

22095

[Enclosure: Employee Data Breach Notice]



<<Date>>

<<first_name>> <<last_name>>
<<address_1>>
<<address_2>>
<<city>>, <<state>> <<ZIP code>>

NOTICE OF DATA BREACH

Dear <<first_name>> <<last_name>>,

We are writing to notify you that a breach of security and unauthorized acquisition of your personal information may have occurred. To the extent that one of your dependents or beneficiaries was included on an SAC Wireless health plan, their personal information may also have been compromised. After detecting a suspected incident on June 16, 2021, we engaged outside forensic investigators. Their investigation was materially completed on August 13, 2021.

Under Massachusetts law, you have the right to obtain any police report filed in regard to 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.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with *each* of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 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 (5) years, 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 identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) 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 website, 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 bureaus have between one (1) hour (for requests made online) and three (3) business days (for request 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 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 bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Additional Steps You Can Take to Protect Yourself

As part of protecting your online identity and safety, we have engaged Experian to offer you a free 24-month membership to their identity protection services. Please refer to Appendix A for details on the services provided and how you can enroll for free.

In addition to enrolling for free in Experian's identity protection services (see Appendix A for details), we recommend you take the following precautions:

- **Fraud Alert** – You can place a fraud alert on your credit report, which may help prevent someone from opening accounts in your name or changing your existing accounts. You can place a fraud alert by contacting any one of the three national credit reporting agencies: Experian (www.experian.com/fraud/center.html); TransUnion (www.transunion.com/fraud-alerts); or Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf). You may also place a fraud alert by calling the three credit bureaus at the phone numbers listed above. Fraud

alerts initially last for one year. Victims of identity theft can get an extended fraud alert for seven years. A fraud alert adds a layer of protection, but it might cause delays or prevent you from getting instant credit (such as an instant credit card offered by a retail store).

- **Order a free copy of your credit report.** You are entitled to receive a free credit report annually, even if you don't suspect any unauthorized activity on your account or credit reports. To order your free credit report, visit www.annualcreditreport.com/, or call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Requests Service, P.O. Box 105281, Atlanta, GA 30348-5281. The FTC recommends that you check your credit reports and credit card statements periodically. In addition to the right to get a free copy of your credit report, you are entitled to ask for your credit score, dispute incomplete or inaccurate information, limit "prescreened" offers of credit and insurance, and seek damages from violators.
- **Remain vigilant in reviewing your bank account, credit card, or other financial transaction statements.** You should monitor these statements as well as your free credit reports to protect yourself against fraud and identity theft. If you notice anything unusual, contact your financial institution. You may also wish to consider contacting your financial institution now, to discuss options for monitoring your bank account.
- **Monitor your mail for any disruption in delivery.** If you notice any irregularities (such as missing financial statements, credit card statements or other documents), report such irregularities to the US Postal Service.
- **Get additional information about how to avoid identity theft.** You can contact the U.S. Federal Trade Commission's Consumer Response Center at 600 Pennsylvania Avenue NW, Washington, DC 20580, or by telephone at 1-877-IDTHEFT (438-4338), or online at www.ftc.gov/idtheft. You can also contact the Massachusetts Office of Consumer Affairs and Business Regulation at 501 Boylston St., Suite 5100, Boston, MA 02116, or by telephone at 1-617-973-8787.
- **Report suspected identity theft.** If you suspect that someone has stolen or misused your personal information or that you are a victim of identity theft, you should immediately report the incident to the U.S. Federal Trade Commission at the information listed in the bullet above, and to your local law enforcement (including the Massachusetts Attorney General's office, at 1-617-727-4765).

We understand that this incident may create concern and confusion and that you may have questions. For additional information or assistance, please contact Larry Pomykalski, Director of Fleet and Business Continuity, at Larry.Pomykalski@sacw.com, or call the SAC Wireless hotline at [# to be inserted by Experian] [call center availability, such as "Mondays to Fridays from 9:00 a.m. to 5:00 p.m. Central Time"].

We deeply regret any inconvenience this incident has caused.

Sincerely,



Michael Petrak, Vice President of Human Resources
SAC Wireless

APPENDIX A
INFORMATION ABOUT COMPLIMENTARY EXPERIAN SERVICES

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by November 1, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [Enrollment URL]
- Provide your **activation code**: [User-specific activation code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [Experian to insert toll-free number] by **November 1, 2021**. Be prepared to provide engagement number [DB#####] as proof of eligibility for the Identity Restoration services by Experian.

DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.