



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

May 17, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

Dear Sir or Madam:

We represent Benefit Management, LLC (“BML”) located at 11221 Roe Avenue, Leawood, Kansas 66221. BML provides administrative services to healthcare entities including the administration of health benefit programs. We are writing to notify your office of an incident that may affect the security of certain personal information relating to eleven (11) Maryland residents on behalf of BML as well as certain BML clients. By providing this notice, BML does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. BML immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. BML then undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, BML conducted an intensive review of its files to obtain address information for impacted individuals. BML provided initial notice of the event to affected data owner clients on May 23, 2022. The comprehensive review concluded on April 5, 2023. Through this review, BML determined that certain information related to residents of Maryland could have been impacted by this event. Between December 6, 2022, and April 17, 2023, BML provided notification to affected clients regarding the event along with an offer to provide notification of impacted individuals on their behalf. While we have no evidence of any actual or attempted misuse of information, we are notifying individuals in an abundance of caution.

The information that could have been subject to unauthorized access includes name, address, Social Security number, claims information, date of birth, diagnosis/condition, health insurance information, medical information, and medications.

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Notice to Maryland Residents

BML began providing notice to individuals on January 27, 2023. At that time, no residents of Maryland were notified of this event. On or about May 17, 2023, BML provided written notice of this incident to affected individuals. This mailing includes notice to approximately eleven (11) Maryland residents on behalf of BML. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, BML moved quickly to investigate and respond to the incident, assess the security of BML systems, and notify potentially affected individuals. BML is also working to implement additional safeguards and training to its employees. BML is providing access to credit monitoring services for one (1) year, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BML is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BML is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'V. Regan', is positioned above the printed name.

Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/lhw
Enclosure

EXHIBIT A



Benefit Management, LLC
Return Mail to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-758-9100
Or Visit:
<https://response.idx.us/BenefitMgmt>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

May 17, 2023

Notice of Data <<Event/Breach>>

Dear <<First Name>> <<Last Name>>:

Benefit Management, LLC ("BML") is contacting you to notify you of an incident that affects some of your personal information. We take the security of information in our care seriously, and are providing you with this notice to make you aware of the incident, the steps we are taking in response, and steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. We immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. We undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, we conducted an intensive review of our files to obtain address information for impacted individuals. This review concluded on April 4, 2023. Through this review, we determined that certain information relating to you was included in the impacted data set. While we have no evidence of any actual or attempted misuse of information, we are notifying you in an abundance of caution and to make you aware of the incident.

What Information Was Involved? Our review determined that the following types of information were identified in the data: your name, <<Data Elements>>.

What We Are Doing. We take this incident and the security of personal information entrusted to us very seriously. Upon discovering this incident, we took immediate steps to investigate the incident. We have notified state and industry regulators as required. We have also notified law enforcement of this incident. As an added precaution, we are offering you complimentary access to <<12/24>> months of credit monitoring services, through IDX. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional details on these services.

What You Can Do. BML encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements and monitor free credit reports for suspicious activity and to detect errors. We also encourage you to review the enclosed *Steps You Can Take to Protect Personal Information* and enroll in the credit monitoring services we are offering. In addition, we encourage you to promptly report any suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, and/or your state Attorney General.

For More Information. If you have questions that are not answered by this letter, you may call our dedicated assistance line at 1-833-758-9100, available Monday through Friday, 8:00 am to 8:00 pm Central Time, excluding major U.S. holidays. Additionally, you can write to us at Benefit Management, LLC, 11221 Roe Avenue, Leawood, Kansas 66221.

We sincerely apologize for this incident, and regret any inconvenience this incident may cause you. BML remains committed to safeguarding your information.

