

20494



Aon Corporation
MSC# 17510
Attention: Privacy Office
PO Box 1447
Lincolnshire IL 60069

May 21, 2021

[REDACTED]

[REDACTED]

RE: **Massachusetts Notice**

Dear [REDACTED],

On behalf of Custom Benefit Programs, Inc., an Aon Company, we write to inform you of an incident that may have involved personal information about you. We regret that this incident occurred.

We recommend that you review the information provided in this letter for some steps that you may take to protect yourself against any potential misuse of your personal information. As a precaution, we have arranged for you, at your option, to enroll in free credit monitoring service for two years through Equifax. You have until **August 30, 2021** to activate the free credit monitoring service by using the following activation code: [REDACTED]. To enroll, call **1-866-547-2748** (Monday - Friday 9 a.m. - 9 p.m. EST, Saturday - Sunday 9 a.m. - 6 p.m. EST) or go to: **www.equifax.com/activate**. Please review the key features of the Equifax service on the next page for additional mitigation services that are available if you enroll.

In addition, you should remain vigilant, including by regularly reviewing your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions and to us so that we may further our investigation.

The Federal Trade Commission (FTC) recommends that you place a free fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

Equifax: equifax.com/personal/credit-report-services or 1-800-685-1111

Experian: experian.com/help or 1-888-397-3742

TransUnion: transunion.com/credit-help or 1-888-909-8872

Enroll in the Equifax service or ask each credit bureau to send you a free credit report after it places a fraud alert on your file. Review your credit reports for accounts and inquiries you don't recognize. These can be signs of identity theft. If your personal information has been misused, visit the FTC's site at identitytheft.gov to report the identity theft and get recovery steps. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically so you can spot problems and address them quickly. In addition, under federal law, you are entitled to one free copy every 12 months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going on the Internet to AnnualCreditReport.com or by calling 1-877-322-8228.

You may also want to consider placing a free credit or security freeze. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identity thief can open new accounts in your name. To place a freeze, contact each of the major credit bureaus at the links or phone numbers above. A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it.

In order to request a freeze, you will need to provide the following information, which may vary based on the consumer reporting agency and the method of your request:

- Your full name,
- Social Security number,
- Date of birth,
- If you have moved in the past two (2) years, the addresses where you have lived over the prior two years;
- Proof of current address (e.g., a current utility bill or telephone bill), and
- Proof of identity (e.g., a copy of your Social Security card or W2).

Under Massachusetts law, you have the right to obtain a police report regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Please call **1-866-547-2748** (Monday - Friday 9 a.m. - 9 p.m. EST, Saturday - Sunday 9 a.m. - 6 p.m. EST) if you have questions about credit monitoring and enrollment. Please know that we regret any inconvenience or concern this incident may cause you.

Sincerely,

Custom Benefit Programs, Inc., an Aon Company



Your Activation Code: [REDACTED]
Enrollment Deadline: August 30, 2021

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product.

- Credit monitoring with email notifications of key changes to your Equifax credit report
- WebScan notifications¹ 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 alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- 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 for certain out of pocket expenses resulting from identity theft⁴.

Enrollment Instructions

Call 1-866-547-2748 (Monday - Friday 9am-9pm EST, Saturday - Sunday 9am-6pm EST) or
Go to www.equifax.com/activate enter your unique Activation Code, click "Submit" and follow these 4 steps:

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.

¹WebScan 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.

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

³Locking 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.

⁴The 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. Coverage may not be available in all jurisdictions.

