



Corporate Benefit Marketing, Inc.

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

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Re: Notice of Data Breach

Dear <<Name 1>>:

Corporate Benefit Marketing, Inc. (“CBM”) is writing to inform you of a recent event that may impact the security of some of your personal information. CBM received your information to assist <<Variable Data 2>> in the enrollment in one of <<Variable Data 2>>’s health insurance benefits plans. While we are unaware of any actual or attempted misuse of your personal information, we are providing you with information about the incident, our response, and steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

What Happened? On March 11, 2020, CBM discovered suspicious activity related to a CBM employee’s email account. We immediately took steps to secure the employee’s email account and launched an investigation which included working with a third-party forensic investigator to determine the nature and scope of the activity. On March 21, 2020, the investigation determined that a CBM employee email account had their account credentials being used by an unknown actor(s) to gain unauthorized access to the account on separate occasions on March 10, 2020 and March 11, 2020. During this limited timeframe, the unauthorized actor may have had access to certain emails and attachments within the account.

What Information Was Involved? On April 27, 2020, with the assistance of third-party forensics, CBM completed a programmatic and manual review of the contents of the email account to determine the types of protected information contained in the emails and to which individuals the information relates, and immediately launched a review of its files to ascertain address information for the impacted individuals. Our review confirmed that the following types of information were in the email account and may have been accessible to the unauthorized actor: <<Breached Elements>>. To date, CBM has not received any reports of actual or attempted misuse of your information.

What We Are Doing. The confidentiality, privacy, and security of information in our care is one of our highest priorities and we take this incident very seriously. When we discovered this incident, we immediately reset the account password and took steps to determine what personal data was at risk. We also confirmed the security of our employee email accounts and related systems. As part of our ongoing commitment to the security of personal information in our care, we are working to review our existing policies and procedures, to implement additional safeguards, and to provide additional training to our employees on data privacy and security. We notified your employer regarding this incident and we also will be notifying state and federal regulators, as required.

As an added precaution, we are also offering you complimentary access to one year of credit and identity monitoring, fraud consultation and identity theft restoration services through TransUnion. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Protect Your Information* for additional information on these services.

What You Can Do. You may review the enclosed *Steps You Can Take to Protect Your Information*, which contains information on what you can do to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also enroll to receive the free credit and identity monitoring services we are offering.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call CBM at our dedicated assistance line at 855-907-2123, Monday through Friday, between the hours of 6 am to 6pm Pacific Time. You may also write to CBM at 5210 Lewis Road, Suite 14, Agoura Hills, CA 91301.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

A handwritten signature in black ink that reads "Paul S. Vincent". The signature is written in a cursive style with a large, prominent "V" at the end.

Paul S. Vincent
Chief Executive Officer
Corporate Benefit Marketing, Inc.

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit and Identity Monitoring

Complimentary One-Year *myTrueIdentity* Credit Monitoring Service

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

How to Enroll: You can sign up online or via U.S. mail delivery.

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> 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 six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> 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.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. 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 a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- 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, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Monitor Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. 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.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-alerts

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662, marylandattorneygeneral.gov.



Corporate Benefit Marketing, Inc.

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P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
To the Parent or Guardian of
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Re: Notice of Data Breach

Dear Parent or Guardian of <<Name 1>>:

Corporate Benefit Marketing, Inc. (“CBM”) is writing to inform you of a recent event that may impact the security of some of your minor’s personal information. CBM received your minor’s information to assist <<Variable Data 2>> in the enrollment in one of <<Variable Data 2>>’s health insurance benefits plans. While we are unaware of any actual or attempted misuse of your minor’s personal information, we are providing you with information about the incident, our response, and steps you may take to better protect your minor against the possibility of identity theft and fraud, should you feel it is necessary to do so.

What Happened? On March 11, 2020, CBM discovered suspicious activity related to a CBM employee’s email account. We immediately took steps to secure the employee’s email account and launched an investigation which included working with a third-party forensic investigator to determine the nature and scope of the activity. On March 21, 2020, the investigation determined that a CBM employee email account had their account credentials being used by an unknown actor(s) to gain unauthorized access to the account on separate occasions on March 10, 2020 and March 11, 2020. During this limited timeframe, the unauthorized actor may have had access to certain emails and attachments within the account.

