



Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

**RE: NOTICE OF DATA BREACH**

Dear <Full Name>,

The privacy and security of the personal information we maintain is of the utmost importance to Trusaic. We are writing to inform you that Trusaic's mailing distribution vendor, Billing Document Specialists ("BDS"), recently experienced a data security incident that involved some of your information. Trusaic assists its clients, including Gilead Sciences, with Affordable Care Act Compliance and reporting services. In that capacity, Trusaic receives certain files that contain personal information relating to individuals. This letter explains the incident, our response, and resources you may use to help protect your data from possible misuse should you feel it is appropriate to do so. We are not aware of any attempts to misuse your information as a result of this incident.

**What Happened?**

On February 18, 2025, Trusaic discovered that BDS inadvertently mailed 1095-C tax forms containing visible personal information in the shipping label. Specifically, the label contained an 18-digit number that included your Social Security number. The date the mailing batch was mailed was February 7, 2025.

**What Information Was Involved?**

Our review has determined that the 18-digit unique identifier at issue included your Social Security number along with other non-sensitive numbers. This information was viewable in the envelope window.

**What We Are Doing**

**Trusaic has performed a comprehensive technical and operational review and confirmed that there were not any intrusions to secure, encrypted customer databases or internal servers.**

We have implemented enhanced precautionary technical controls in coordination with BDS to prevent an incident like this from happening in the future.

Although the string disclosed on the envelope window was 18 characters instead of 9 characters and is not likely to be recognized as an SSN by a third party who does not know the particular SSN in question, as part of our mitigation efforts, we are providing you a complimentary 24-month membership in Equifax® Credit Watch™ Gold. Equifax® Credit Watch™ Gold is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Equifax® Credit Watch™ Gold, including instructions on how to activate your complimentary 24-month membership, please see the additional information provided in this letter.

**What You Can Do**

For more information on Equifax® Credit Watch™ Gold, including instructions on activating your complimentary 24-month membership and additional information on steps you can take in response to this incident, please see the pages that follow this letter.

This letter also provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial accounts statements and credit reports for fraudulent or irregular activity on a regular basis. Additional best practices include:

- Changing passwords regularly and not using the same passwords for work and personal accounts.
- Being careful when sharing personal information unsolicited whether by phone, email, or on a website.
- Avoiding clicking on links or downloading attachments in suspicious emails.

While we have no evidence that any of the information has been misused, you should know when the IRS detects fraud or finds a suspicious return, the IRS reviews the return and sends a letter to the taxpayer letting them know about the potential identity theft. If you receive a letter from the IRS, please review the letter and visit [IRS.gov/verifyreturn](https://www.irs.gov/verifyreturn) for more information.

The IRS won't process the suspicious tax return until the taxpayer responds to the letter. Please let us know if you receive a communication from the IRS.

IRS Form 14039, Identity Theft Affidavit, only needs to be completed if you receive a notice/letter from the IRS or your efiled return is rejected because of a duplicate Social Security number. Per the IRS' guidance, "don't file Form 14039, Identity Theft Affidavit, if you received notice 5071C. Follow the letter's instructions to provide all needed information." Visit the IRS' website for more information on our 5071C notice here: <https://www.irs.gov/individuals/understanding-your-5071cnotice>.

### **For More Information**

The privacy and protection of personal information is a top priority at Trusaic and we deeply regret any inconvenience or concern this incident may cause. Trusaic is committed to maintaining the privacy of personal information in our possession and we have taken many precautions to safeguard it. We continually evaluate and modify our practices with respect to third-party vendors as well as our internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at 855-549-2392. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 6 am to 6 pm Pacific Time.

Sincerely,



Maxfield Marquardt  
Director of Regulatory Affairs

– OTHER IMPORTANT INFORMATION –

**1. Enrolling in Complimentary 24 Month Credit Monitoring.**



**Activation Code:** <<Activation Code>>  
**Activation Deadline:** <<Enrollment Deadline>>

**Equifax Credit Watch™ Gold**

\*Note: You must be over age 18 with a credit file to take advantage of the product.

**Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft

**Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate).

Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow these 4 steps:

**1. Register:**

Complete the form with your contact information and click “Continue”.

*If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.*

**2. Create Account:**

Enter your email address, create a password, and accept the terms of use.

**3. Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

**4. Checkout:**

Upon successful verification of your identity, you will see the Checkout Page. Click ‘Sign Me Up’ to finish enrolling.

**You’re done!**

The confirmation page shows your completed enrollment. Click “View My Product” to access the product features.

**2. Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary 24-month credit monitoring services, we recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

***Equifax***

P.O. Box 105069  
Atlanta, GA 30348-5069  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
(800) 525-6285

***Experian***

P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud-center.html>  
(888) 397-3742

***TransUnion***

Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016-2000  
<https://www.transunion.com/fraud-alerts>  
(800) 680-7289

**3. Consider Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You

may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(800) 349-9960

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
(888) 397-3742

**TransUnion Security Freeze**

P.O. Box 2000  
Woodlyn, PA 19094  
<https://www.transunion.com/credit-freeze>  
(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**4. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or request your free credit reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com). Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

**5. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), Telephone: 515-281-5164.

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 888-743-0023.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer->

frauds-bureau/identity-theft; Telephone: 800-771-7755.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392

**Washington D.C. Residents:** You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.

**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

*In Addition, New Mexico Consumers Have the Right to  
Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.