



[Insert Recipient's Name]  
[Address]

October \_\_, 2025

Re: Notice of Data Incident

Dear [Name]:

On behalf of our clients, Conduent Business Services, LLC ("Conduent") provides third-party printing/mailroom services, document processing services, payment integrity services, and other back-office support services. We are writing to inform you about a recent incident experienced by Conduent that may have involved some of your personal information, which came into our possession due to the services that we provide to your current or former health plan. While we are unaware of any attempted or actual misuse of any information involved in this incident, we are providing you with information about the incident and steps you can take to protect yourself, should you feel it necessary.

**What Happened?** On January 13, 2025, we discovered that we were the victim of a cyber incident that impacted a limited portion of our network. We immediately secured our networks and initiated an investigation with the assistance of third-party forensic experts. Our investigation determined that an unauthorized third party had access to our environment from October 21, 2024, to January 13, 2025, and obtained some files associated with your current or former health plan. Given the nature and complexity of the data involved, Conduent has been working diligently with a dedicated review team, including internal and external experts, to conduct a detailed analysis of the affected files to identify the personal information contained therein. We are providing you with this notice upon the recent conclusion of this time-intensive data analysis as your personal information was contained in the affected files.

**What Information Was Involved.** The affected files contained your name and the following: <<data elements>>. Presently, we have no evidence or indication of actual or attempted misuse of your personal information.

**What We Are Doing.** Upon discovery of the incident, we safely restored our systems and operations and notified law enforcement. We are also notifying you in case you decide to take further steps to protect your information should you feel it appropriate to do so. In addition, we are providing you with access to [12/24] months of credit monitoring and identity restoration services through Epiq at no charge to you. You must enroll by [date].

**What You Can Do.** Please review the enclosed "*Steps You Can Take to Help Protect Your Information*" which describes the services we are offering, how to activate them, and provides further details on how to protect yourself. We encourage you to remain vigilant against the potential for identity theft and fraud and to monitor your credit reports for any suspicious activity.

**For More Information.** We sincerely regret any issue this incident may have caused you. If you have additional questions, you may call our dedicated assistance line [Toll-Free Phone Number] (toll-free), Monday–Friday, from 9:00 a.m. to 9:00 p.m. Eastern Time, or write to us at Attn: Data Incident, 100 Campus Drive, Suite 200, Florham Park, New Jersey 07932.

Sincerely,  
Conduent Business Services, LLC

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### **Enroll in Complimentary Identity Monitoring Services**

We are providing you with a [24/12]-month membership of Epiq's Privacy Solutions ID. A credit card is not required for enrollment in the identity monitoring services. To enroll, at no cost to you,

- **Visit** [www.privacysolutionsid.com](http://www.privacysolutionsid.com) and click "Activate Account"
- **Enter** your **activation code**: [code]
- **Complete** the enrollment form and identity verification process
- Ensure that you **enroll by**: [enrollment end date] (Your code will not work after this date.)

You will receive a separate email from [noreply@privacysolutions.com](mailto:noreply@privacysolutions.com) confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page. Enter your log-in credentials to complete activation.

With Privacy Solution ID, you have access to the following features once you enroll:

- **Credit Monitoring with Alerts:** Actively monitors your Equifax credit file for indicators of fraud and provides alerts for credit inquiries and new account openings.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Dark Web Monitoring:** Actively monitors your name, date of birth, phone number, Social Security number, and one (1) email address, and includes a retrospective report.

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Epiq—Privacy Solution ID online, please contact the customer care team at 866.675.2006 by the enrollment date listed above. Be prepared to provide your activation code as proof of eligibility for the Privacy Solution ID services.

### **Obtain a Free Credit Report**

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian, and TransUnion). Obtaining a copy of your credit report from each agency on an annual basis, and reviewing it for suspicious activity, can help you spot problems and address them quickly. You can request your free credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by phone at 1-877-322-8228. You can also request your free credit report by completing the request form at: [www.annualcreditreport.com](http://www.annualcreditreport.com), and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

### **Place a Fraud Alert**

As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A "fraud alert" tells creditors to contact you before opening a new account or changing an existing account. A fraud alert also lets your creditors know to watch for unusual or suspicious activity. To place a fraud alert, call any one of the three major credit reporting agencies listed below. An initial fraud alert remains effective for ninety days and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit agency confirms your fraud alert, the others are notified to place fraud alerts on your file.

**Equifax®**  
P.O. Box 105069  
Atlanta, GA 30348-5069  
1-800-685-1111

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion®**  
P.O. Box 2000  
Chester, PA 19016-1000  
1-800-680-7289

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts>

<https://www.transunion.com/fraud-alerts>

### **Place a Security Freeze**

Federal law also allows consumers to place, lift or remove a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services.

To place a security freeze on your credit report, you must send a written request by regular, certified, or overnight mail to the addresses below to each of the three major credit reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). You may also request the security freeze through each of the credit reporting agencies' websites or over the phone:

#### **Equifax®**

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-298-0045  
<https://www.equifax.com/personal/help/place-lift-remove-security-freeze/>

#### **Experian**

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

#### **TransUnion®**

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

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; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or

password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

**Additional Information**

You may obtain additional information about identity theft (including, a security freeze) by contacting the above, the Federal Trade Commission (FTC), or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. For New York residents, the Attorney General can be contacted at The Capitol, Albany, NY, 12224, [ag.ny.gov](http://ag.ny.gov), or 800-771-7755. For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699, [ncdoj.gov](http://ncdoj.gov), or 919-716-6000. You are advised to report known or suspected identity theft to law enforcement, including your state's Attorney General and the FTC. Under the law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft or fraud, you also have the right to file a police report and obtain a copy of it. Notice was not delayed as a result of law enforcement.