



Return Mail to IDX:  
P.O. Box 989728  
West Sacramento, CA 95798-9728

To Enroll, Please Call:  
1-833-753-4468  
Or Visit:  
<https://response.idx.us/90-Degree-Benefits-Wisconsin>  
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

April 7, 2023

**Re: Notice of Data <<Security Incident / Breach>>**

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a recent incident at 90 Degree Benefits, Inc.'s Wisconsin location, formerly EBSO, Inc. ("90 Degree Benefits-Wisconsin"), that may have impacted your information. 90 Degree Benefits-Wisconsin is committed to the privacy and security of all information in our possession. This is why we are writing to notify you of this incident, to offer you complimentary identity monitoring services, and to inform you about steps that can be taken to help safeguard your personal information.

**What Happened:** On or about December 10, 2022, 90 Degree Benefits-Wisconsin identified suspicious network activity that impacted certain computer systems. Upon discovering this, we immediately launched an investigation with the assistance of a leading independent digital forensics firm to determine what happened and whether information had been accessed or acquired without authorization. While our investigation remains ongoing, we recently confirmed that certain systems and files containing information belonging to individuals were accessed without authorization between December 5, 2022 and December 11, 2022.

**What Information Was Involved:** The information may have included your name, address, date of birth, Social Security number, medical/health information, and/or information related to the payment of healthcare services. We are not aware of any actual or attempted misuse of your information as a result of this incident.

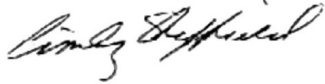
**What We Are Doing:** As soon as we discovered this incident, we launched an investigation and took steps to secure our environment, including by implementing enhanced security measures to help prevent a similar incident from occurring in the future. We also notified the Federal Bureau of Investigation and are fully cooperating with their investigation. Additionally, we are providing you with information on steps you can take to help protect your personal information and offering you complimentary identity monitoring and protection services through IDX. Additional information about these services and how to enroll is included with this letter.

**What You Can Do:** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits and monitoring your free credit reports for suspicious activity and to detect errors. You may also review the information contained in the attached *Steps You Can Take to Help Protect Your Personal Information*. You can also enroll in the complimentary services being offered to you. Activation instructions and a description of the services being provided are included with this letter.

**For More Information:** If you have questions or need assistance, please contact 1-833-753-4468, Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time, excluding major U.S. holidays. Our representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information. You may also write to us at 7020 N. Port Washington Road, Suite 206, Milwaukee, WI 53217.

Please accept our sincere apologies and know that we deeply regret any inconvenience that this may cause you.

Sincerely,

A handwritten signature in cursive script, appearing to read "Cindy Sheffield".

Cindy Sheffield, CEO  
90 Degree Benefits - Wisconsin

## *Steps You Can Take to Help Protect Your Personal Information*

### **Enroll in Credit Monitoring and Identity Restoration**

1. *Website and Enrollment.* Go to <https://response.idx.us/90-Degree-Benefits-Wisconsin> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. The deadline to enroll in services is July 7, 2023.

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 1-833-753-4468 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX 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, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** If you detect any suspicious activity on your account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

**Equifax**  
P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain a new loan, credit, mortgage, or any other account involving the extension of credit. You must separately place a security freeze on your credit file with each credit reporting agency. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[www.identitytheft.gov](http://www.identitytheft.gov)  
1-877-438-4338

**Maryland Attorney General**

200 St. Paul Place, 16<sup>th</sup> Floor  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

**New York Attorney General**

28 Liberty Street  
New York, NY 10005  
<https://ag.ny.gov/>  
1-800-771-7755

**North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
[www.riag.ri.gov](http://www.riag.ri.gov)  
1-401-274-4400  
This incident impacted 48 Rhode  
Island residents.

**Washington D.C. Attorney General**

400 6<sup>th</sup> Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>. Under Massachusetts and Rhode Island law, you have a right to obtain any police report filed in regarding to this incident. This notice has not been delayed by law enforcement.