Sincerely,

Benefit Management, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

1. Website and Enrollment. Go to <https://response.idx.us/BenefitMgmt> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is August 17, 2023.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-758-9100 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We advise you to remain vigilant against identity theft and fraud by reviewing all account statements and monitoring free credit reports. If you discover or suspect fraudulent activity involving your account, credit or debit card, we encourage you to promptly contact the issuing bank or relevant financial institution. The number to call for assistance is usually on the back of the card.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

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

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

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

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

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



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ATTORNEYS AT LAW

Vincent F. Regan
Office: (267) 930-4842
Fax: (267) 930-4771
Email: vregan@mullen.law

309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

May 30, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

Dear Sir or Madam:

We continue to represent Benefit Management, LLC (“BML”) located at 11221 Roe Avenue, Leawood, Kansas 66221. We are writing to supplement our notification of May 17, 2023, to your office regarding an incident that may affect the security of certain personal information relating to an additional one hundred eight (108) Maryland residents on behalf of BML as well as BML clients. As mentioned in our previous notification, BML provides administrative services to healthcare entities including the administration of health benefit programs. Our previous notification to your office is attached as ***Exhibit A***. By providing this notice, BML does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. BML immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. BML then undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, BML conducted an intensive review of its files to obtain address information for impacted individuals. BML provided initial notice of the event to data owner clients on May 23, 2022. The comprehensive review concluded on April 5, 2023. Through this review, BML determined that certain information related to residents of Maryland could have been impacted by this event. Between December 6, 2022, and April 17, 2023, BML provided notification to affected data owner clients regarding the event along with an offer to provide notification of impacted individuals on their behalf. While we have no evidence of any actual or attempted misuse of information, we are notifying individuals in an abundance of caution.

The information that could have been subject to unauthorized access includes name, address, claims information, date of birth, and health insurance information.

Notice to Maryland Residents

BML began providing notice to individuals on January 27, 2023. Thus far, BML provided written notice to a total of nine (9) Maryland residents. On May 30, 2023, BML provided written notice of this incident to additional affected individuals. This mailing includes notice to approximately additional one hundred eight (108) Maryland residents on behalf of BML. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit B*. As such, one hundred and nineteen (119) total Maryland residents have been notified of this incident to date.

Other Steps Taken and To Be Taken

Upon discovering the event, BML moved quickly to investigate and respond to the incident, assess the security of BML systems, and notify potentially affected individuals. BML is also working to implement additional safeguards and training to its employees. BML is providing access to credit monitoring services for twelve (12) months, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BML is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BML is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'V. Regan', is positioned above the printed name.

Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/lhw
Enclosure

EXHIBIT A

May 17, 2023 Notice



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

Vincent F. Regan
Office: (267) 930-4842
Fax: (267) 930-4771
Email: vregan@mullen.law

309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

May 17, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

Dear Sir or Madam:

We represent Benefit Management, LLC (“BML”) located at 11221 Roe Avenue, Leawood, Kansas 66221. BML provides administrative services to healthcare entities including the administration of health benefit programs. We are writing to notify your office of an incident that may affect the security of certain personal information relating to eleven (11) Maryland residents on behalf of BML as well as certain BML clients. By providing this notice, BML does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. BML immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. BML then undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, BML conducted an intensive review of its files to obtain address information for impacted individuals. BML provided initial notice of the event to affected data owner clients on May 23, 2022. The comprehensive review concluded on April 5, 2023. Through this review, BML determined that certain information related to residents of Maryland could have been impacted by this event. Between December 6, 2022, and April 17, 2023, BML provided notification to affected clients regarding the event along with an offer to provide notification of impacted individuals on their behalf. While we have no evidence of any actual or attempted misuse of information, we are notifying individuals in an abundance of caution.

The information that could have been subject to unauthorized access includes name, address, Social Security number, claims information, date of birth, diagnosis/condition, health insurance information, medical information, and medications.

