

The Union Labor Life Insurance  
Company

8403 Colesville Rd.  
Silver Spring, MD 20910  
202.682.0900

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

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[date]

## **Re: The Union Labor Life Insurance Company – Statement on Potential of Exposed Personal Data**

We are writing to inform you of a data security incident that may have involved the potential exposure of your personal information as a participant in <<Group Name>>. Your dependents' information may also have been involved, in which case they will receive a similar notification.

### **What Happened?**

On April 1, 2019, an unauthorized external user was able to access the Outlook email account of an employee of The Union Labor Life Insurance Company (the "Company"). The employee opened a link from a trusted, external business partner that included a login to what appeared to be a legitimate file sharing site. The link was in fact fraudulent and allowed access to the employee's email account.

The Company responded promptly to the unauthorized access and within 90 minutes disabled the employee's email account, sequestered the employee's computer from the company network, and purged all instances of the malicious email from its system. Within 24 hours of the unauthorized access, the Company implemented its Data Incident Response Plan, which includes the participation of Company officers, legal and compliance personnel, Information Technology staff and an external data forensics firm. We have determined that no emails containing sensitive data were sent from the employee's email account.

### **What Information Was Involved?**

The forensic review of the emails and attachments that resided in the employee's email account identified the existence of electronic records that contained certain personal information of participants (including dependents) of certain benefit plans that purchased, or applied to purchase, medical stop loss or group life insurance policies from the Company. The personal information included your <<VariableData1>>. We have no information indicating that your personal information was in fact accessed or that you are likely to encounter future identity security problems. Your employer or benefit plan's system was not

compromised. Only the information in the affected email account of the Company employee was involved in this incident.

### **What Is The Company Doing to Protect Your Data?**

As a precaution against the possibility of future problems, the Company has arranged to have TransUnion provide optional credit monitoring and identity protection services to you for 24 months at no cost to you. A description of those services and instructions for enrolling are provided below.

### **Free Credit Monitoring Service**

We have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion<sup>®</sup>, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following 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 following 6-digit telephone pass code <<**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 <<**Insert Date**>>. 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.

Once you are enrolled, you will be able to obtain two years 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, change 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 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.)

The Company takes the protection of your personal information extremely seriously and we have taken pro-active measures to address the situation. In addition to providing the credit monitoring services described above, Ullico immediately launched a thorough internal investigation into the circumstances surrounding the incident and will take the appropriate steps to prevent similar occurrences in the future. The Company has added cautionary language to all external emails, conducted additional employee education on the identification of suspicious email, and enhanced its web filtering to identify malicious websites.

Please call 1-800- [REDACTED] with any questions.

Sincerely,

## **Information about Identity Theft Protection**

### **Monitor Your Accounts**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone,

then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

### **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008  
[www.equifax.com/personal/  
credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/  
fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com/fraud-  
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Monitor Your Personal Health Information**

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

### **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**Maryland Office of the Attorney General**

Consumer Protection Division

200 St. Paul Place

Baltimore, MD 21202

1-888-743-0023

[www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office**

Consumer Protection Division

9001 Mail Service Center

Raleigh, NC 27699-9001

1-877-5-NO-SCAM (1-800-566-7226)

[www.ncdoj.gov](http://www.ncdoj.gov)