



Additional info # 15408

Parent or Guardian of

<<FirstName>> <<LastName>>

<<Address1>>

<<Address2>>

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

<<Date>> (Format: Month Day, Year)

Dear Parent or Guardian of <<FirstName>> <<LastName>>,

Standard Insurance Company values the privacy and security of our customers' personal information. We contract with Ameritas, a leading dental and vision administrator, as the third party administrator for our dental and vision products. Regrettably we are writing to tell you about an incident at Ameritas that may have involved some of your child's personal information. This letter explains the incident, the measures we have taken, and the steps you can take in response.

#### **What happened?**

On May 31, 2019, Ameritas advised us that on May 9, 2019, they discovered a few of their associates fell victim to an email phishing campaign that was designed to trick the recipient into providing their email credentials. Upon investigation, Ameritas determined that several associates were impacted at different times between May 1 - June 3 and concluded that, as a result of the phishing campaign, a number of their email inboxes were compromised. Ameritas quickly addressed the incident by disabling the unauthorized access and deployed a mandatory enterprise-wide password reset.

#### **What information was involved?**

The Information contained in the email account may include name, address, email address, date of birth, Social Security number, member ID number, policyholder name, employer name, and policy number. While this information was included in the compromised email accounts, we and Ameritas have no indication to date that your child's information has been misused.

#### **What we are doing.**

The administrator engaged a forensic firm to assist in understanding the technical aspects of the incident and have implemented security enhancements to strengthen their security defenses against future attempts. Associates involved received additional training to help prevent future incidents like this from occurring. The administrator has contacted law enforcement and will continue to work with them during their investigation.

#### **What we are doing.**

Ameritas engaged a forensic firm to assist in understanding the technical aspects of the incident and have implemented security enhancements to strengthen their security defenses against future attempts. The Ameritas associates involved received additional training to help prevent future incidents like this from occurring. Ameritas has contacted law enforcement and will continue to work with them during their investigation.

To help relieve concerns and restore confidence following this incident, Ameritas has secured the services of Kroll to provide identity monitoring at no cost to you for one year, or longer, depending on your state's requirements. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a Web Watcher and Identity Theft Restoration.

Additional information describing your services is included with this letter.

#### **Minor Identity Monitoring instructions.**

Visit <<IDMonitoringURL>> to activate and take advantage of Minor Identity Monitoring.

You have until <<Date>> to activate monitoring services for your child.

Your Membership Number is: <<Member ID>>

**After you have logged in for the first time, you will see a screen with the title "Confirm Your Information". Before Minor Identity Monitoring services can be activated, you must follow the instructions below:**

1. Change the "First Name" and "Last Name" fields to a parent or guardian's name.
2. Change the address that appears to the parent or guardian's current address.
3. Enter the parent or guardian's date of birth and Social Security number.
4. Enter the email address and password you would like to use for the account. Choose a security question and enter the security answer.
5. Click the "Create Account" button. After the account is created, you will be able to activate your child's Identity monitoring service.

**What you can do.**

Please review the enclosed "Additional Resources" section included with this letter. This section describes additional steps you can take to help protect your child's identity, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your child's credit file.

**For more information.**

If you have questions, please call 1-???-???-????, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time. Please have your membership number ready.

## ADDITIONAL RESOURCES

### Contact information for the three nationwide credit reporting agencies is:

**Equifax**, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

**Experian**, PO Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

**TransUnion**, PO Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com), 1-800-888-4213

**Free Credit Report.** It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to:  
Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Fraud Alert.** You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

**Security Freeze.** You have the ability to place a security freeze on your credit report.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

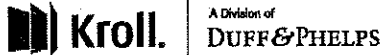
**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 1-877-566-7226.

### Reporting of identity theft and obtaining a police report.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Massachusetts residents:** You have the right to obtain a police report if you are a victim of identity theft.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### **Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.



<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<LastName>>,

Standard Insurance Company values the privacy and security of our customers' personal information. We contract with Ameritas, a leading dental and vision administrator, as the third-party administrator for our dental and vision products. Regrettably we are writing to tell you about an incident at Ameritas that may have involved some of your personal information. This letter explains the measures we have taken and the steps you can take in response.

**What information was involved**

The information contained in the email account may have included your name, address, email address, date of birth, Social Security number, member ID number, policyholder name, employer name, and policy number. It is important to note that while this information was included in the compromised email accounts, we and Ameritas have no indication that your information has been misused.

**What we are doing**

Ameritas engaged a forensic firm to assist in understanding the technical aspects of the incident and have implemented security enhancements to strengthen their security defenses against future attempts. The Ameritas associates involved received additional training to help prevent future incidents like this from occurring. Ameritas has contacted law enforcement and will continue to work with them during their investigation.

To help relieve concerns and restore confidence following this incident, Ameritas has secured the services of Kroll to provide identity monitoring at no cost to you for eighteen (18) months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a Web Watcher, Fraud Consultation and Identity Theft Restoration.

Visit [krollbreach.idMonitoringService.com](http://krollbreach.idMonitoringService.com) to activate and take advantage of your identity monitoring services.

*You have until **October 6, 2019** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-844-243-2294. Additional information describing your services is included with this letter.

Please review the enclosed "Additional Resources" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

If you have questions, please call 1-844-243-2294, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time. Please have your membership number ready.

Sincerely,

A handwritten signature in black ink, appearing to read 'Daniel J. McMillan', written in a cursive style.

Daniel J. McMillan  
Vice President, Insurance Services Group