Mullen.law

Notice to Maryland Residents

BML began providing notice to individuals on January 27, 2023. At that time, no residents of Maryland were notified of this event. On or about May 17, 2023, BML provided written notice of this incident to affected individuals. This mailing includes notice to approximately eleven (11) Maryland residents on behalf of BML. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, BML moved quickly to investigate and respond to the incident, assess the security of BML systems, and notify potentially affected individuals. BML is also working to implement additional safeguards and training to its employees. BML is providing access to credit monitoring services for one (1) year, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BML is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BML is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

A handwritten signature in blue ink, appearing to read "V. Regan", is positioned above the printed name.

Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/lhw
Enclosure

EXHIBIT A



Benefit Management, LLC
Return Mail to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-758-9100
Or Visit:
<https://response.idx.us/BenefitMgmt>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

May 17, 2023

Notice of Data <<Event/Breach>>

Dear <<First Name>> <<Last Name>>:

Benefit Management, LLC ("BML") is contacting you to notify you of an incident that affects some of your personal information. We take the security of information in our care seriously, and are providing you with this notice to make you aware of the incident, the steps we are taking in response, and steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. We immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. We undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, we conducted an intensive review of our files to obtain address information for impacted individuals. This review concluded on April 4, 2023. Through this review, we determined that certain information relating to you was included in the impacted data set. While we have no evidence of any actual or attempted misuse of information, we are notifying you in an abundance of caution and to make you aware of the incident.

What Information Was Involved? Our review determined that the following types of information were identified in the data: your name, <<Data Elements>>.

What We Are Doing. We take this incident and the security of personal information entrusted to us very seriously. Upon discovering this incident, we took immediate steps to investigate the incident. We have notified state and industry regulators as required. We have also notified law enforcement of this incident. As an added precaution, we are offering you complimentary access to <<12/24>> months of credit monitoring services, through IDX. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional details on these services.

What You Can Do. BML encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements and monitor free credit reports for suspicious activity and to detect errors. We also encourage you to review the enclosed *Steps You Can Take to Protect Personal Information* and enroll in the credit monitoring services we are offering. In addition, we encourage you to promptly report any suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, and/or your state Attorney General.

For More Information. If you have questions that are not answered by this letter, you may call our dedicated assistance line at 1-833-758-9100, available Monday through Friday, 8:00 am to 8:00 pm Central Time, excluding major U.S. holidays. Additionally, you can write to us at Benefit Management, LLC, 11221 Roe Avenue, Leawood, Kansas 66221.

We sincerely apologize for this incident, and regret any inconvenience this incident may cause you. BML remains committed to safeguarding your information.

Sincerely,

Benefit Management, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

1. Website and Enrollment. Go to <https://response.idx.us/BenefitMgmt> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is August 17, 2023.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-758-9100 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We advise you to remain vigilant against identity theft and fraud by reviewing all account statements and monitoring free credit reports. If you discover or suspect fraudulent activity involving your account, credit or debit card, we encourage you to promptly contact the issuing bank or relevant financial institution. The number to call for assistance is usually on the back of the card.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

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

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

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

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

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

Callahan Linebarger

From: Gregory Mazmanian
Sent: Wednesday, May 17, 2023 3:16 PM
To: idtheft@oag.state.md.us
Cc: Vince Regan; Christy O'Brian; Callahan Linebarger
Subject: Benefit Management LLC - Notice of Date Event - MD
Attachments: Benefit management LLC - Notice of Data Event - MD.pdf

Good Afternoon,

Please see attached.

Best,

Greg

Gregory Mazmanian

Attorney

Mullen Coughlin LLC

426 W. Lancaster Avenue, Suite 200

Devon, PA 19333

(267) 930-4462 - Office

(610) 368-3803 - Mobile

gmazmanian@mullen.law



This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.

EXHIBIT B

May 30, 2023 Notification Letter

To Enroll, Please Call:
1-833-758-9100
Or Visit:
<https://response.idx.us/BenefitMgmt>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

May 30, 2023

Notice of Data <<Event/Breach>>

Dear <<First Name>> <<Last Name>>:

Benefit Management, LLC (“BML”) is contacting you to notify you of an incident that affects some of your personal information. We take the security of information in our care seriously, and are providing you with this notice to make you aware of the incident, the steps we are taking in response, and steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. We immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. We undertook a comprehensive review of all data contained within the impacted email accounts. On April 4, 2023, we determined that certain information relating to you may have been impacted. While we have no evidence of any actual or attempted misuse of information, we are notifying you in an abundance of caution and to make you aware of the incident.

