conduct a thorough forensic review, and engaging through counsel a separate global consulting firm with cybersecurity expertise to serve as technical advisors to counsel to supplement the security review.

What Information Was Potentially Involved? The unauthorized party may have been able to access some of your personal information, including demographic information such as your name, address, date of birth, gender, marital status, and employment status, social security number, work email address, member IDs, wage data for benefits, attachments you may have provided for advocate services (if any), and ID cards and any COVID test results, or vaccine card that you may have uploaded.

Description of Experian Services. As mentioned above, there was no evidence of unauthorized use or distribution of personal information; however, the Company is offering complimentary access to Experian IdentityWorksSM for 36 months.

If you believe there was fraudulent use of your information as a result of this situation and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please note that Identity Restoration is available to you for 36 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 36-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring personal information, please follow the steps below:

- Ensure that you enroll by [REDACTED] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide your activation code: [REDACTED]
- If asked, please provide engagement # [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this matter or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 844-850-0017 by [REDACTED]. Be prepared to provide the engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 36-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do. To further protect your information, you can take steps to monitor your accounts, obtain your credit reports, or place a fraud alert or security freeze on your credit account. For information on each of these steps, please review **Attachment A**. Depending on your jurisdiction, you may also have additional rights available to you, which you can review in **Attachment B**.

For More Information. If you have further questions or concerns, or would like an alternative to enrolling online, please call 844-850-0017 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [REDACTED].

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment A: Additional Information on Protecting Your Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Attachment B: Additional State Law Information

For residents of the District of Columbia, Iowa, Maryland, North Carolina, Oregon, and Rhode Island

You may contact your Attorney General for additional information about avoiding identity theft. If you are a Rhode Island resident, you may also file a police report by contacting local or state law enforcement agencies. You may use the following information to contact your attorney general:

Office of the Attorney General
Office of Consumer Protection
400 6th Street NW
Washington, DC 20001
(202) 442-9828
www.oag.dc.gov

Office of the
Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926 / (888) 777-4590
www.iowaattorneygeneral.gov

Maryland Office of
the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(410) 528-8662
www.marylandattorneygeneral.gov

North Carolina
Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
www.ncdoj.gov

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392
www.doj.state.or.us

Rhode Island Office of
the Attorney General
Consumer Protection Division
150 South Main Street
Providence, RI 02903
1 (401) 274-4400
www.riag.ri.gov

For residents of Massachusetts:

Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.ftc.gov.

December 7, 2022

22 1 4847 *****SNGLP

SAMPLE A. SAMPLE - L02

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A. Sample[, Dependents_all]:

Sequoia One PEO LLC (“Company”) recently became aware that an unauthorized party may have accessed a cloud storage system that contained personal information provided in connection with its services to the Company’s clients, including either for your employer or, if you are a dependent, your family member’s employer.

What Happened? As soon as the Company became aware of the situation, a response plan was initiated and a number of immediate actions were completed, including working with outside counsel to initiate a forensic review by Dell Secureworks, a leading global security firm. That forensic review is now complete, which resulted in the following findings:

- No placement of malicious tools or other software such as ransomware was found.
- No evidence of any threat to client or Company networks was found.
- No evidence of compromise of Company endpoints was found.
- No evidence of data being used or distributed has been found to date.
- No evidence of continuing unauthorized activity in Company systems was found.
- Unauthorized access of information in a cloud storage system occurred between September 22 and October 6, 2022.
- The access was “read only,” and there is no evidence that the unauthorized party changed any client data.

Further, based on internal investigation, there have been no instances of service interruption for any client or individuals from this situation. Even though the forensic review found no evidence that the unauthorized party misused or distributed data, the Company is notifying clients and individuals and offering three years of identity protection services through Experian to impacted individuals.

How did the Company Respond? As soon as the Company became aware that an unauthorized party may have accessed a cloud storage system, the Company initiated a response plan and completed a number of actions, including, retaining outside counsel to assist in investigating this matter, activating through counsel Dell Secureworks to conduct a thorough forensic review, and engaging through counsel a separate global consulting firm with cybersecurity expertise to serve as technical advisors to counsel to supplement the security review.

What Information Was Potentially Involved? The unauthorized party may have been able to access some of your personal information, including demographic information such as your name, address, date of birth, gender, marital status, and employment status, social security number, work email address, member IDs, wage data for benefits, attachments you may have provided for advocate services (if any), and ID cards and any COVID test results or vaccine card that you may have uploaded.

Description of Experian Services. As mentioned above, there was no evidence of unauthorized use or distribution of personal information; however, the Company is offering complimentary access to Experian IdentityWorksSM for 36 months.

