



TELUS Data & Trust Office

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October 20, 2023

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Attorney General Brown:

We are writing on behalf of TELUS Health (US) Ltd. ("TELUS Health"), regarding a data security incident¹. TELUS Health provides pension administration services.

On September 6, 2023, TELUS Health was notified of missing pension participant payments. We promptly launched an investigation and determined that a call center employee based in the United States made unauthorized changes to pensioner participants' accounts. We conducted a manual review of our records to identify affected individuals. Thirteen pension participants were impacted by this incident, including one Maryland resident.

Beginning the week of October 23, 2023, TELUS Health will mail a notification letter to the affected individual by U.S. First-Class mail in accordance with Md. Code Ann., Com. Law § 14-3504. A sample copy of the notification letter is enclosed. TELUS Health is offering the affected individual complimentary credit monitoring and identity protection services and has provided a toll-free number where individuals may obtain more information regarding the incident.

To help prevent something like this from happening in the future, TELUS Health implemented changes in our systems to prevent call center employees from making similar unauthorized changes to accounts.

¹ This notice does not waive TELUS Health's objection that Maryland lacks personal jurisdiction over it regarding any claims related to this incident.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "SR Blackburn", with a stylized, cursive script.

Shelly Blackburn, CIPP/C
Director, Data & Trust Office

Enc.

Draft Template Notification

Dear _____

On September 6, 2023, TELUS Health, your pension administrator, discovered that an employee in the United States made unauthorized changes to your pension account.

We want to assure you that we took immediate action to investigate and resolve this matter. Our investigation determined that this call center employee made changes to your account on August 10, 2023, altering the email address, preferred communication method, and direct deposit information stored in our system. This affected your September 1, 2023 payment and delayed it until September 8, 2023. The employee is no longer employed by the call center. Your account has been corrected with the email address, preferred communication method, and direct deposit information you elected. The call center employee's actions were unauthorized and contrary to our strict privacy policies.

In response to the incident, we have taken security measures to reduce the risk of unauthorized access in the future. We are also providing you with access to Cyber Monitoring services at no charge. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online. These services provide you with alerts for twelve months from the date of enrollment. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

How to enroll in free Credit Monitoring and Fraud Assistance

To enroll in Cyber Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/telushealthus> and follow the instructions provided. When prompted please provide the following unique code to receive your services: <CODE HERE>. In order for you to receive the services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection, an email account; and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228.

Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 1-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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report.

To request a credit freeze, individuals may need to provide some or all of 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, 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/credithelp
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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they

have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and state Attorney General. This notice has not been delayed by law enforcement.

We sincerely regret any inconvenience or concern this may have caused. If you have any further questions, please do not hesitate to contact us at 1-866-627-2826.

Sincerely,

TELUS Health