What Information Was Involved? Our review determined that the following types of information were identified in the data: your name, <<Data Elements>>.

What We Are Doing. We take this incident and the security of personal information entrusted to us very seriously. Upon discovering this incident, we took immediate steps to investigate the incident. We have notified state and industry regulators as required. We have also notified law enforcement of this incident. As an added precaution, we are offering you complimentary access to <<12/24>> months of credit monitoring services, through IDX. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional details on these services.

What You Can Do. BML encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements and monitor free credit reports for suspicious activity and to detect errors. We also encourage you to review the enclosed *Steps You Can Take to Protect Personal Information* and enroll in the credit monitoring services we are offering. In addition, we encourage you to promptly report any suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, and/or your state Attorney General.

For More Information. If you have questions that are not answered by this letter, you may call our dedicated assistance line at 1-833-758-9100, available Monday through Friday, 8 am to 8 pm Central Time, excluding major U.S. holidays. Additionally, you can write to us at Benefit Management, LLC, 11221 Roe Avenue, Leawood, Kansas 66221.

We sincerely apologize for this incident, and regret any inconvenience this incident may cause you. BML remains committed to safeguarding your information.

Sincerely,

Benefit Management, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

- 1. Website and Enrollment.** Go to <https://response.idx.us/BenefitMgmt> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is August 30, 2023.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-833-758-9100 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We advise you to remain vigilant against identity theft and fraud by reviewing all account statements and monitoring free credit reports. If you discover or suspect fraudulent activity involving your account, credit or debit card, we encourage you to promptly contact the issuing bank or relevant financial institution. The number to call for assistance is usually on the back of the card.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

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

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 1-202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

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

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

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



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

Vincent F. Regan
Office: (267) 930-4842
Fax: (267) 930-4771
Email: vregan@mullen.law

309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

September 11, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

Dear Sir or Madam:

We continue to represent Benefit Management, LLC (“BML”) located at 11221 Roe Avenue, Leawood, Kansas 66221. We are writing to supplement our notification of May 17, 2023, to your office regarding an incident that may affect the security of certain personal information relating to an additional five (5) Maryland residents on behalf of BML as well as BML clients. As mentioned in our previous notification, BML provides administrative services to healthcare entities including the administration of health benefit programs. Our previous notification to your office is attached as ***Exhibit A***. By providing this notice, BML does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. BML immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. BML then undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, BML conducted an intensive review of its files to obtain address information for impacted individuals. BML provided initial notice of the event to data owner clients on May 23, 2022. The comprehensive review concluded on April 5, 2023. Through this review, BML determined that certain information related to residents of Maryland could have been impacted by this event. Between December 6, 2022, and April 17, 2023, BML provided notification to affected data owner clients regarding the event along with an offer to provide notification of impacted individuals on their behalf. While we have no evidence of any actual or attempted misuse of information, we are notifying individuals in an abundance of caution.

The information that could have been subject to unauthorized access includes name, claims information, diagnosis/condition, health insurance information, lab results, medical information, and medications.

Notice to Maryland Residents

BML began providing notice to individuals on January 27, 2023. Thus far, BML provided written notice to a total of one hundred nineteen (119) Maryland residents. On September 11, 2023, BML provided written notice of this incident to additional affected individuals. This mailing includes notice to approximately additional five (5) Maryland residents on behalf of BML. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***. As such, one hundred twenty-four (124) total Maryland residents have been notified of this incident to date.