If you believe there was fraudulent use of your or your dependent's information as a result of this situation and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please note that Identity Restoration is available to you and your dependents for 36 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you and your dependents, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 36-month membership. This product provides you and your dependents with superior identity detection and resolution of identity theft. To start monitoring personal information, please follow the steps below:

- Ensure that you **enroll by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide this **activation code:** [REDACTED]
- If asked, please provide engagement # [REDACTED]

If you are enrolling your minor dependent(s), to whom this letter also is addressed, please follow the steps below:

- Ensure that you **enroll your dependent(s) by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide this **activation code for each dependent being enrolled:** [REDACTED]
- If asked, please provide the minor dependent engagement # [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this matter or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 844-850-0017 by [REDACTED]. Be prepared to provide the applicable engagement number above as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 36-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

For your minor dependent enrollees, the IdentityWorks service includes the following features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do. To further protect your information, you can take steps to monitor your accounts, obtain your credit reports, or place a fraud alert or security freeze on your credit account. For information on each of these steps, please review **Attachment A**. Depending on your jurisdiction, you may also have additional rights available to you, which you can review in **Attachment B**.

For More Information.

If you have further questions or concerns, or would like an alternative to enrolling online, please call 844-850-0017 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number and/or your minor dependent's engagement number.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment A: Additional Information on Protecting Your Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Attachment B: Additional State Law Information

For residents of the District of Columbia, Iowa, Maryland, North Carolina, Oregon, and Rhode Island

You may contact your Attorney General for additional information about avoiding identity theft. If you are a Rhode Island resident, you may also file a police report by contacting local or state law enforcement agencies. You may use the following information to contact your attorney general:

Office of the Attorney General
Office of Consumer Protection
400 6th Street NW
Washington, DC 20001
(202) 442-9828
www.oag.dc.gov

Office of the
Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926 / (888) 777-4590
www.iowaattorneygeneral.gov

Maryland Office of
the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(410) 528-8662
www.marylandattorneygeneral.gov

North Carolina
Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
www.ncdoj.gov

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392
www.doj.state.or.us

Rhode Island Office of
the Attorney General
Consumer Protection Division
150 South Main Street
Providence, RI 02903
1 (401) 274-4400
www.riag.ri.gov

For residents of Massachusetts:

Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.ftc.gov.

December 7, 2022

22 1 4903 *****SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A. Sample:

Sequoia One PEO LLC (“Company”) recently became aware that an unauthorized party may have accessed a cloud storage system that contained personal information provided in connection with the Company’s services to its clients, including your employer.

What Happened? As soon as the Company became aware of the situation, a response plan was initiated and a number of immediate actions were completed, including working with outside counsel to initiate a forensic review by Dell Secureworks, a leading global security firm. That forensic review is now complete, which resulted in the following findings:

- No placement of malicious tools or other software such as ransomware was found.
- No evidence of any threat to client or Company networks was found.
- No evidence of compromise of Company endpoints was found.
- No evidence of data being used or distributed has been found to date.
- No evidence of continuing unauthorized activity in Company systems was found.
- Unauthorized access of information in a cloud storage system occurred between September 22 and October 6, 2022.
- The access was “read only,” and there is no evidence that the unauthorized party changed any client data.

Further, based on internal investigation, there have been no instances of service interruption for any client or individuals from this situation. Even though the forensic review found no evidence that the unauthorized party misused or distributed data, the Company is notifying clients and individuals and offering three years of identity protection services through Experian to impacted individuals.

How did the Company Respond? As soon as the Company became aware that an unauthorized party may have accessed a cloud storage system, the Company initiated a response plan and completed a number of actions, including, retaining outside counsel to assist in investigating this matter, activating through counsel Dell Secureworks to conduct a thorough forensic review, and engaging through counsel a separate global consulting firm with cybersecurity expertise to serve as technical advisors to counsel to supplement the security review.

What Information Was Potentially Involved? The unauthorized party may have been able to access some of your personal information, including demographic information such as your name, address, date of birth, gender, marital status, and employment status, social security number, work email address, member IDs, wage data for benefits, attachments you may have provided for advocate services (if any), and ID cards, any COVID test results or vaccine card that you may have uploaded.

Description of Experian Services. As mentioned above, there was no evidence of unauthorized use or distribution of personal information; however, the Company is offering complimentary access to Experian IdentityWorksSM for 36 months.

If you believe there was fraudulent use of your information as a result of this situation and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please note that Identity Restoration is available to you for 36 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 36-month membership. This product provides you with identity detection and resolution of identity theft. To start monitoring personal information, please follow the steps below:

- Ensure that you enroll by [REDACTED] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide your activation code: [REDACTED]
- If asked, please provide engagement # [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this matter or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 844-850-0017 by [REDACTED]. Be prepared to provide the engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 36-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do. To further protect your information, you can take steps to monitor your accounts, obtain your credit reports, or place a fraud alert or security freeze on your credit account. For information on each of these steps, please review **Attachment A**. Depending on your jurisdiction, you may also have additional rights available to you, which you can review in **Attachment B**.

