

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



May 21, 2024

Dear

ExamOne, a Quest Diagnostics Company, performs services on behalf multiple organizations. You may recall we collected your specimen and processed related paperwork on 03/22/2024 in connection with an insurance application submitted to the carrier of you chose to apply with. We regret to inform you that we discovered in late April 2024, that the paperwork prepared during our visit was not received by the testing laboratory as anticipated by FedEx. Your paperwork included personal information including your name, driver's license number, social security number, along with your address, date of birth and medical history.

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 July 6, 2024.

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 the carrier you chose to apply with and we hope that this unfortunate incident does not negatively impact your perception. 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](mailto:debby.k.stach@examone.com)



Enter your Activation Code:

Enrollment Deadline: July 6, 2024

## 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 VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</sup> 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 alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- 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 theft<sup>6</sup>.
- 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](http://www.equifax.com/activate)

Enter your unique Activation Code of \_\_\_\_\_ 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.

<sup>1</sup>The 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.

<sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>3</sup>WebScan 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.

<sup>4</sup>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.

<sup>5</sup>Locking 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](http://www.optoutprescreen.com)

<sup>6</sup>The 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. Coverag