

Good afternoon,

Please see the attached sample notification letter for a data privacy incident affecting one Maryland resident. We discovered on December 20, 2023, due to a technical issue, members requesting dental explanation of benefits (EOBs) through our online chat tool received EOBs with information regarding other members. One Maryland resident was impacted by this, and the data disclosed included their name and dental services information. The Maryland resident was notified on 3/22/2024 via mail with the attached sample notice. Free credit monitoring was offered to the individual.

Thank you,

Mike Ruiz

Lead, Privacy Compliance
guardianlife.com



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10 Hudson Yards
New York, NY 10001
guardianlife.com

DATE

PATIENT NAME

Address Line 1

Address Line 2

City, PH State, PH Zip

Re: Notification of Potential Unauthorized Access

Dear PATIENT NAME,

The Guardian Life Insurance Company of America® (Guardian) takes the responsibility of protecting your personal information very seriously. Accordingly, the purpose of this letter is to inform you that information regarding your Guardian coverage was inadvertently disclosed to an individual that was not authorized to view this information.

What Happened

We discovered on December 20, 2023, due to a technical issue, members requesting dental explanation of benefits (EOBs) through our online chat tool received EOBs with information regarding other members. At this time, we have no reason to believe that the information about you has been used improperly or inappropriately or that you are at risk for identity theft because of this matter. Nonetheless, we wanted to make you aware of this incident and provide you with the information shown below.

What Information Was Involved

The data disclosed was limited to your name and information relating to your dental services .

What We Are Doing

We have taken action to remediate this incident and help prevent future occurrences. To help address any concerns you may have, we would like to provide you with an enhanced identity theft monitoring service for 12 months, the “Equifax Credit Watch™ Gold with 3-in-1 Monitoring,” which you may access by following the instructions below in conjunction with the provided Promotion Code. The enclosed sheet provides instructions for enrollment and should you choose to enroll, please use the following promotion code **Credit Monitoring Code**.

What You Can Do

There are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information if you are concerned.

- We recommend you remain vigilant and regularly review your credit card bills, bank statements and credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local

law enforcement agency, the Federal Trade Commission, your state Attorney General, your financial institution and to one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file. You have the right to obtain a copy of any associated police report.

- You may contact the fraud departments of the three nationwide consumer reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three nationwide consumer reporting agencies below.

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

- You may obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: www.annualcreditreport.com. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- You may also receive information directly from the Federal Trade Commission by contacting them at the information below:

Federal Trade Commission Consumer Response
Center 600 Pennsylvania Avenue, NW Washington,
DC 20580
www.consumer.gov/idtheft or www.ftc.gov/credit
1-877-IDTHEFT (1-877-438-4338)

- The FTC and/or the credit reporting agencies may also provide further information and instruction on fraud alerts and security freezes.

For More Information

We would like to apologize for any inconvenience and assure you we are committed to maintaining the privacy and security of your information. If you have any questions about this situation, please do not hesitate to contact our Customer Response Unit at 800-541-7846 between the hours of 8:00 am to 8:30 pm EST with any questions. Thank you for being a valued customer of Guardian.

Sincerely,

Guardian Group Benefits



Enter your Activation Code: **Credit Monitoring Code**

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3-Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

1. Welcome Page: Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.

2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.

3. Create Account: Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.

4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.

5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.
2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.
3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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