



A Turn For The Better

Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 1 *****AUTO**MIXED AADC 302

SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



April 18, 2025

Dear Sample A. Sample,

90 Degree Benefits, St. Paul writes to supplement the [Extra2] letter that was sent to you regarding the October 2024 security event. Please see the updated information in this letter that includes additional information about the event, our response, and the resources being made available to you to in order to help safeguard your information, should you feel it necessary to do so.

Please note that this is not a new event. If you have any questions or concerns, please call our dedicated assistance line at 866-530-9923, which is available Monday through Friday from 8:00am until 8:00pm central time, excluding major US holidays.

Sincerely,

90 Degree Benefits, St. Paul



Return Mail Processing
PO Box 999
Suwanee, GA 30024

SAMPLE A. SAMPLE - L01
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789

April 18, 2025

[Extra1]

Dear Sample A. Sample,

90 Degree Benefits, St. Paul writes to inform you of a recent event that may impact some of your information. 90 Degree Benefits, St. Paul is a third-party administrator that processes claims on behalf of clients who operate self-funded health plans, flex or risk pools, including [Company]. The privacy and security of information in our possession is among our highest priorities. While there is no evidence of actual or attempted misuse of your information as a result of the event, we are writing to provide you with additional information on the event, our response, and steps that can be taken to help safeguard your information, should you feel it necessary to do so.

What Happened? In October 2024, we identified suspicious activity related to an employee's email account. Upon learning of the activity, 90 Degree Benefits, St. Paul immediately took steps to secure the account and launched an investigation into the nature and scope of the event. The investigation determined that an unauthorized actor gained access to the email account on October 18, 2024. On or about December 17, 2024, the investigation determined that certain emails and attachments within the email account were accessed by the unauthorized actor. As part of the investigation, 90 Degree Benefits, St. Paul conducted a review of the involved emails to determine what information was within them and to whom it relates.

What Information Was Involved? Our review recently concluded and determined that your information was contained in the emails involved at the time of the incident. As a result, 90 Degree Benefits, St. Paul notified [Company] and is notifying you now on their behalf. The potentially impacted information related to you includes your name, Social Security number and/or member identification number. There was no medical claims information or financial account information impacted as part of this event. Furthermore, there is no evidence of actual or attempted identity or fraud, as a result of this event.

What We Are Doing. The confidentiality, privacy, and security information in our care are among our highest priorities. To reduce the risk of this issue from occurring again, 90 Degree Benefits, St. Paul has taken several actions to further secure its environment, including reviewing relevant processes and procedures and providing additional training to employees.

90 Degree Benefits, St. Paul is also offering [Extra3] months of complimentary credit monitoring through Experian. You must enroll in these services yourself as 90 Degree Benefits, St. Paul cannot do so on your behalf. Enrollment instructions can be found in the enclosed *Steps You Can Take to Help Protect Your Information*.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits and monitoring your free credit reports, health insurance, and medical bills for suspicious activity and to detect errors. You may also review the information contained in the attached *Steps You Can Take to Help Protect Your Information*, which includes further information on what you can do to protect your information against misuse and enroll in credit monitoring, should you feel it necessary to do so.

For More Information. If you have any questions or concerns, please call our dedicated assistance line at 866-530-9923, which is available Monday through Friday from 8:00am until 8:00pm central time, excluding major US holidays.

Sincerely,

90 Degree Benefits, St. Paul

Steps You Can Take to Help Protect Your Information

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Extra3] months.

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 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 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 [Extra3] months 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 identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [Extra3]-month 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 July 31, 2025** (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 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 866-530-9923 by July 31, 2025. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228.

You 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, you should be aware that using a credit freeze to take control

over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they 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 credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number.
3. Date of birth.
4. Addresses for the prior two to 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, etc.).
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the credit reporting bureau listed below.

| Equifax | Experian | TransUnion |
|---|---|---|
| https://www.equifax.com/personal/credit-report-services/ | https://www.experian.com/help/ | https://www.transunion.com/credit-help |
| 1-888-298-0045 | 1-888-397-3742 | 1-833-799-5355 |
| Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069 | Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013 | TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016 |
| Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788 | Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013 | TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094 |

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For Massachusetts residents, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

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

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law,

individuals have the right to obtain any police report filed in regard to this event. There are approximately 8 Rhode Island residents that may be impacted by this event.