



July 8, 2022

NAME
ADDRESS
ADDRESS

RE: Mailing Incident
Reference Number: 104712

Dear NAME:

We are contacting you regarding a mailing incident reported to Zenith American Solutions ("Zenith"), the administrative office for the Sound Health and Wellness Trust (the "Trust"). You are receiving this letter because your personal information may have been potentially exposed to others.

What Happened? On June 24, 2022, Zenith sent you a mailing reminding you to complete your Personal Health Assessment or Health Profile to enroll in the 2023 Health Reimbursement Account ("HRA"). On June 28, 2022, Zenith was notified that this mailing contained your full social security number ("SSN") as part of the mailing label. The file used to prepare the mailing labels mistakenly included your SSN. Our policy is to minimize the information contained in such files to include only the information necessary for the purpose. In this instance, your SSN was not necessary and its inclusion failed to meet the standards of our policy.

What Information Was Involved? Your full name, address, SSN, unique ID number and the fact that you are enrolled for coverage through the Trust were included on the mailing label.

What We are Doing. The non-compliance with our set policy standards has been addressed with our staff. Effectively immediately, we have also implemented additional quality control measures to prevent this from occurring in the future.

Although we have no indication that the information has or will be acquired by another party, as a precautionary measure, we are offering you credit monitoring and ID protection services for 24 months, at no cost to you. If you would like to enroll in these services, please contact our customer service office at (206) 282-4500 or (800) 225-7620 July 31, 2022, no later than July 31, 2022, and provide the above referenced number.



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What You Should Do.

Zenith strongly recommends that you closely monitor your bank and credit card accounts and routinely obtain your credit report from one or more of the national credit reporting companies. You may get a free copy of your credit report annually from each of the three national credit monitoring agencies in these ways:

- go to AnnualCreditReport.com, or
- call Annual Credit Report at 1-877-322-8228

Below is a list of the three national credit reporting agencies and their contact information. You can order a copy of your credit report from them or request a freeze on your credit:

Equifax

Equifax.com

888-EQUIFAX (888-378-4329)

Experian

Experian.com

888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com

833-395-6938

To learn more about how to take proactive steps to protect yourself against identity theft, you may contact the Federal Trade Commission ("FTC") at the FTC website (www.ftc.gov), by dialing 1-877-ID-Theft (1-877-438-4338), or by writing to the FTC at the following address:

FTC Consumer Response Center
600 Pennsylvania Ave, NW, H-130
Washington DC 20580

We apologize for this incident and any inconvenience it may cause you. We are committed to providing quality service, including protecting your personal information, and we want to assure you that we have policies and procedures to protect your privacy. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at (206) 282-4500 or (800) 225-7620.

Sincerely,

Patricia M. Kuchenreuther

Patricia Kuchenreuther, AIRC, CHP
VP, Compliance & Privacy Officer

Ref #: 104712

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9121 W. Russell Road, Suite 219, Las Vegas, NV 89148

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ADDITIONAL INFORMATION FOR MASSACHUSETTS RESIDENTS

Under Massachusetts law, you have the right to obtain any police report filed regarding this incident, however, no police report was required to be filed in this situation. 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

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

<https://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;



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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.