



<<MemberFirstName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Dear <<MemberFirstName>> <<MemberLastName>>,

Keenan & Associates (Keenan) is the third-party administrator of your health insurance benefits. I am writing to inform you of an incident that may have involved some of your information as an employee or a dependent of an employee of <<ClientDef1(Client Name)>>, related to our services as a third party administrator of your health insurance benefits.

What happened?

On October 9, 2015, we learned that documents containing information relating to some <<ClientDef1(Client Name)>> employees and some of their dependents could potentially be found through searches on the Internet. We immediately began an investigation and discovered that the documents may have been made available on the Internet when a vendor misconfigured security settings on the portal where the documents were stored. The portal settings have since been reconfigured and the documents are no longer searchable on the Internet.

What information was involved?

Our investigation has determined that the documents potentially made available on the Internet may have contained your name, address, telephone number, birth date, medical plan name, plan identifier and, in some instances, Social Security number. The documents did not contain any medical information such as claim information, test results or diagnostic codes.

What is Keenan doing to protect you?

To date, Keenan has no evidence that any of the information stored on the portal has been used improperly. However, in an abundance of caution, we have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring includes Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Theft Insurance, and Identity Theft Consultation and Restoration. To enroll, visit kroll.idMonitoringService.com using membership number <<MemberID>> and follow the online instructions to take advantage of your identity monitoring. To receive credit services by mail instead of online, please call 1-855-287-9328. Additional information describing your services is included with this letter.

Also, please review the enclosed "Information about Identity Theft Protection" reference guide included with this letter, which describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. We further recommend that you regularly review the Explanation of Benefits (EOB) statements we send you. If you identify medical services listed on your EOB that you did not receive, please contact us immediately. To help prevent something like this from happening in the future, we are instructing our vendors not to use the software tool that caused this to happen.

Where can you get more information on this issue?

Protecting your information is incredibly important to us at Keenan, as is helping you through this with the information and support you need. If you have any questions, please call the dedicated privacy incident hotline at 1-855-287-9328, Monday through Friday from 9:30 AM - 7:00 PM Central Time.

Sincerely,

M. Elizabeth Sassano
Privacy Officer

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to services from Kroll. To enroll, visit kroll.idMonitoringService.com using membership number <<MemberID>> and follow the online instructions to take advantage of your identity monitoring¹. To receive credit services by mail instead of online, please call 1-855-287-9328. The following services are included:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

Quick Cash Scan

Quick Cash Scan monitors thousands of short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll investigator for more information.

Public Persona

Public Persona monitors public record databases for names, aliases and addresses that are associated with your Social Security number. If information is found, an alert email is sent.

Web Watcher

This program monitors internet sites where criminals buy, sell and trade personal information. You'll be promptly notified if evidence of identity information being traded or sold is discovered.

Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Restoration

Should you become a victim of identity theft; a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work to resolve it.

\$1 Million Identity Theft Insurance

Reimburses you for out-of-pocket expenses totaling up to \$1 million in legal costs for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

INFORMATION ABOUT PREVENTING IDENTITY THEFT

Even if you choose not to take advantage of this free credit monitoring service, we encourage you to remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 92834
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. This notification was not delayed as a result of law enforcement investigation.