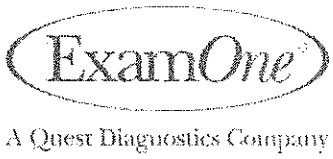
17681

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



September 2, 2020

[redacted]

Dear [redacted],

ExamOne, a Quest Diagnostics Company, performs services on behalf of [redacted]. You may recall we collected your specimen and processed related paperwork on April 2nd. We regret to inform you that we discovered in early August 2020, that the paperwork prepared during our visit was not received by the testing laboratory as anticipated. Your paperwork included personal information including your name, the last four digits of your social security, driver's license number along with your address and date of birth.

Although we have no reason to believe that your information has been stolen or has or will be 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 November 13th, 2020.

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

It is our privilege to do business with New York Life Insurance Company, and we hope that this unfortunate incident does not negatively impact your perception of this fine organization. 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. Thank you for your time and again, please accept our apologies.

Sincerely,

Debby Stach

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

EQUIFAX®

Enter your Activation Code: [redacted]

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring[1] and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts[2] With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to $1 MM Identity Theft Insurance[3]
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

1. Welcome Page: Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.

2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.

3. Create Account: Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the "Continue" button.

4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.

5. Order Confirmation: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

---

[1] Credit monitoring from Experian® and Transunion® will take several days to begin.

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

[3] Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Equifax® is a registered trademark of Equifax Inc. ©2017 Equifax Inc., Atlanta, Georgia. All rights reserved.

1. Activation Code: You will be asked to enter your Activation Code provided above.

2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.

3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.

4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

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.

Putnam, Robin (SCA)

From: Sophia Zilber <sophiazilber@gmail.com>
Sent: Wednesday, September 09, 2020 10:51 PM
To: Breaches, Data (SCA)
Subject: data breach report

CAUTION: This email originated from a sender outside of the Commonwealth of Massachusetts mail system. Do not click on links or open attachments unless you recognize the sender and know the content is safe.

Hi

Please read this report by Luna DNA about licensing data from another company, Genetic Alliance: https://sec.report/Document/0001193125-20-105571/

Genetic Alliance has privacy policy and other documents which state that data can't be shared without participant's consent. Yet all data was made available to Luna without asking anyone for consent. I worked with these companies and know that Luna employees are able to see all data, including personally identifiable information.

Based on what I know at least 69 Massachusetts residents are affected.

You can reach out to me if you need more information. Please keep my name confidential from Genetic Alliance and Luna.

Thank you
Sophia