Other Steps Taken and To Be Taken

Upon discovering the event, BML moved quickly to investigate and respond to the incident, assess the security of BML systems, and notify potentially affected individuals. BML is also working to implement additional safeguards and training to its employees. BML is providing access to credit monitoring services for twelve (12) months, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BML is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BML is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/lhw
Enclosure

EXHIBIT A

May 30th, 2023 Notice



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

Vincent F. Regan
Office: (267) 930-4842
Fax: (267) 930-4771
Email: vregan@mullen.law

309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

May 30, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

Dear Sir or Madam:

We continue to represent Benefit Management, LLC (“BML”) located at 11221 Roe Avenue, Leawood, Kansas 66221. We are writing to supplement our notification of May 17, 2023, to your office regarding an incident that may affect the security of certain personal information relating to an additional one hundred eight (108) Maryland residents on behalf of BML as well as BML clients. As mentioned in our previous notification, BML provides administrative services to healthcare entities including the administration of health benefit programs. Our previous notification to your office is attached as ***Exhibit A***. By providing this notice, BML does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. BML immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. BML then undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, BML conducted an intensive review of its files to obtain address information for impacted individuals. BML provided initial notice of the event to data owner clients on May 23, 2022. The comprehensive review concluded on April 5, 2023. Through this review, BML determined that certain information related to residents of Maryland could have been impacted by this event. Between December 6, 2022, and April 17, 2023, BML provided notification to affected data owner clients regarding the event along with an offer to provide notification of impacted individuals on their behalf. While we have no evidence of any actual or attempted misuse of information, we are notifying individuals in an abundance of caution.

The information that could have been subject to unauthorized access includes name, address, claims information, date of birth, and health insurance information.

Notice to Maryland Residents

BML began providing notice to individuals on January 27, 2023. Thus far, BML provided written notice to a total of nine (9) Maryland residents. On May 30, 2023, BML provided written notice of this incident to additional affected individuals. This mailing includes notice to approximately additional one hundred eight (108) Maryland residents on behalf of BML. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit B*. As such, one hundred and nineteen (119) total Maryland residents have been notified of this incident to date.

Other Steps Taken and To Be Taken

Upon discovering the event, BML moved quickly to investigate and respond to the incident, assess the security of BML systems, and notify potentially affected individuals. BML is also working to implement additional safeguards and training to its employees. BML is providing access to credit monitoring services for twelve (12) months, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BML is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BML is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

A handwritten signature in blue ink, appearing to read "V. Regan", is positioned above the printed name.

Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/lhw
Enclosure

EXHIBIT A

May 17, 2023 Notice



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

Vincent F. Regan
Office: (267) 930-4842
Fax: (267) 930-4771
Email: vregan@mullen.law

309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

May 17, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

Dear Sir or Madam:

We represent Benefit Management, LLC (“BML”) located at 11221 Roe Avenue, Leawood, Kansas 66221. BML provides administrative services to healthcare entities including the administration of health benefit programs. We are writing to notify your office of an incident that may affect the security of certain personal information relating to eleven (11) Maryland residents on behalf of BML as well as certain BML clients. By providing this notice, BML does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. BML immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. BML then undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, BML conducted an intensive review of its files to obtain address information for impacted individuals. BML provided initial notice of the event to affected data owner clients on May 23, 2022. The comprehensive review concluded on April 5, 2023. Through this review, BML determined that certain information related to residents of Maryland could have been impacted by this event. Between December 6, 2022, and April 17, 2023, BML provided notification to affected clients regarding the event along with an offer to provide notification of impacted individuals on their behalf. While we have no evidence of any actual or attempted misuse of information, we are notifying individuals in an abundance of caution.

The information that could have been subject to unauthorized access includes name, address, Social Security number, claims information, date of birth, diagnosis/condition, health insurance information, medical information, and medications.

