



<Mem_FName> <Mem_LName> <Mail_Addr_Ln_1> <Mail_Addr_Ln_2> <Mail_City_Name>, <Mail_State> <Mail_Zip>

<Month, Day, Year>

RE: NOTICE OF DATA BREACH

Dear MEMBER NAME,

We are writing to notify you about a privacy incident that may have impacted your protected health information. Please accept our sincere apologies for any concern this may cause you. Blue Shield of California (Blue Shield) takes this matter very seriously.

WHAT HAPPENED

On May 22, 2025, Blue Shield learned that a broker with Harmon Insurance Services recently passed away. Subsequently, we learned that the late broker's husband accessed her online client list, following her death and he asked a friend, who is a broker, to assist her clients.

Additionally, a former employee of the late broker may also have accessed the client list and client applications. We understand that these events took place between March 25, 2025 and May 22, 2025.

Upon learning of this information, we immediately terminated access to the late broker's online client information. We do not have any evidence that the unauthorized users used, collected, transferred, or downloaded this information. However, out of an abundance of caution, Blue Shield is notifying you of this incident.

WHAT INFORMATION WAS INVOLVED

Your protected health information that may have been involved included your name, member ID number, Social Security Number, date of birth, address, phone number, group ID number, and Medicare number.

There was <u>no access</u> to other types of your protected health information, such as your driver's license number, or credit card or any other financial information was also <u>not</u> involved.

WHAT WE ARE DOING

Blue Shield takes this incident very seriously and we are committed to maintaining your privacy. We are also enhancing our procedures related to broker termination and third-party access management.

To help protect your identity, Blue Shield is offering you complimentary access to Experian IdentityWorksSM for one year.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with the agent, it is determined that identity restoration support is needed, an Experian Identity Restoration agent will be available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (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 Identity Restoration 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.

While <u>identity restoration assistance</u> is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by January 31, 2026 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/RR1Bplus
- Provide your activation code: [activation code]

If you have questions about this product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by January 31, 2022. Be prepared to provide engagement number [EXAMPLE B012722] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ONE-YEAR 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 your Experian file for indicators of fraud.
- 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: 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.
- Lost Wallet: Provides assistance with cancelling/replacing lost or stolen credit, debit, and medical cards.
- Child Monitoring: For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance**.

WHAT YOU CAN DO

In addition to enrolling in your free Experian IdentityWorks membership, Blue Shield suggests that you closely monitor your bank and credit card accounts and routinely obtain your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report annually in these ways:

• Online at www.annualcreditreport.com

- Call toll-free 1-877-322-8228
- Mail an Annual Credit Report Request Form (forms are located at www.annualcreditreport.com) to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281.

You may also obtain a copy of your credit report from one or more of these three national credit reporting companies:

| Equifax | Experian | TransUnion |
|------------------------|-----------------|-------------------|
| PO Box 740241 | PO Box 2002 | PO Box 1000 |
| Atlanta, GA 30374-0241 | Allen, TX 75013 | Chester, PA 19016 |
| 1-800-685-1111 | 1-888-397-3742 | 800-916-8800 |
| equifax.com | experian.com | transunion.com |

To place a credit freeze with one or more of the three national credit reporting companies, please contact the company at their website listed below:

| Equifax Security Freeze | Experian | Security | TransUnion Security Freeze |
|--------------------------|------------------------|----------|------------------------------|
| https://www.equifax.com/ | Freeze | | https://freeze.transunion.co |
| personal/credit-report- | https://www.experian.c | | m |
| services | om/freeze/center.html | | |

To learn more about how to take proactive steps to protect yourself against identity theft, you may contact the Federal Trade Commission (FTC) at the FTC website (www.ftc.gov), by dialing 1-877-ID-Theft (1-877-438-4338), or by writing to the FTC Consumer Response Center, 600 Pennsylvania Ave., NW, Washington, DC 20580.

FOR MORE INFORMATION

Should you have questions regarding this matter and the protections available to you, please do not hesitate to call Blue Shield, toll free, at (833) 918-1323, Monday through Friday, between the hours of 6am to 6pm Pacific Standard Time for assistance.

Respectfully,

Blue Shield of California 601 12th Street Oakland, CA 94607

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