



8770 W. Bryn Mawr Avenue
Suite 1290W
Chicago, IL 60631

888 353 9178 T
844 859 7306 F

April 20, 2023

First Name Last Name
Street Address
City, State, Zip Code

Re: Notice of Privacy Incident

Dear First Name Last Name,

Flexible Benefit Service LLC (Flex) has a service agreement in place with your former employer to provide COBRA administration services.

On April 12, 2023, Flex mailed a COBRA Election Notice to you by first class mail through the United States Postal Service. Due to a manual data entry error, your Social Security Number (SSN) was included as part of your name on the envelope and COBRA Election Notice contained within. That data entry error has since been corrected, and a new, correctly addressed COBRA Election Notice was mailed to your attention on April 19, 2023. Any future mailings sent by Flex will be correctly addressed to your attention.

Under Massachusetts law, we are required to inform you of the following information:

- No police report was filed in response to this incident; however, Flex has reported this incident to the Massachusetts Attorney General and the Office of Consumer Affairs and Business Regulation. 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;
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.

We sincerely apologize for this error, and we have no reason to believe that this incident has resulted in your personal information being used for unauthorized purposes. We would like to extend an offer of eighteen (18) months of identity theft and credit monitoring services paid for by Flex. Please contact David Lindgren by phone at (847) 699-6900 x4358 or by email at dlindgren@flexiblebenefit.com to arrange for payment of those services.

Sincerely,

A handwritten signature in blue ink that reads 'David Lindgren'.

David Lindgren, Privacy Officer
Flexible Benefit Service LLC
p. (847) 699-6900 x4358
e. dlindgren@flexiblebenefit.com