Mullen.law

Notice to Maryland Residents

BML began providing notice to individuals on January 27, 2023. At that time, no residents of Maryland were notified of this event. On or about May 17, 2023, BML provided written notice of this incident to affected individuals. This mailing includes notice to approximately eleven (11) Maryland residents on behalf of BML. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, BML moved quickly to investigate and respond to the incident, assess the security of BML systems, and notify potentially affected individuals. BML is also working to implement additional safeguards and training to its employees. BML is providing access to credit monitoring services for one (1) year, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BML is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BML is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

A handwritten signature in blue ink, appearing to read "V. Regan", is positioned above the printed name.

Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/lhw
Enclosure

EXHIBIT A



Benefit Management, LLC
Return Mail to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-758-9100
Or Visit:
<https://response.idx.us/BenefitMgmt>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

May 17, 2023

Notice of Data <<Event/Breach>>

Dear <<First Name>> <<Last Name>>:

Benefit Management, LLC ("BML") is contacting you to notify you of an incident that affects some of your personal information. We take the security of information in our care seriously, and are providing you with this notice to make you aware of the incident, the steps we are taking in response, and steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. We immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. We undertook a comprehensive and time-consuming review of all data contained within the impacted email accounts. Upon completion of this review, we conducted an intensive review of our files to obtain address information for impacted individuals. This review concluded on April 4, 2023. Through this review, we determined that certain information relating to you was included in the impacted data set. While we have no evidence of any actual or attempted misuse of information, we are notifying you in an abundance of caution and to make you aware of the incident.

What Information Was Involved? Our review determined that the following types of information were identified in the data: your name, <<Data Elements>>.

What We Are Doing. We take this incident and the security of personal information entrusted to us very seriously. Upon discovering this incident, we took immediate steps to investigate the incident. We have notified state and industry regulators as required. We have also notified law enforcement of this incident. As an added precaution, we are offering you complimentary access to <<12/24>> months of credit monitoring services, through IDX. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional details on these services.

What You Can Do. BML encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements and monitor free credit reports for suspicious activity and to detect errors. We also encourage you to review the enclosed *Steps You Can Take to Protect Personal Information* and enroll in the credit monitoring services we are offering. In addition, we encourage you to promptly report any suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, and/or your state Attorney General.

For More Information. If you have questions that are not answered by this letter, you may call our dedicated assistance line at 1-833-758-9100, available Monday through Friday, 8:00 am to 8:00 pm Central Time, excluding major U.S. holidays. Additionally, you can write to us at Benefit Management, LLC, 11221 Roe Avenue, Leawood, Kansas 66221.

We sincerely apologize for this incident, and regret any inconvenience this incident may cause you. BML remains committed to safeguarding your information.

Sincerely,

Benefit Management, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

1. Website and Enrollment. Go to <https://response.idx.us/BenefitMgmt> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is August 17, 2023.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-758-9100 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We advise you to remain vigilant against identity theft and fraud by reviewing all account statements and monitoring free credit reports. If you discover or suspect fraudulent activity involving your account, credit or debit card, we encourage you to promptly contact the issuing bank or relevant financial institution. The number to call for assistance is usually on the back of the card.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

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

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

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

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

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

Callahan Linebarger

From: Gregory Mazmanian
Sent: Wednesday, May 17, 2023 3:16 PM
To: idtheft@oag.state.md.us
Cc: Vince Regan; Christy O'Brian; Callahan Linebarger
Subject: Benefit Management LLC - Notice of Date Event - MD
Attachments: Benefit management LLC - Notice of Data Event - MD.pdf

Good Afternoon,

Please see attached.

Best,

Greg

Gregory Mazmanian

Attorney

Mullen Coughlin LLC

426 W. Lancaster Avenue, Suite 200

Devon, PA 19333

(267) 930-4462 - Office

(610) 368-3803 - Mobile

gmazmanian@mullen.law



This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.