For More Information. If you have further questions or concerns, or would like an alternative to enrolling online, please call 844-850-0017 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [REDACTED].

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment A: Additional Information on Protecting Your Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Attachment B: Additional State Law Information

For residents of the District of Columbia, Iowa, Maryland, North Carolina, Oregon, and Rhode Island

You may contact your Attorney General for additional information about avoiding identity theft. If you are a Rhode Island resident, you may also file a police report by contacting local or state law enforcement agencies. You may use the following information to contact your attorney general:

Office of the Attorney General
Office of Consumer Protection
400 6th Street NW
Washington, DC 20001
(202) 442-9828
www.oag.dc.gov

Office of the
Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926 / (888) 777-4590
www.iowaattorneygeneral.gov

Maryland Office of
the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(410) 528-8662
www.marylandattorneygeneral.gov

North Carolina
Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
www.ncdoj.gov

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392
www.doj.state.or.us

Rhode Island Office of
the Attorney General
Consumer Protection Division
150 South Main Street
Providence, RI 02903
1 (401) 274-4400
www.riag.ri.gov

For residents of Massachusetts:

Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.ftc.gov.

Return Mail Processing
PO Box 999
Suwanee, GA 30024

December 12, 2022

16 1 3220 *****SNGLP

SAMPLE A. SAMPLE - L03

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A. Sample:

Sequoia Benefits & Insurance Services LLC (“Company”) has become aware that an unauthorized party accessed and acquired your information provided in connection with the Company’s services to its clients, including your employer.

What Happened? As soon as the Company became aware of the situation, a response plan was initiated and a number of immediate actions were completed, including working with outside counsel to initiate a forensic review by Dell Secureworks, a leading global security firm. That forensic review is now complete, which found that unauthorized access occurred between September 22 and October 6, 2022 and that there was no evidence of continuing unauthorized activity in Company systems. Further, based on internal investigation, there have been no instances of service interruption for any client or individuals from this situation.

The Company is notifying clients and individuals and offering three years of identity protection services through Experian to impacted individuals.

How did Company Respond? As soon as the Company became aware that an unauthorized party may have accessed a cloud storage system, the Company initiated a response plan and completed a number of actions, including, retaining outside counsel to assist in investigating this matter, activating through counsel Dell Secureworks to conduct a thorough forensic review, and engaging through counsel a separate global consulting firm with cybersecurity expertise to serve as technical advisors to counsel to supplement the security review.

What Information Was Involved? The unauthorized party was able to access your personal information, including demographic information including your name, address, date of birth, gender, marital status, and employment status, social security number, work email address, member IDs, wage data for benefits, and attachments you may have provided for advocate services (if any).

Description of Experian Services. As mentioned above, the Company is offering complimentary access to Experian IdentityWorksSM for 36 months.

If you believe there was fraudulent use of your information as a result of this situation and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please note that Identity Restoration is available to you for 36 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 36-month membership. This product



provides you with superior identity detection and resolution of identity theft. To start monitoring personal information, please follow the steps below:

- Ensure that you **enroll by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide your **activation code:** [REDACTED]
- If asked, please provide engagement # [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this matter or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 844-850-0017 by [REDACTED]. Be prepared to provide the engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 36-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do. To further protect your information, you can take steps to monitor your accounts, obtain your credit reports, or place a fraud alert or security freeze on your credit account. For information on each of these steps, please review **Attachment A**. Depending on your jurisdiction, you may also have additional rights available to you, which you can review in **Attachment B**.

For More Information. If you have further questions or concerns, or would like an alternative to enrolling online, please call 844-850-0017 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [REDACTED].

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment A: Additional Information on Protecting Your Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1. Full name, with middle initial and any suffixes;
2. Social Security number;
3. Date of birth (month, day, and year);
4. Current address and previous addresses for the past five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Attachment B: Additional State Law Information

For residents of the District of Columbia, Iowa, Maryland, North Carolina, Oregon, and Rhode Island

You may contact your Attorney General for additional information about avoiding identity theft. If you are a Rhode Island resident, you may also file a police report by contacting local or state law enforcement agencies. You may use the following information to contact your attorney general:

Office of the Attorney General
Office of Consumer Protection
400 6th Street NW
Washington, DC 20001
(202) 442-9828
www.oag.dc.gov

Office of the
Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926 / (888) 777-4590
www.iowaattorneygeneral.gov

Maryland Office of
the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(410) 528-8662
www.marylandattorneygeneral.gov

North Carolina
Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
www.ncdoj.gov

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392
www.doj.state.or.us

Rhode Island Office of
the Attorney General
Consumer Protection Division
150 South Main Street
Providence, RI 02903
1 (401) 274-4400
www.riag.ri.gov

For residents of Massachusetts:

Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.ftc.gov.