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What We Are Doing. The confidentiality, privacy, and security of information in our care is one of our highest priorities and we take this incident very seriously. When we discovered this incident, we immediately reset the account password and took steps to determine what personal data was at risk. We also confirmed the security of our employee email accounts and related systems. As part of our ongoing commitment to the security of personal information in our care, we are working to review our existing policies and procedures, to implement additional safeguards, and to provide additional training to our employees on data privacy and security. We notified your employer regarding this incident and we also will be notifying state and federal regulators, as required.

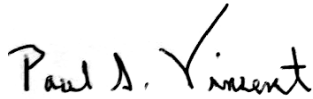
As an added precaution, we are also offering your minor complimentary access to one year of Child Identity Monitoring through Equifax. We encourage you to enroll your minor in these services, as we are not able to act on your minor's behalf to enroll them. Please review the instructions contained in the attached *Steps You Can Take to Protect Your Minor's Information* for additional information on these services.

What You Can Do. You may review the enclosed *Steps You Can Take to Protect Your Minor's Information*, which contains information on what you can do to better protect your minor against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also enroll your minor to receive the free identity monitoring services we are offering.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call CBM at our dedicated assistance line at 855-907-2123, Monday through Friday, between the hours of 6 am to 6pm Pacific Time. You may also write to CBM at 5210 Lewis Road, Suite 14, Agoura Hills, CA 91301.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

A handwritten signature in black ink that reads "Paul S. Vincent". The signature is written in a cursive style with a large, prominent "V".

Paul S. Vincent
Chief Executive Officer
Corporate Benefit Marketing, Inc.

STEPS YOU CAN TAKE TO PROTECT YOUR MINOR'S INFORMATION

Enroll in Identity Monitoring

Activation Code: <<Activation Code>>

Complimentary One-Year Equifax Child Identity Monitoring

As a safeguard, we have arranged for you to enroll your minor, at no cost to you, in an online identity monitoring service for one year provided by Equifax, one of the three nationwide credit reporting companies.

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's Social Security number and look for a copy of the minor's Equifax credit file.

- If no SSN match is found and no Equifax credit file exists, Equifax will create an Equifax credit file in the minor's name and immediately "lock" the Equifax credit file. This will prevent access to the minor's Equifax credit file in the future. If Equifax receives a request for your minor's Equifax credit report, you will receive an email alert.
- If there is a match and an Equifax credit file exists, Equifax will immediately "lock" the file and alert you to activity against the file, such as an attempt to open a new line of credit.
- The minor's Equifax credit file will be locked for 12 months from date of activation. After that time, the minor's Equifax credit file will be deleted from our credit database if it contains no credit data.

To enroll in Equifax Child Identity Monitoring, go to http://myservices.equifax.com/efx1_brminor and follow the instructions below:

1. **Welcome Page:** Enter the Activation Code provided at the top of this page and click the "Submit" button.
2. **Register:** Complete the form with **YOUR** contact information first (name, gender, home address, date of birth, Social Security number, and telephone number) and click the "Continue" button.
3. **Create Account:** Complete the form with your email address, create a Username and Password, and, after reviewing the Terms of Use, check the box to accept the Terms of Use and click the "Continue" button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.
6. **Click the orange "Enroll Child" button** to enter your child's information (child's name, date of birth, and Social Security number). Note: If you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from the account. You may then re-enroll the minor with the correct SSN.
7. **Check the box confirming you are the child's parent or guardian.**
8. **Click "Submit"** to enroll your child.

Monitor Accounts

We encourage you to remain vigilant, to review your minor's account statements, and to monitor his or her credit reports for suspicious activity, if he or she has credit files. While minors under the age of eighteen (18) typically do not have credit files, the following information relates to protecting one's credit once established:

Under U.S. law, adults are entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Adults have the right to place a "security freeze" on their credit report, which will prohibit a consumer reporting agency from releasing information in their credit report without their express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in consumer's name without their consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

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In order to request a security freeze, you will need to provide the following information:

1. Your minor's full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Your minor's Social Security number;
3. Your minor's date of birth;
4. If your minor has moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. If your minor is 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.

As an alternative to a security freeze, adults 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

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