EXHIBIT B

May 30, 2023 Notification Letter

To Enroll, Please Call:
1-833-758-9100
Or Visit:
<https://response.idx.us/BenefitMgmt>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

May 30, 2023

Notice of Data <<Event/Breach>>

Dear <<First Name>> <<Last Name>>:

Benefit Management, LLC (“BML”) is contacting you to notify you of an incident that affects some of your personal information. We take the security of information in our care seriously, and are providing you with this notice to make you aware of the incident, the steps we are taking in response, and steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. We immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. We undertook a comprehensive review of all data contained within the impacted email accounts. On April 4, 2023, we determined that certain information relating to you may have been impacted. While we have no evidence of any actual or attempted misuse of information, we are notifying you in an abundance of caution and to make you aware of the incident.

What Information Was Involved? Our review determined that the following types of information were identified in the data: your name, <<Data Elements>>.

What We Are Doing. We take this incident and the security of personal information entrusted to us very seriously. Upon discovering this incident, we took immediate steps to investigate the incident. We have notified state and industry regulators as required. We have also notified law enforcement of this incident. As an added precaution, we are offering you complimentary access to <<12/24>> months of credit monitoring services, through IDX. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional details on these services.

What You Can Do. BML encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements and monitor free credit reports for suspicious activity and to detect errors. We also encourage you to review the enclosed *Steps You Can Take to Protect Personal Information* and enroll in the credit monitoring services we are offering. In addition, we encourage you to promptly report any suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, and/or your state Attorney General.

For More Information. If you have questions that are not answered by this letter, you may call our dedicated assistance line at 1-833-758-9100, available Monday through Friday, 8 am to 8 pm Central Time, excluding major U.S. holidays. Additionally, you can write to us at Benefit Management, LLC, 11221 Roe Avenue, Leawood, Kansas 66221.

We sincerely apologize for this incident, and regret any inconvenience this incident may cause you. BML remains committed to safeguarding your information.

Sincerely,

Benefit Management, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

- 1. Website and Enrollment.** Go to <https://response.idx.us/BenefitMgmt> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is August 30, 2023.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-833-758-9100 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We advise you to remain vigilant against identity theft and fraud by reviewing all account statements and monitoring free credit reports. If you discover or suspect fraudulent activity involving your account, credit or debit card, we encourage you to promptly contact the issuing bank or relevant financial institution. The number to call for assistance is usually on the back of the card.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

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

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
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For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 1-202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

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EXHIBIT B

 **valueHealth**
Benefit Administrators
Benefit Management, LLC
Return Mail to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-758-9100
Or Visit:
<https://response.idx.us/BenefitMgmt>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

September 11, 2023

Notice of Data <<Breach/Security>>

Dear <<First Name>> <<Last Name>>:

Benefit Management, LLC (“BML”) is contacting you to notify you of an incident that affects some of your personal information. We take the security of information in our care seriously, and are providing you with this notice to make you aware of the incident, the steps we are taking in response, and steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about April 1, 2022, BML discovered suspicious activity related to a BML email account. We immediately launched an investigation, with the help of computer forensic specialists, to determine the nature and scope of the incident. That investigation determined that an unauthorized individual had access to certain BML email accounts from March 14, 2022, through April 2, 2022. We undertook a comprehensive review of all data contained within the impacted email accounts. On April 4, 2023, we determined that certain information relating to you may have been impacted. While we have no evidence of any actual or attempted misuse of information, we are notifying you in an abundance of caution and to make you aware of the incident.

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For More Information. If you have questions that are not answered by this letter, you may call our dedicated assistance line at 1-833-758-9100, available Monday through Friday, 8 am to 8 pm Central Time, excluding major U.S. holidays. Additionally, you can write to us at Benefit Management, LLC, 11221 Roe Avenue, Leawood, Kansas 66221.

We sincerely apologize for this incident and regret any inconvenience this incident may cause you. BML remains committed to safeguarding your information.

Sincerely,

Benefit Management, LLC

Steps You Can Take to Protect Personal Information

Enroll in Credit Monitoring

- 1. Website and Enrollment.** Go to <https://response.idx.us/BenefitMgmt> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is December 11, 2023.
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