



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

February 11, 2021

G2127-3CA-0000001 T00001 P001 *****MIXED AADC 159



SAMPLE A SAMPLE - L01

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



RE: Notice of Data [EXTRA2]

Dear Sample A Sample:

Elwyn is writing to notify you of a recent incident that may have impacted the security of your personal information. We want to provide you with information about the incident, our response, and steps you may take to better protect your personal information, should you feel it necessary to do so.

What Happened? On June 24, 2020 Elwyn’s Information Technology Department discovered suspicious activity in some employee email accounts. Elwyn quickly launched an investigation with the assistance of computer forensics specialists to determine the nature and scope of the intrusion. Elwyn also took steps to secure the email accounts by resetting user passwords associated with the activity while we continued to investigate the problem. Through the investigation, we learned that one or more unknown actors gained access to certain employee email accounts without authorization for certain periods of time between October 9, 2019 and July 21, 2020.

Our investigation was unable to determine what emails and attachments, if any, in the accounts were viewed by the unauthorized actor(s). We immediately undertook a comprehensive review of the contents of impacted email account to identify those who may have personal information accessible within the impacted accounts. While this review was ongoing, we posted notice of this event on our website beginning on or around August 21, 2020. After a diligent and thorough process, we completed the review of the email contents on or about January 19, 2021 and determined that information related to you was present in the email accounts during the period of unauthorized access. We then worked to understand your connection to Elwyn and locate address information so that we could mail you this notice.

What Information was Involved? The investigation determined that the following information related to you was found within Elwyn email, and could have been accessed through an exposed account: your name, [EXTRA1].

California Delaware New Jersey Pennsylvania

Fellowship Health Resources, Inc. (FHR) is a wholly owned Elwyn subsidiary

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G2127-L01

What We Are Doing. The confidentiality, privacy, and security of personal information within our custody is among Elwyn's highest priorities. Upon learning of the event, we launched an investigation with the assistance of forensic specialists to determine what systems and information may be impacted by this event. We also took steps to confirm and further strengthen the security of our systems, including our email accounts. As a precautionary matter, we continue to review our security policies and procedures as part of our ongoing commitment to protect and maintain the security of your information.

What You Can Do. Please review the enclosed *Steps You Can Take to Protect Personal Information*, which contains information on what you can do to better protect against possible misuse of your information.

As an added precaution, Elwyn is offering you access to one year of credit monitoring and identity protection services provided by Experian at no cost to you. Your identity monitoring services include credit monitoring and identity restoration services. Details of this offer and instructions on how to enroll in the services are enclosed within this letter.

For More Information. We understand you may have questions that are not answered in this letter. If you have questions, please call our dedicated hotline at (833) 281-4833, Monday through Friday, 8 am – 10 pm CT, Saturday and Sunday 10 am – 7 pm CT, excluding national holidays.

Sincerely,

Shawna White

Shawna White, MBA, CHC, CHPC
Corporate Compliance and Privacy Officer

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Identity Restoration Services

What we are doing to protect your information:

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 281-4833 by **May 31, 2021**. Be prepared to provide engagement number **DB25334** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 12-month Experian IdentityWorks Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (833) 281-4833. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

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

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



Monitor Your Accounts

In addition to enrolling in the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits, and to monitor your credit reports for suspicious activity and to detect errors. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 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 agencies listed below:

Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert	Equifax P.O. Box 105069 Atlanta, GA 30348 1-888-766-0008 www.equifax.com/personal/credit-report-services
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662, 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 agencies 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.



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

North Carolina Residents: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400, 877-566-7226 (toll free within NC).

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is one (1) Rhode Island resident impacted by this incident.

Washington D.C. Residents: the Office of Attorney General for the District of Columbia can be reached at: 441 4thStreet NW, Suite 1100 South, Washington, D.C. 20001; 1-202-442-9828; <https://oag.dc.gov>.



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SAMPLE A SAMPLE - L02

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



RE: Notice of Data [EXTRA2]

To the Parent, Guardian or Decision-Maker of Sample A Sample:

Elwyn is writing to notify you of a recent incident that may have impacted the security of the above-referenced individual’s personal information. We want to provide you with information about the incident, our response, and steps you may take to better protect the above-referenced individual’s personal information, should you feel it necessary to do so.

What Happened? On June 24, 2020 Elwyn’s Information Technology Department discovered suspicious activity in some employee email accounts. Elwyn quickly launched an investigation with the assistance of computer forensics specialists to determine the nature and scope of the intrusion. Elwyn also took steps to secure the email accounts by resetting user passwords for accounts associated with the activity, while we continued to investigate the problem. Through the investigation, we learned that one or more unknown actors gained access to certain employee email accounts without authorization for certain periods of time between October 9, 2019 and July 21, 2020.

Our investigation was unable to determine what emails and attachments, if any, in the accounts were viewed by the unauthorized actor(s). We immediately undertook a comprehensive review of the contents of impacted email accounts to identify those who may have personal information accessible within the impacted accounts. While this review was ongoing, we posted notice of this event on our website beginning on or around August 21, 2020. After a diligent and thorough process, we completed the review of the email contents on or about January 19, 2021 and determined that information related to the above-referenced individual was present in the email accounts during the period of unauthorized access. We then worked to understand your connection to Elwyn and locate address information so that we could mail you this notice.

