



# Laborers Funds Administrative Office of Northern California, Inc.

220 Campus Lane, Fairfield, CA 94534-1498 • Telephone: 707 864 2800 or 800 244 4530

Main Laborer  
123 Any Street  
Anytown, CA 12345-6789

February 26, 2016  
ID 1234

<b>NOTICE OF DATA BREACH</b>	
<b>What Happened?</b>	<p>The Laborers Health and Welfare Fund for Northern California (“Fund”) takes seriously its obligation to maintain the confidentiality of your personal information. The purpose of this notice is to inform you of a recent security incident involving personal information associated with your health plan.</p> <p>On February 16, 2016, the Fund sent an IRS Form 1095-B to its participants confirming that they have the required minimum essential coverage from the Fund and therefore not responsible for the tax or penalty due under the Patient Protection and Affordable Care Act. On February 17, 2016, the Fund discovered that due to a computer error, a portion of the Form 1095-B documents was defective. According to the Fund’s internal investigation, some of your personal information and the personal information of your dependents were included on the Form 1095-B mailed to another Fund participant.</p>
<b>What Information Was Involved?</b>	<p>The Form 1095-B contained your full name, Social Security number, and health plan coverage information. The same information was included for your dependents.</p>
<b>What We Are Doing.</b>	<p>While the Fund has no reason to believe the information contained in the defective Form 1095-B documents will be used for unlawful purposes, the Fund has identified the group of participants and dependents affected by the breach and has sent them this Notice of Data Breach. The Fund will also notify the media, the California State Attorney General, and the United States Department of Health and Human Services. The Fund has conducted training of its customer service agents so that they can address any concerns you may have regarding this breach, and is working closely with its technology staff to ensure that no data breach happens in the future. The Fund will pay for credit monitoring for all affected participants and dependents for one year.</p>
<b>What You Can Do.</b>	<p>To protect you, we have retained AllClear ID, a specialist in identity theft protection, to provide you with one year of credit monitoring services, free of charge. Listed below are descriptions of their services. <b><u>Please keep this letter;</u></b> you will need the redemption code(s) it contains in order to register for services. Please note that each individual is required to use a separate and unique redemption code.</p>

**AllClear SECURE:** The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-615-3756 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

**AllClear PRO:** This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-877-615-3756 using the following redemption code(s):

Name	Identifier	Redemption Code
Main Laborer	1234	1234567890
Spouse Laborer	2345	1234567891
Daughter Laborer	3456	1234567892
Son Laborer	6789	1234567893

***\*Identifier is the last 4 digits of SSN or year of birth if no SSN on file***

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

We recommend you closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact your financial institution. We also suggest you submit a complaint with the Federal Trade Commission by calling 1-877-ID-THEFT (1-877-438-4338) or online at <https://www.ftccomplaintassistant.gov/>.

You may also want to contact the three U.S. credit reporting agencies (Equifax, Experian and TransUnion) to obtain a free credit report from each by calling 1-877-322-8228 or by logging onto [www.annualcreditreport.com](http://www.annualcreditreport.com).

To protect yourself from the possibility of identity theft, we recommend that you immediately place a fraud alert on your credit files. A fraud alert conveys a special message to anyone requesting your credit report that you suspect you were a victim of fraud. When you or someone else attempts to open a credit account in your name, the lender should take measures to verify that you have authorized the request. A fraud alert should not stop you from using your existing credit cards or other accounts, but it may slow down your ability to get new credit. An initial fraud alert is valid for ninety (90) days. To place a fraud alert on your credit reports, contact one of the three major credit reporting agencies at the appropriate number listed below or via their website. One agency will notify the other two on your behalf. You will then receive letters from the agencies with instructions on how to obtain a free copy of your credit report from each.

	<ul style="list-style-type: none"> <li>• Equifax (888) 766-0008 o <a href="http://www.fraudalert.equifax.com">www.fraudalert.equifax.com</a></li> <li>• Experian (888) 397-3742 o <a href="http://www.experian.com">www.experian.com</a></li> <li>• TransUnion (800) 680-7289 o <a href="http://www.transunion.com">www.transunion.com</a></li> </ul> <p>Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. A victim's personal information is sometimes held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.</p>
<p><b>For More Information.</b></p>	<p>The Fund has taken steps to safeguard your personal information and deeply regrets and understands the concern this incident may cause you. However, be assured, that the Fund takes its responsibility to protect the privacy and security of your information very seriously.</p> <p>To answer any questions you may have regarding this issue, please contact Matt Clizbe, HIPAA Privacy Officer, Monday through Friday, 8:00 am to 5:00 pm Pacific Daylight Time at (707) 864-2800 Ext.204.</p>

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