

10101 Renner Boulevard
Lenexa, KS 66219-9752
QuestDiagnostics.com



December 23, 2024

Dear,

We perform services on behalf of life insurance companies. You may recall that on xxx we collected specimens and paperwork from you in connection with your application for life insurance. We regret to inform you that we discovered on xxx that the specimens and paperwork were not received by the testing laboratory as expected. Your paperwork included personal information including name, driver's license number, along with your date of birth, address and the last four digits of your social security number.

Although we have no reason to believe that your information has been stolen or has misused, there is some risk that this information could be used inappropriately. To help protect against the risk of identity theft, we have arranged to offer you credit monitoring services for a period of two (2) years, free of charge. The Equifax enclosure describes the Equifax credit monitoring product offered and how you can enroll. To take advantage of this offer, you must enroll by January 31, 2025.

If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. We have also provided these additional enclosures with information regarding measures you can take to protect your identity:

- Additional Information Relating to Identity Theft Protection, and
- Information on Security Freezes

Please be advised that the insurance company is not at fault for this incident, and we hope that this unfortunate event does not affect your perception of them. We sincerely apologize for any inconvenience this incident may cause. Please feel free to contact me at the below email address should you have any questions or concerns.

Sincerely,

Debby Stach

Debby Stach
Risk Management Specialist
debby.k.stach@examone.com

Additional Information Relating to Identity Theft Protection

Monitoring. Please remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports. You are entitled to a free credit report every twelve months from each of the consumer reporting agencies listed below by visiting <https://www.annualcreditreport.com/index.action> or calling this toll free number: 1-877-322-8228. A printable version of the request form is available for download at: <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>.

Or, you can purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Below is contact information for the three national credit reporting agencies:

Equifax

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com/personal/credit-report-services/

Experian

P.O. Box 4500
Allen, TX 75013
1-888-397-3742
www.experian.com/help

TransUnion

Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com/credit-help

Identity Theft. If you believe you are the victim of identity theft, you should immediately contact the Federal Trade Commission (FTC), the Attorney General's office in your state or local law enforcement.

Contact information for the FTC is:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
877-ID-THEFT (877-438-4338)
www.consumer.gov/idtheft

Information on Security Freezes

You may place, lift or remove a security freeze on your credit reports, free of charge. A security freeze lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. However, 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 unless you temporarily lift the freeze.

Unlike a fraud alert, you must separately place your request for a security freeze with **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may do so by writing to **each** via regular, certified or overnight mail at the addresses below, by calling **each** at the telephone numbers below or by visiting **each** at the below website addresses.

Equifax Security Freeze

P.O. Box 105788

Atlanta, Georgia 30348

1-800-349-9960

www.equifax.com/personal/credit-report-services/

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

www.experian.com/freeze/center.html

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone or by mail:

- (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 years, provide the addresses where you have lived over the prior five years;
- (5) Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed;
- (6) A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- (7) Social Security Card, pay stub or W2;
- (8) 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 the identity theft.

The credit reporting agencies have one to three business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. They must also send written confirmation to you within five 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their websites, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit reporting agencies have between one hour (for requests made online) and three business days (for requests made by mail) 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 make a request to each of the three credit reporting agencies by mail, through their website or by phone (using the contact information above). You must provide 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 reporting agencies have between one hour (for requests made online) and three business days (for requests made by mail) after receiving your request to remove the security freeze.

Enter your Activation Code: **XXXX**
Enrollment Deadline: January 31, 2025

Equifax Complete™ Premier

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

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ 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 alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- 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 theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of **XXXX** then click "Submit"

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.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be a

