



[REDACTED]

Date: May 19, 2022

Notice of Data Breach

Dear [REDACTED]

The protection of your personal information is a priority for us at CorVel Enterprise Comp, Inc (“CorVel”). Unfortunately, we are writing to inform you of an incident that occurred that potentially involves your personal information. We take this matter very seriously and understand the personal nature of the information at issue, which is why we are offering you the opportunity to enroll in MyIDCare™, a complimentary identity protection service, to reduce the chances of identity theft or fraud on your accounts.

What Happened

On April 26, 2022, we learned that one of our employees opened your claim under the wrong employer. This caused an email to be sent to the wrong employer containing your personal information. The personal information inadvertently disclosed included your name, SSN, and address.

What We Are Doing

The privacy and security of your personal information is of the highest importance to us, and we are handling this incident with the greatest of care. To mitigate further disclosure, CorVel received confirmation of deletion from the wrong recipient. Furthermore, CorVel implemented additional training for its employees to reduce the likelihood of a similar event occurring in the future.

Furthermore, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include: 18 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

Your enrollment Code is: [REDACTED]

Please note the deadline to enroll is **June 15, 2022**

What You Can Do

We encourage you to enroll in free MyIDCare services by going to <https://app.myidcare.com/account-creation/protect> or calling 1-800-939-4170 and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 5 am - 5 pm Pacific Time.

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. 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. A comprehensive list of steps you can take to protect your information is provided in the attached “Recommended Steps to Help Protect Your Information” document.

[REDACTED]



For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-800-939-4170 or go to <https://app.myidcare.com/account-creation/protect> for assistance or for any additional questions you may have.

Once again, at this time, there is no evidence that your information has been misused. If you have any other questions, please do not hesitate to reach out by phone at (503) 222-3144 or send us an email at privacyinquiry@corvel.com. Please note that CorVel may contact you directly via phone or email regarding this incident if necessary.

We want to assure you that we take this matter very seriously and the protection and security of information is of the utmost importance to us at CorVel.

Sincerely,

Mary Parrinello
Privacy Officer

CorVel Enterprise Comp, Inc.
111 SW Fifth Ave., Suite 200
Portland, OR 97204
(503) 222-3144
privacyinquiry@corvel.com



Recommended Steps to help Protect your Information

1. Website and Enrollment. Go to <https://app.myidcare.com/account-creation/protect> 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 MyIDCare 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, MyIDCare will be able to assist you.

3. Review your credit reports. We strongly recommend that you remain vigilant by reviewing account statements and monitoring credit reports to detect errors resulting from this incident. Under federal law, you also are entitled to one free copy of your credit report every 12 months from each of the three credit bureaus listed below (Equifax, Experian, and TransUnion). Other fees may be required to be paid to the credit bureaus. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by logging into the MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

If you discover any suspicious items on your report or that your information has been misused, you should file a complaint with the Federal Trade Commission (“FTC”) at IdentityTheft.gov. The FTC also provides information on appropriate recovery steps after an incident, organized by the type of personal information that was exposed, at IdentityTheft.gov/databreach.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

4. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone or online at each credit bureau’s website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year and may be renewed upon expiration.



Please Note: No one is allowed to place a fraud alert on your credit report except you.

5. Security Freeze. You have a right to obtain a security freeze free of charge pursuant to 15 U.S.C. § 1681c-1. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze as potential creditors cannot get your credit report. There is no cost to freeze or unfreeze your credit files.

To place a security freeze, you will need to provide the credit bureaus your name, address, date of birth, Social Security Number, and other personal information. The credit reporting agencies will provide you with a unique personal identification number (PIN), password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or go online to each of the credit reporting agencies and provide proper identification (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 specific period of time you want the credit report available. The credit reporting agencies will lift the security freeze for the specified period of time.

To remove the security freeze, you must call or go online to each of the three credit bureaus and 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 will remove the security freeze.

6. You can obtain additional information about fraud alerts, security freezes, and the other steps you can take to avoid identity theft from the three credit bureaus listed above (Equifax, Experian, and TransUnion) and from the following agencies:

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, <https://www.ftc.gov>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC, 20001, <https://oag.dc.gov/> Telephone: 1-202-727-3400.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting



www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400