

December 10, 2021



Elin Jayko  
12 Pineridge Way  
Carver, MA 02330

Dear Ms. Jayko,

It was recently discovered that the health information obtained with your examination for insurance did not arrive at the laboratory. The information about you may have included your name, address, date of birth, SSN, Driver's License #, and medical information.

APPS conducted a full investigation and has determined that after the examiner completed your exam on September 21, 2021, the specimens collected during the course of the exam and the documents generated, were lost as they have not arrived at the lab as of this date. Though we have no evidence that your information was obtained by any other persons or used inappropriately, we do believe it prudent to make you aware of the incident so that you may take steps, as you feel necessary, to protect yourself against potential identity theft.

If you wish to participate in a complimentary Equifax program designed to protect your identity, we can arrange for two years of free credit monitoring. Should you choose to participate in this program, please contact Gary Knauer at 800-635-1677.

If you are concerned, there are other steps you can take to further protect yourself against identity theft or other unauthorized use of personal information, including:

- We recommend that you remain vigilant and regularly review your credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, the Federal Trade Commission, your financial institution and to the three nationwide consumer reporting agencies listed below to have it removed from your credit file.
- You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below:

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

- You can obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: [www.annualcreditreport.com](http://www.annualcreditreport.com). Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three major credit reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.
- To learn more about protecting yourself from identity theft and to report incidents of identity theft, you can visit the Federal Trade Commission's website at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or

[www.ftc.gov/credit](http://www.ftc.gov/credit), or call 1-877-IDTHEFT (1-877-438-4338). You may also receive information from the Federal Trade Commission by writing to:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

We regret any inconvenience this incident may have caused you.

Sincerely,



Karen Lee Brown  
Office Manager

cc: Gary Knauer, CFO, APPS

APPS Regional Office – 49 Walnut Park, Bldg #5 - Wellesley, MA 02481