What Information was Involved? The investigation determined that the following information related to the above-referenced individual was contained in Elwyn email and could have been accessed through an exposed account: Their name, [EXTRA1].

California Delaware New Jersey Pennsylvania

Fellowship Health Resources, Inc. (FHR) is a wholly owned Elwyn subsidiary

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G2127-L02

What We Are Doing. The confidentiality, privacy, and security of personal information within our custody is among Elwyn's highest priorities. Upon learning of the event, we launched an investigation with the assistance of forensic specialists to determine what systems and information may be impacted. We also took steps to confirm and further strengthen the security of our systems, including our email accounts. As a precautionary matter, we continue to review our security policies and procedures as part of our ongoing commitment to protect and maintain the security of client information.

What You Can Do. Please review the enclosed *Steps You Can Take to Protect Personal Information*, which contains information on what you can do to better protect against possible misuse of the above-referenced individual's information.

As an added precaution, Elwyn is offering the above-referenced individual access to one year of identity monitoring services provided by Experian at no cost to you. The identity monitoring services include credit monitoring and identity restoration services. Details of this offer and instructions on how to enroll the above-referenced individual in these services are enclosed within this letter.

For More Information. We understand you may have questions that are not answered in this letter. If you have questions, please call our dedicated hotline at (833) 281-4833 Monday through Friday, 8 am – 10 pm CT, Saturday and Sunday 10 am – 7 pm CT, excluding national holidays.

Sincerely,

Shawna White

Shawna White, MBA, CHC, CHPC
Corporate Compliance and Privacy Officer

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Identity Restoration Services

What we are doing to protect your information:

To help protect your minor's identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides superior identity detection and resolution of identity theft. To activate this membership and start monitoring your minor's personal information please follow the steps below:

- Ensure that you **enroll by: May 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide your **activation code: ABCDEFGHI**
- Provide your minor's information when prompted

If you have questions about the product, need assistance with identity restoration for your minor or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 281-4833 by **May 31, 2021**. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

Additional details regarding the 12-MONTH EXPERIAN IDENTITYWORKS Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks for your minor:

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

If you believe there was fraudulent use of your minor's information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (833) 281-4833. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

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



Please note that this Identity Restoration support is available to your minor for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Monitor Your Minor's Accounts

Typically, a minor under the age of eighteen does not have credit in his or her name, and the consumer reporting agencies do not have a credit report in a minor's name. To find out if your minor has a credit report or to request a manual search for your minor's Social Security number each credit bureau has its own process. To learn more about these processes or request these services, you may contact the credit bureaus by phone or in writing or you may visit the below websites:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/form-minor-child.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-disputes/child-identity-theft-inquiry-form

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
<https://www.equifax.com/personal/credit-report-services/free-credit-reports/>

Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your minor's credit report should your minor have established credit.

Adults and minors, sixteen years or older, have the right to place a "security freeze" on a credit report, which will prohibit a consumer reporting agency from releasing information in the credit report without express authorization. A parent or guardian also has the right to place a "security freeze" on a minor's credit report if the child is under the age of sixteen. This right includes proactively placing a "security freeze" on a minor's credit report if the minor is under sixteen years old. If the nationwide credit reporting agencies don't have a credit file on the minor, they will create one so they can freeze it. This record cannot be used for credit purposes. It's there to make sure the child's record is frozen and protected against potential identity theft and fraud. Pursuant to federal law, you cannot be charged to place or lift a security freeze on a credit report. Should you wish to place a security freeze on a credit file or proactively place a freeze on a minor's credit report, please contact the major consumer reporting agencies listed below:

Experian

PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze

Equifax

PO Box 105788
Atlanta, GA 30348-5788
1-800-349-9960
www.equifax.com/personal/credit-report-services

As an alternative to a security freeze, individuals with established credit 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 the minor is a victim of identity theft, he/she is 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 agencies listed below:

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com/personal/credit-report-services

To request information about the existence of a credit file in your minor child’s name, search for you minor child’s Social Security number, place a security freeze on your minor child’s credit file, place a fraud alert on your minor child’s credit report (if one exists), or request a copy of your minor child’s credit report you may be required to provide the following information:

- A copy of your driver's license or another government issued identification card, such as a state ID card, etc.;
- Proof of your address, such as a copy of a bank statement, utility bill, insurance statement, etc.;
- A copy of your minor child's birth certificate;
- A copy of your minor child’s Social Security card;
- Your minor child's full name, including middle initial and generation, such as JR, SR, II, III, etc.;
- Your minor child's date of birth; and previous addresses for the past two years.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect your minor child, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can 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 the minor child has 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.

Washington D.C. Residents: the Office of Attorney General for the District of Columbia can be reached at: 441 4thStreet NW, Suite 1100 South, Washington, D.C. 20001; 1-202-442-9828; <https://oag.dc.gov>.



