

1746



WOODRUFF  
SAWYER

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

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Dear <<MemberFirstName>> <<MemberLastName>>:

Woodruff Sawyer & Co. ("Woodruff Sawyer") is writing to inform you of a recent event that may impact the security of some of your personal information. Woodruff Sawyer received your information in connection with open enrollment for the Flyhomes, Inc. Health Plan, which is a plan sponsored by Flyhomes, Inc. to provide health insurance benefits to its employees and their dependents. While we are unaware of any actual or attempted misuse of your personal information, we are providing you with information about the incident, our response, and steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

**What Happened?** Woodruff Sawyer recently discovered suspicious activity related to certain employee email accounts. We immediately took steps to secure the email accounts and launched an investigation which included working with a third-party forensic investigator to determine the nature and scope of the activity. The investigation determined that an email account belonging to a Woodruff Sawyer employee (the "Woodruff Account"), which potentially contained your information, was subject to unauthorized access between November 26, 2019, and May 4, 2020. As a result, the unauthorized actor may have had access to certain emails and attachments within the account. On June 25, 2020, Woodruff Sawyer provided formal notification of this incident to the Flyhomes, Inc. Health Plan.

**What Information Was Involved?** The investigation was unable to identify all emails or attachments in the account that the unauthorized individual may have accessed or acquired. Therefore, in an abundance of caution, Woodruff Sawyer is reviewing the entire Woodruff Account for emails or attachments that contain personal information. Although our review for personal information is still in progress and we are not aware that your information has been misused, we are notifying you of this incident now because the investigation confirmed that the account may have contained your name, address, date of birth, and Social Security number.

**What We Are Doing.** The confidentiality, privacy, and security of information in our care is one of our highest priorities and we take this incident very seriously. When we discovered this incident, we immediately reset passwords for accounts, including the Woodruff Account, and took steps to determine what personal information was in the account and to which Woodruff Sawyer clients the information belonged. We also confirmed the security of our employee email accounts and related systems. As part of our ongoing commitment to the security of personal information in our care, we are working to review our existing policies and procedures, to implement additional safeguards, and to provide additional training to our employees on data privacy and security. We will be notifying state and federal regulators, as required.

As an added precaution, we are offering you complimentary access to two years of Credit and Identity Monitoring, Fraud Consultation and Identity Theft Restoration services through Kroll. We encourage you to activate these services, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional information on these services.

**What You Can Do.** You may review the enclosed *Steps You Can Take to Help Protect Your Information*, which contains general information on what you can do to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also activate these services to receive the free credit and identity monitoring we are offering.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call Woodruff Sawyer at our dedicated assistance line at 1-??-??-??-?? Monday through Friday between the hours of 8:00 am and 5:30 pm Central Time. You may also write to Woodruff Sawyer at 50 California, Floor 12, San Francisco, CA 94111.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Kulangara". The signature is fluid and cursive, with the first name "Matt" being more prominent than the last name "Kulangara".

Matt Kulangara  
Chief Information Security Officer  
Woodruff Sawyer & Co.

## Steps You Can Take to Help Protect Your Information

### **Activate Identity Monitoring Services**

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for two years. 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, Fraud Consultation, and Identity Theft Restoration.

Visit <https://www.enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **November 2, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

### **Monitor Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

#### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

#### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order to request a security freeze, you will need to provide the following information:

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

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

#### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

## **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. 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 and your state Attorney General. This notice has not been delayed by law enforcement.



## **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services 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 will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

### **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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.