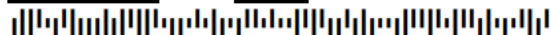


Menorah Life
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



January 29, 2025

NOTICE OF DATA SECURITY BREACH

Dear [REDACTED] or Representative:

We are writing to inform you of a data security incident experienced by our organization, Menorah Life, that involved your protected health information. We take privacy and security seriously. This notice explains the incident, outlines the steps Menorah Life has taken to address it, and provides steps you can take to help protect your personal information, including the opportunity to enroll in complimentary credit monitoring.

Menorah Life was notified of a data security incident by its third-party vendor, PointClickCare. Upon learning of the incident, we immediately took steps to address the incident. Additionally, we are providing you access to 24 months of credit monitoring and identity protection services through TransUnion at no cost to you. Instruction about how to enroll in these services and additional resources available to you are included in the enclosed "*Steps You Can Take to Help Protect Your Information.*"

It is good practice that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft including how to obtain a security freeze at no charge and your right to obtain a police report.

Should you have any questions or concerns, please contact us at 1-833-799-4200, Monday through Friday, 8 a.m. to 8 p.m. EST, excluding major U.S. holidays. Please know that the security of your information is of the utmost importance to us. We remain committed to safeguarding the trust you've placed in us and are deeply grateful for your continued support during this time.

Sincerely,

Donna Perryman, CPA
Chief Executive Officer
Menorah Life

Enclosure: *Steps You Can Take to Help Protect Your Information*

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STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> 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 and Credit Reports

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms 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,” also known as a, “security 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 should 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.

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 obtain any police report filed in regard to this incident (if any) and, if you are a victim of identity theft, to file a police report and obtain a copy of such report. 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.

For Massachusetts residents, the Massachusetts Attorney General may be contacted at 1 Ashburton Place, 20th Floor, Boston, MA 02108; 1-617-727-8400 or 1-617-727-2200; and www.mass.gov/orgs/office-of-the-attorney-general.



