



[insert] July 2023

[Original First Name] [Original Last Name]  
[Original Address 1]  
[Original Address 2]  
[Original City], [Original State]  
[Original Zip Code]

### **NOTICE OF DATA BREACH**

Dear [Original First Name] [Original Last Name]:

We write to inform you of a recent data security incident that occurred on May 30, 2023, at Vitality, which may have involved some of your information. Please review this letter carefully as it describes what information was involved and what you can do to help protect your information.

#### **Who is Vitality?**

Vitality acts as a third-party service provider on behalf of your (or your spouse's or domestic partner's) employer. The employer uses Vitality to provides access to certain wellness programs as part of its employee benefits program.

#### **What information was involved**

The information involved in this incident was limited to name, date of birth, social security number, and other demographic information.

#### **What we are doing**

Once Vitality became aware of the incident, Vitality took immediate action to protect our members' data privacy and began forensics investigations to evaluate any impact. Vitality is also partnering with Experian to offer 24 months of complementary credit monitoring to affected members whose Social Security numbers were involved in this incident. A description of the benefits and enrollment instructions for the complimentary credit monitoring services is provided below.

#### **What you can do**

We encourage you to consider the following recommendations to protect your personal information:

- Register for Credit Monitoring Services: We have arranged for Experian to provide you with 24 months of complimentary credit monitoring and identity theft prevention services. **Enrollment instructions, including the deadline to enroll, is included with this letter.**
- Identity Protection: If you are concerned about identity theft, you can place an identity theft/fraud alert, get credit freeze information for your state, or order a free credit. Please read the information below or visit [vitalitygroup.com/IDProtection](https://vitalitygroup.com/IDProtection) for additional information on how to do so.
- Review Your Accounts for Suspicious Activity. We encourage you to remain vigilant by regularly reviewing your accounts and monitoring credit reports for suspicious activity.

- Order a Credit Report. If you are a U.S. resident, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. Contact information for the nationwide credit reporting agencies is provided in the next section.
- Contact the Federal Trade Commission, Law Enforcement and Credit Bureaus. You may contact the Federal Trade Commission ("FTC"), your state's Attorney General's office, or law enforcement, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's websites at [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); call the FTC at (877) IDTHEFT (438-4338); or write to: FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may contact the nationwide credit reporting agencies at:

Equifax (800) 525-6285 P.O. Box 740241 Atlanta, GA 30374-0241 <a href="http://www.equifax.com">www.equifax.com</a>	Experian (888) 397-3742 P.O. Box 9701 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a>	TransUnion (800) 916-8800 Fraud Victim Assistance Division P.O. Box 2000 <a href="http://www.transunion.com">www.transunion.com</a>
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- Additional Rights Under the FCRA. 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 violators. 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. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by: (i) visiting [https://files.consumerfinance.gov/f/documents/bcftp\\_consumerrights-summary\\_2018-09.pdf](https://files.consumerfinance.gov/f/documents/bcftp_consumerrights-summary_2018-09.pdf); or (ii) by writing to Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.

- Request Fraud Alerts and Security Freezes. You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze at no cost to you:

Equifax (800) 349-9960	Experian (888) 397-3742	TransUnion (888) 909-8872
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Placing a security freeze prohibits the agency from releasing any information about your credit report without your written authorization. Security freezes must be placed separately at each of the three nationwide credit reporting agencies. When requesting a security freeze, you may need to provide the following information:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address, such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification.

After receiving your request, each agency will send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

- For Massachusetts Residents. You have the right to obtain a police report and request a security freeze (without any charge) as described above.

**For More Information**

Again, we sincerely regret that this incident has occurred. If you have any questions, please contact us at 833-901-4630.

Contact: The Vitality Group, LLC  
Email: [Wellness@powerofvitality.com](mailto:Wellness@powerofvitality.com)  
Telephone: 1-877-224-7117 & 1-800-828-9572  
Address: Vitality Group  
120 S Riverside Plaza  
Suite 400  
Chicago, IL 60606

Sincerely,



**Lauren Prorok**  
SVP, General Counsel  
Vitality Group

## YOUR 24 MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: October 31, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: [Activation Code]**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-901-4630 by October 31, 2023. Be prepared to provide engagement number B096642 as proof of eligibility for the Identity Restoration services by Experian.

### Additional details regarding your 24-month Experian IdentityWorks Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks. 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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** 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<sup>\*\*</sup>:** 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 833-901-4630. 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