



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

September 6, 2024

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SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



RE: Notice of Data Breach

Dear Sample A. Sample:

Welcome Health is committed to providing the best possible patient care as well as protecting the privacy and confidentiality of the information we maintain on behalf of our patients and workforce. Unfortunately, we are writing to inform you of a security incident that involves your personal information.

What Happened? On July 8, 2024, we became aware of suspicious email activity that indicated unauthorized access to a Welcome Health user’s email account. We immediately terminated the user’s access to Welcome Health systems, launched an investigation and engaged third-party forensic experts to determine the nature and scope of the incident.

Following an extensive forensic analysis, we learned that the user’s credentials were compromised and, because of the compromise, an unauthorized party was able to access certain Welcome Health systems. It is believed that the unauthorized access occurred from June 11, 2024, through July 8, 2024, and included the user’s emails and a limited number of Welcome Health files. As a result of that determination, Welcome Health initiated a comprehensive review of the data to determine what type of information was present and to whom it relates. The review was completed on August 12, 2024, and we identified protected health information (PHI) and personal information (PI) of some of our patients and contractors, respectively.

What Information Was Involved? While we have no evidence that any data was used for identity theft or fraud, our investigation determined that the following information was present in the files and emails potentially accessed by the unauthorized party and may have been impacted. Not all data categories were affected for every individual.

- **Patients:** first name, last name, date of birth, patient number, health plan member number, claim number, dates of service, diagnosis, and treatment.
- **Contractors:** first name, last name, social security number (SSN) or tax identification number (TIN).





What We are Doing. As soon as Welcome Health discovered the incident, we immediately terminated the unauthorized access, engaged a nationally recognized forensic investigator, and took steps to secure the affected systems. As a result of this incident, we have reinforced relevant policies and provided targeted security training to our workforce members. Additionally, we have enhanced our security posture to prevent similar incidents from occurring in the future.

To mitigate the incident, Welcome Health is sending this notice and offering free credit monitoring and identity protection services for two (2) years through Experian. Instructions for enrollment in the complimentary identity protection services are included with this letter. Please note there is a deadline to activate these free-of-charge services.

What You Can Do. Welcome Health encourages you to use the complimentary services offered to you through Experian. We also suggest you remain vigilant against incidents of identity theft or fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors.

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission’s (“FTC”) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll free number or request form. If you prefer, you may also contact the credit bureaus directly as indicated below:

Equifax® P.O. Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 www.equifax.com	Experian P.O. Box 9701 Allen, TX 75013-9701 1-888-397-3742 www.experian.com	TransUnion® P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com
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Additional information and resources may be found in the **Steps You Can Take to Help Protect Personal Information**.

We regret any inconvenience or concern caused by this incident. If you have any questions, please call our dedicated toll-free call center at 833-931-4300 and reference engagement number [REDACTED]. The call center is available Monday through Friday from 6:00 am to 8:00 pm PST, or Saturday and Sunday 8:00 am to 5:00 pm PST (excluding major U.S. holidays).

Sincerely,

Welcome Health Medical Group

Experian IdentityWorksSM

ENROLL IN MONITORING SERVICES

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 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 24 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 24-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** December 5, 2024 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/RR3Bplus>
- 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 833-931-4300 by December 5, 2024. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH 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 Experian, Equifax and Transunion files 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 ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Provides assistance with canceling/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**.

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

** The 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.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Review your Account Statements

Carefully review communications and statements sent to you from Welcome Health, your insurance provider, and your financial institution. Report any questionable information or charges promptly.

Provide any updated Personal Information

Welcome Health may ask to see a photo ID to verify your identity. Please have a photo ID available at every appointment, if possible. Welcome Health may also ask you to confirm your date of birth, address, telephone number and other pertinent information so that we can ensure all your information is current. Please be sure and tell Welcome Health when there are any changes to your contact information. Carefully reviewing this information with your provider at each visit can help to avoid problems and to address them quickly should there be any discrepancies.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
[1-877-IDTHEFT \(438-4338\)](tel:1-877-IDTHEFT)
www.ftc.gov/idtheft



Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	800-525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, 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 security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report, you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (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 five 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.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	800-525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-680-7289	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.