



August 29, 2022

28158

<<NAME>>  
<<ADDRESS>>  
<<ADDRESS>>

Re: Notice of Data Incident

Dear <<NAME>>,

Insurance Applications Group, Inc. (“IAG”) provides administrative software services for benefits enrollment to Pioneer, LLC (“Pioneer”). I am writing to share information about an incident that we detected on July 28, 2022, that may affect the security of some of your personal information. We are unaware of any misuse of your information but want to make you aware of the incident as well as tools you can use to monitor and protect your information.

### What Information Was Involved?


The information potentially affected included your name, Social Security Number, mailing address, phone number, and employment-related information required for your payroll deductions, including hire date, benefit deduction amount, pay cycle, and paycheck date. The companies that may have inadvertently received this information are all companies with whom IAG has a business relationship. There is no evidence to suggest your information was used or further shared in an unauthorized manner.


### What We Are Doing.

We took immediate steps to mitigate this issue and contacted all recipients of the information to request secure deletion of the information and confirmation the file was destroyed and not further used or disclosed. We will also be reviewing our policies and procedures for potential enhancements and conducting employee training related to this type of issue to prevent potential recurrence.

In addition, while we have no evidence to indicate your personal information has been misused, as an added precaution, we are offering a complimentary 24-month membership for Experian’s® IdentityWorksSM. This product provides you with identity detection and resolution of potential identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: November 30, 2022 (Your code will not work after 5:59pm CT on this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your activation code: <<CODE>>

 877.372.2203

 864.527.0442

 [www.iagbenefits.com](http://www.iagbenefits.com)

 NOMA Square 220 N Main St | Suite 605 | Greenville, SC 29601



If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by **November 30, 2022**. Be prepared to provide engagement number B026763 as proof of eligibility for the identity restoration services by Experian.

**What You Can Do.**

You should also remain vigilant by reviewing your account statements and monitoring your free credit reports and be cautious of suspicious activity, phishing emails or social engineering schemes. Please also review the information contained in the enclosed "Additional Resources."

**For More Information.**


If you have questions about this incident, please do not hesitate to reach out to me at [kimberlyharrison@iagbenefits.com](mailto:kimberlyharrison@iagbenefits.com) or toll-free at 864.504.2277.


I regret that this incident occurred and hope that the consumer protection services and resources provided herein will help alleviate any potential inconvenience.

Sincerely,



Kimberly Harrison  
Vice President of Security, Compliance & Contracts

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## ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is **not** required for enrollment in Experian® IdentityWorks<sup>SM</sup>.

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.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. 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 (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 this Identity Restoration support 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* 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.

## Additional Resources

**Steps You Can Take to Help Protect Your Identity.** 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](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228.

**Fraud Alerts.** There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Security or Credit Freeze.** You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

You may obtain additional information about identity theft prevention and protection, fraud alerts, and security 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 using the contact details listed below.

Equifax	Experian	TransUnion
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credithelp">https://www.transunion.com/credithelp</a>
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

The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html). You also have the right to obtain a police report if one is available.