

monument

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336



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March 28, 2023

Dear Name1:

We value and respect the privacy of our members' information, which is why Monument, Inc. ("Monument") is writing to inform you of a recent incident that may have involved your personal information – and let you know about the steps we have taken and that you can take to protect such information.

Monument owns and operates both the Monument and Tempest¹ websites, to which you have visited or on which you created an account. These websites, like many others, used technologies known commonly as "pixels" or other similar technologies known as "tracking technologies." Common examples of tracking technologies are those made available by Meta (Facebook), Google, Bing, Pinterest, as well as other third parties. In late 2022, the federal government issued guidance on the uses of those online tracking technologies, and Monument promptly undertook an internal review to determine whether and how we should change our practices to better protect member privacy.

As a result of our internal review, Monument has stopped using tracking technologies offered by third parties like those services named above. On or about February 6, 2023, Monument's internal review concluded that some information may have been shared with those third parties without the appropriate authorization, consent, or agreements required by law. The internal review concluded that this activity commenced in January of 2020, with respect to Monument members, and November of 2017, with respect to Tempest members. The information shared may have included name, date of birth, email address, telephone number, address, Monument ID, insurance member ID, IP address, unique digital ID, Uniform Resource Locator (URL), photograph, selected services or plan, assessment or survey responses, appointment-related information, and associated health information. Monument stopped using most tracking technologies in late 2022 and fully disconnected the Monument websites from these third-party tracking technologies by February 23, 2023.

Not every member provided the same amount of information to the Monument website, so whether your specific information was shared with a third party depends on what actions you took on the Monument website, the configuration of the tracking technologies when you visited the Monument websites, and how the web browser on your computer or mobile device was configured, among other factors. Please note that the information involved did not include your Social Security number or credit or debit card information.

Out of an abundance of caution, and because we want to be transparent with our members, Monument is notifying all members, even those members that may not have created an account or become a patient of Monument or Tempest's affiliated medical groups, Live Life Now Health Group and Purdy Medical Corp. Monument is committed to only sharing information in a manner that complies with HIPAA and all other applicable law. Monument has removed tracking technologies from the Monument websites and will only engage with third-party vendors able to meet the requirements of HIPAA and other applicable privacy laws.

Even though this incident is unlikely to result in identity theft or any financial harm to you, and we have no evidence of misuse or incidents of fraud stemming from this incident, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for CMLENGTH months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. For more information on how to enroll, see the *myTrueIdentity Complimentary Credit Monitoring Service* section of the enclosed "Other Important Information" document included with this letter. Please also review this "Other Important Information" document for further steps you can take to protect your information.

¹ Monument acquired Tempest in May 2022 and is providing this notice on behalf of the Tempest website as well as the Monument website.



If you have any questions, please call 1 (866) 698-8624 between 9:00 a.m. to 5:00 p.m. Eastern Daylight Time, Monday through Friday.

Sincerely,

Michael Russell, Chief Executive Officer
Monument, Inc.

OTHER IMPORTANT INFORMATION

It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your credit reports for unauthorized activity. If you discover any suspicious or unusual activity on your accounts, you should promptly notify the financial institution or company with which your account is maintained. See below for further steps you can take to protect your information.

Free Credit Report. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the nationwide credit reporting agencies. To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's (FTC) website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Contact information for the national credit reporting agencies for the purpose of requesting a copy of your credit report and other general inquiries is provided below:

- **Equifax**, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- **Experian**, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742
- **TransUnion**, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Fraud Alert. You have the right to place an initial or extended "fraud alert" on your file at no cost by contacting any of the nationwide credit reporting agencies. Contact information for the national credit reporting agencies for the purposes of placing a fraud alert on your file is provided below. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert displayed on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. For this reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. If you are a victim of identity theft and have filed an identity theft report with law enforcement, you may want to consider placing an extended fraud alert, which lasts for 7 years, on your credit file.

- **Equifax**, PO Box 105069, Atlanta, GA 30348-5069, www.equifax.com/personal/credit-report-services/credit-fraud-alerts, 1-800-525-6285
- **Experian**, PO Box 9554, Allen, TX 75013, www.experian.com/fraud/center.html, 1-888-397-3742
- **TransUnion**, PO Box 2000, Chester, PA 19016, www.transunion.com/fraud-alerts, 1-800-680-7289

Security Freeze. You have the right to place, lift, or remove a "security freeze" on your credit report, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must place your request for a freeze separately with each of the consumer reporting agencies. To place a security freeze on your credit report, you may do so by contacting each of the consumer reporting agencies through the contact information below:

- **Equifax**, PO Box 105788, Atlanta, GA 30348-5788, www.equifax.com/personal/credit-report-services/credit-freeze, 1-800-298-0045
- **Experian**, PO Box 9554, Allen, TX 75013, www.experian.com/freeze/center.html, 1-888-397-3742
- **TransUnion**, PO Box 160, Woodlyn, PA 19094, www.transunion.com/credit-freeze, 1-888-909-8872

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. 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.

The credit reporting agencies have 1 business day after receiving your request by toll-free telephone or secure electronic means, or up to 3 business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 5 business days and may provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have 1 business day after receiving your request by toll-free telephone or secure electronic means, or 3 business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.



To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have 1 business day after receiving your request by toll-free telephone or secure electronic means, or 3 business days after receiving your request by mail, to remove the security freeze.

Federal Trade Commission and State Attorneys General Offices. 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 FTC, proper law enforcement authorities and/or your state attorney general. You may also contact these agencies for information on how to prevent or avoid identity theft and to obtain additional information about fraud alerts and security freezes. You may contact the Federal Trade Commission at Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (438-4338).

- **For North Carolina Residents:** You may obtain additional information about preventing identity theft provided by the North Carolina Attorney General at <https://ncdoj.gov/protecting-consumers/identity-theft/>, by calling 1-877-566-7226, or writing to 9001 Mail Service Center, Raleigh, NC 27699.



Activation Code: ACTIVATIONCODE

1-Bureau TransUnion Credit Monitoring Product Offering: (Online and Offline)

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for CMLENGTH months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at **www.mytrueidentity.com** and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code **ACTIVATIONCODE** and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code **ENGAGEMENTNUMBER** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Once you are enrolled, you will be able to obtain CMLENGTH months of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address, and more. The service also includes the ability to lock and unlock your TransUnion credit report online, access to identity restoration services that provide assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You can sign up for the *myTrueIdentity* online credit monitoring service anytime between now and **ENROLLMENTDEADLINE**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion®, or an address in the United States (or its territories) and a valid Social Security number, or who are under the age of 18. Enrolling in this service will not affect your credit score. If you have questions about your *myTrueIdentity* online credit monitoring benefits or need help with your online enrollment, accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team toll-free at 1-844-787-4607, Monday–Friday: 8 a.m.–9 p.m., Saturday–Sunday: 8 a.m.–5 p.m. Eastern time.

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