

Coalesce, LLC dba Benefitelect

<<Return Mail Address>>

<<Name 1>> <<Name 2>>

<<Address 1>>

<<Address 2>>

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

[\[IDX URL\]](#)

<<Date>>

**NOTICE OF [SECURITY INCIDENT] / [DATA BREACH]**

Dear <<Name 1>> <<Name 2>>:

Coalesce, LLC dba Benefitelect (“BEI”) is a full-service employee benefits administration platform that your employer, or the employer of one of your family members, utilizes for benefit enrollment services. BEI writes to notify you of an event that may impact the privacy of information relating to you. BEI is providing information about the event, our response to it, and resources available to help you protect information, should you feel it appropriate to do so.

**What Happened?** On April 2, 2025, BEI was alerted to suspicious activity on its systems. After becoming aware of this activity, we quickly took steps to secure the system and launched an investigation with the assistance of a third-party specialist to determine the nature and scope of the activity. Our investigation determined that certain files were accessed and/or exfiltrated without authorization between March 30, 2025, and March 31, 2025. We then undertook a time-intensive review of the impacted data with the assistance of additional data privacy specialists to identify the individuals whose information may have been impacted. On August 26, 2025, we learned that your information was impacted as a result of this activity.

**What Information Was Involved?** Our review determined that the impacted data included benefits eligibility and onboarding census information such as your name, address, date of birth, and Social Security number. Please note that we are not aware of any actual or attempted misuse as a result of this activity.

**What We Are Doing.** The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon learning of the suspicious activity, we took steps to secure the system and commenced an investigation to confirm the nature and scope of the event. We are reviewing existing security policies and have implemented additional cybersecurity measures to further protect against similar events moving forward. Additionally, we are notifying all impacted individuals so they may take steps to best protect their information, should they feel it is appropriate to do so.

As an added precaution, we are offering you immediate access to credit monitoring and identity theft protection services for [#] months at no cost to you through IDX. Information regarding these services and instructions on how to enroll can be found in the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that, due to security restrictions, you must complete the enrollment process yourself as we are not permitted to enroll you in these services.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits as well as monitoring your free credit reports for suspicious activity and to detect errors. We encourage you to enroll in the complimentary identity monitoring services being offered. Please also review the information contained in the enclosed *Steps You Can Take to Help Protect Personal Information*

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions or need assistance, please call our dedicated assistance line at [XXX-XXX-XXX] between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding all major U.S. holidays. You may also write to us at [Address].

Sincerely,

Coalesce, LLC dba Benefitelect

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### Enroll in Monitoring Services

**1. Website and Enrollment.** Scan the QR image or go to [\[IDX URL\]](#) and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**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 [\[TFN\]](#) to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

### 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](http://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:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/data-breach-help">https://www.transunion.com/data-breach-help</a>
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion, 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, 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 their 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](http://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 the relevant state Attorney General. This notice has not been delayed by law enforcement.

For *California residents*, the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) may be contacted for additional information on protection against identity theft. The California Attorney General can be contacted at 1300 I Street, Sacramento, CA 95814, [www.oag.ca.gov](http://www.oag.ca.gov), 800-952-5225.

For *District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and [oag.dc.gov](http://oag.dc.gov).

For *Florida residents*, the Florida Attorney General can be contacted at PL-01, The Capitol, Tallahassee, FL 32399-1050, <https://www.myfloridalegal.com/>, 850-414-3300.

For *Iowa residents*, the Iowa Attorney General can be contacted at 1305 E. Walnut Street, Des Moines, Iowa 50319, <https://www.iowaattorneygeneral.gov/>, 515-281-5926 or 888-777-4590.

For *Kentucky residents*, the Kentucky Attorney General may be contacted at 700 Capital Avenue, Suite 118, Frankfort, KY 40601, [www.ag.ky.gov](http://www.ag.ky.gov), 502-696-5300.

For *Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For *Massachusetts residents*, You have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-2200, <https://www.mass.gov/contact-the-attorney-generals-office>.

For *New Mexico residents*, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://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](http://www.ncdoj.gov).

*For Oregon residents*, the Oregon Attorney General may be reached at 1162 Court Street NE, Salem, OR 97301, <https://www.doj.state.or.us>, 503-378-4400.

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event.

*For South Carolina residents*, the South Carolina Department of Consumer Affairs may be reached at 293 Greystone Blvd., Ste. 400, Columbia, SC 29210, [www.consumer.sc.gov](http://www.consumer.sc.gov), 800-922-1594.