

Branch Metrics, Inc.

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Date: April 8, 2026

NOTICE OF DATA BREACH - NAVIA THIRD PARTY COBRA ADMINISTRATOR

Navia Benefit Solutions, Inc. ("Navia"), Branch's administrator for COBRA experienced a data security incident.

WHAT HAPPENED?

According to Navia's public disclosures and regulatory filings, an unauthorized actor accessed Navia's systems between December 22, 2025, and January 15, 2026. Navia states it discovered the unauthorized access on January 23, 2026. Approximately 2.7 million individuals across Navia's client base were affected by this incident, according to Navia's filing with the Maine Attorney General.

Branch became aware of this incident on March 27, 2026 when a Branch employee reported receiving an individual breach notification from Navia. Branch is in contact with Navia to obtain information about the breach and is providing this notice based on publicly available information from Navia's disclosures and regulatory filings, including Navia's substitute breach notice posted on its website on March 13, 2026, and its filings with the California and Maine Attorneys General.

Navia began mailing individual notification letters to affected individuals on March 18, 2026.

Branch has confirmed that your personal information was among the data maintained by Navia that was affected by this incident. Your information was shared with Navia in connection with COBRA benefits administration for a current or former Branch employee.

This notification was not delayed as a result of a law enforcement investigation.

WHAT INFORMATION WAS INVOLVED?

Based on Navia's public disclosures, the types of personal information that may have been accessed or acquired include:

- Name
- Date of birth
- Social Security number
- Phone number
- Email address

- Health plan enrollment information (specifically, participation in COBRA, Health Reimbursement Arrangements (HRAs), and Flexible Spending Accounts (FSAs), limited to items such as election and termination dates)

According to Navia, no claims data or financial account information was disclosed in this incident.

WHAT WE ARE DOING

- Branch is actively communicating with Navia to determine the full scope of employee exposure, understand the root cause of the incident, and obtain specific information about which individuals were affected.
- Branch is evaluating Navia's security practices and the vendor relationship, and will take appropriate action based on the results of that evaluation.
- Branch is reviewing its vendor oversight practices to help reduce the risk of similar incidents in the future.

Navia has stated that it is providing affected individuals with complimentary identity monitoring services through Kroll, including credit monitoring, fraud consultation, and identity theft restoration. Navia has begun mailing individual notification letters that contain enrollment instructions and activation codes for these services.

If you have not yet received an individual notification letter from Navia but believe your information may have been affected, we encourage you to contact Navia's dedicated support line (listed below) to confirm your status and obtain enrollment information.

WHAT YOU CAN DO

We recommend that you take the following steps to protect yourself:

- Monitor your financial accounts, bank statements, and Explanation of Benefits statements for any unusual or unauthorized activity.
- Review your credit reports. Under federal law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order a free credit report, visit www.annualcreditreport.com or call 1-877-322-8228.
- Consider placing a fraud alert or credit freeze on your credit files. A fraud alert tells creditors to take extra steps to verify your identity before extending credit. A credit freeze restricts access to your credit report, making it more difficult for someone to open new accounts in your name. You may contact the three major credit reporting bureaus to place a fraud alert or credit freeze (contact information provided below).
- Be alert for unsolicited emails, phone calls, or messages requesting personal information, particularly any that reference the Navia incident.
- If you believe you are a victim of identity theft, file a report with the Federal Trade Commission at www.identitytheft.gov or call 1-877-438-4338, and file a report with your local law enforcement agency.

Credit Reporting Bureau Contact Information:

- Equifax Phone: 1-888-298-0045 Fraud Alert: P.O. Box 105069, Atlanta, GA 30348-5069 Credit Freeze: P.O. Box 105788, Atlanta, GA 30348-5788 Website: <https://www.equifax.com/personal/credit-report-services/>
- Experian Phone: 1-888-397-3742 Fraud Alert: P.O. Box 9554, Allen, TX 75013 Credit Freeze: P.O. Box 9554, Allen, TX 75013 Website: <https://www.experian.com/help/>
- TransUnion Phone: 1-833-799-5355 Fraud Alert: P.O. Box 2000, Chester, PA 19016 Credit Freeze: P.O. Box 160, Woodlyn, PA 19094 Website: <https://www.transunion.com/data-breach-help>

State Attorney General

You may also contact your state attorney general's office to obtain additional information about how to protect yourself from identity theft. Contact information for state attorneys general is available at <https://www.naag.org/find-my-ag>

FOR MORE INFORMATION

For questions about the Navia incident, your potential exposure, or to enroll in identity monitoring services, contact Navia's dedicated support line at (844) 443-1645, Monday through Friday, 9:00 a.m. to 6:30 p.m. Eastern Time. You may also write to Navia directly at 707 South Grady Way, Suite 350, Renton, WA 98057. More information is available on Navia's notice page at <https://www.naviabenefits.com/notice-of-data-event/>.

For questions about Branch's response to this incident, contact the Legal team at legal@branch.io.

Sincerely,

Lester Chan,
Head of Security & IT
Branch Metrics, Inc.