

At Clarity Benefits Solutions
c/o Cyberscout
PO Box 245
Bellmawr, NJ 08099



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[REDACTED]
[REDACTED]
[REDACTED]



October 24, 2025

Dear [REDACTED]:

At Clarity Benefits Solutions (“Clarity”) protecting your information is a top priority. We are writing to inform you of an event that may affect your Clarity Health Savings Account (HSA) and the privacy of your information. While you may already be aware of this event, this letter serves as official notice regarding the disclosure, our response, and steps you can take to help protect your information, should you deem it appropriate to do so. Please note, Massachusetts law restricts the information Clarity is permitted to include in this letter.

In response to this event, Clarity took steps to secure its environment and conduct an investigation into the activity. Once the information that may have been impacted was identified, Clarity diligently reviewed the information and began gathering resources to provide notification to identified individuals. Clarity is also notifying relevant state regulatory agencies. Clarity understands the importance of safeguarding information in its care and is taking steps to further enhance its existing infrastructure, as well as working to implement additional policies and procedures to minimize the reoccurrence of future similar events.

Additionally, out of an abundance of caution, Clarity is offering you access to 24 months of credit monitoring and identity protection services through Transunion, at no cost to you. Please understand that due to privacy laws, Clarity cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is in the “*Steps You Can Take to Help Protect Your Information*” section of the enclosure. We have also provided additional information and resources below regarding protecting yourself against fraud and identity theft should you feel it appropriate to do so.

Clarity encourages you to remain vigilant against incidents of fraud and identity theft by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. If you discover suspicious or unusual activity on your account(s), it is encouraged that you promptly contact your financial institution or credit/debit card company. Additionally, you can enroll to receive the complimentary credit monitoring service we are making available to you. You can also review the enclosed “*Steps You Can Take to Help Protect Your Information*” for additional information and resources.

For More Information. If you have any questions, please contact our designated call center at [REDACTED] between 8:00 AM and 8:00 PM ET Monday through Friday, excluding holidays.

Thank you for your attention to this matter and for trusting Clarity.

Sincerely,
Clarity Benefits Solutions



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STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Identity Monitoring Services

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted, please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau. 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 one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three 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 your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.



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Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. 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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.



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