

ARcare
P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
(833) 783-1354
Or Visit:
<https://response.idx.us/arcare>
Enrollment Code: <<ENROLLMENT>>

<<Full Name>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>

April 25, 2022

<<HEADER>>

Dear <<Full Name>>:

ARcare writes to inform you of a recent incident that may affect the privacy of some of your information. Although ARcare is unaware of any actual or attempted misuse of your information, ARcare is providing you notice of the incident, steps ARcare is taking in response, and resources available to help you better protect your information, should you feel it is appropriate to do so.

What Happened? On February 24, 2022, ARcare learned of a data security incident affecting its systems. ARcare immediately worked to secure its systems and quickly commenced an investigation to confirm the nature and scope of the incident. Through that investigation, ARcare determined that your information was in files that a third party may have accessed or acquired without authorization.

What Information Was Involved? As indicated above, ARcare is unaware of any actual misuse of your personal information. However, the information present in the files that were accessed and/or acquired as a result of the incident may have included your <<Variable Text 2>>, and name.

What We Are Doing. ARcare treats its responsibility to safeguard information in its care as an utmost priority. As such, ARcare responded immediately to this incident and has worked diligently to provide you with an accurate and complete notice of the incident as soon as possible. As part of its ongoing commitment to the privacy and security of personal information in its care, ARcare is reviewing and updating existing policies and procedures relating to data protection and security. ARcare is also investigating additional security measures to mitigate any risk associated with this incident and to better prevent future similar incidents. ARcare is providing notice of this incident to potentially impacted individuals and to regulators where required.

Out of an abundance of caution, ARcare is providing you with <<CM Length>> months of complimentary access to credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services through IDX, as well as guidance on how to better protect your information, should you feel it is appropriate to do so. Although ARcare is covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself. Please note the deadline for enrollment is July 25, 2022.

Incident Timeline. After learning of the data security incident, ARcare quickly commenced an investigation with the assistance of third-party cybersecurity specialists. On or about March 14, 2022, the investigation determined that an unauthorized actor accessed and/or acquired data from ARcare's systems between January 18, 2022 and February 24, 2022. A thorough review of the contents of the affected data was subsequently performed to determine whether it contained any sensitive information and identify affected individuals. On or about April 4, 2022, ARcare concluded the review and determined that your information may have been affected as a result of the incident.

What You Can Do. Although there is no evidence of any actual or attempted misuse of your information, ARcare encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, explanation of benefits, and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. Any suspicious activity should be reported to the appropriate insurance company, health care provider, or financial institution. You can also find out more about how to safeguard your information in the enclosed *Steps You Can Take to Protect Personal Information*. There, you will find additional information about the complimentary credit monitoring services and how to enroll.

For More Information. We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call our dedicated assistance line at: (833) 783-1354, available Monday through Friday from 8 am - 8 pm Central Time. You may also write to us directly at: 117 S. 2nd Street, Augusta, Arkansas 72006.

ARcare apologizes for any inconvenience this incident may cause you. ARcare remains committed to privacy and security of information in its possession.

Steps You Can Take to Protect Personal Information

Enroll in Complimentary Credit Monitoring

1. Website and Enrollment. Go to <https://response.idx.us/arcare> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at (833) 783-1354 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial, as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.