Return Mail Processing
PO Box 999
Suwanee, GA 30024

December 12, 2022

16 1 3217 *****SNGLP

SAMPLE A. SAMPLE - L04

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A. Sample[, Dependents_all]:

Sequoia Benefits and Insurance Services LLC (“Company”) became aware that an unauthorized party accessed and acquired your personal information provided in connection with the Company’s services to its clients, including your employer or, if you are a dependent, your family member’s employer.

What Happened? As soon as the Company became aware of the situation, a response plan was initiated and a number of immediate actions were completed, including working with outside counsel to initiate a forensic review by Dell Secureworks, a leading global security firm. That forensic review is now complete, which found that unauthorized access occurred between September 22 and October 6, 2022, and that there was no evidence of continuing unauthorized activity in Company systems. Further, based on internal investigation, there have been no instances of service interruption for any client or individuals from this situation.

The Company is notifying clients and individuals and offering three years of identity protection services through Experian to impacted individuals.

How did Company Respond?

As soon as the Company became aware that an unauthorized party may have accessed a cloud storage system, the Company initiated a response plan and completed a number of actions, including, retaining outside counsel to assist in investigating this matter, activating through counsel Dell Secureworks to conduct a thorough forensic review, and engaging through counsel a separate global consulting firm with cybersecurity expertise to serve as technical advisors to counsel to supplement the security review.

What Information Was Involved? The unauthorized party was able to access your personal information, including demographic information including name, address, date of birth, gender, marital status, and employment status, social security number, work email address, member ID, wage data for benefits, and attachments that may have been provided for advocate services (if any).

Description of Experian Services:

As mentioned above, the Company is offering complimentary access to Experian IdentityWorksSM for 36 months.

If you believe there was fraudulent use of your or your dependent’s information as a result of this situation and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. Please note that Identity Restoration is available to you and your dependents for 36 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.



While identity restoration assistance is immediately available to you and your dependents, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 36-month membership. This product provides you and your dependents with superior identity detection and resolution of identity theft. To start monitoring personal information, please follow the steps below:

- Ensure that you **enroll by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide this **activation code**: [REDACTED]
- If asked, please provide engagement [REDACTED]

If you are enrolling your minor dependent(s), to whom this letter also is addressed, please follow the steps below:

- Ensure that you **enroll your dependent(s) by** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide this **activation code for each dependent being enrolled**: [REDACTED]
- If asked, please provide the minor dependent engagement # [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this matter or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 844-850-0017 by [REDACTED]. Be prepared to provide the applicable engagement number above as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 36-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

For your minor dependent enrollees, the IdentityWorks service includes the following features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do.

To further protect your information, you can take steps to monitor your accounts, obtain your credit reports, or place a fraud alert or security freeze on your credit account. For information on each of these steps, please review **Attachment A**. Depending on your jurisdiction, you may also have additional rights available to you, which you can review in **Attachment B**.

For More Information.

If you have further questions or concerns, or would like an alternative to enrolling online, please call 844-850-0017 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number and/or your minor dependent's engagement number as listed above.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment A: Additional Information on Protecting Your Information

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1. Full name, with middle initial and any suffixes;
2. Social Security number;
3. Date of birth (month, day, and year);
4. Current address and previous addresses for the past five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
[www.equifax.com/personal/
credit-report-services](http://www.equifax.com/personal/credit-report-services)

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
[www.experian.com/
fraud/center.html](http://www.experian.com/fraud/center.html)

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
[www.transunion.com/fraud-
victim-resource/place-fraud-
alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Attachment B: Additional State Law Information

For residents of the District of Columbia, Iowa, Maryland, North Carolina, Oregon, and Rhode Island

You may contact your Attorney General for additional information about avoiding identity theft. If you are a Rhode Island resident, you may also file a police report by contacting local or state law enforcement agencies. You may use the following information to contact your attorney general:

Office of the Attorney General
Office of Consumer Protection
400 6th Street NW
Washington, DC 20001
(202) 442-9828
www.oag.dc.gov

Office of the
Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926 / (888) 777-4590
www.iowaattorneygeneral.gov

Maryland Office of
the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(410) 528-8662
www.marylandattorneygeneral.gov

North Carolina
Department of Justice
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6000
www.ncdoj.gov

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(877) 877-9392
www.doj.state.or.us

Rhode Island Office of
the Attorney General
Consumer Protection Division
150 South Main Street
Providence, RI 02903
1 (401) 274-4400
www.riag.ri.gov

For residents of Massachusetts:

Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico:

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.ftc.gov.