

<<MailID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Notice of Data Breach

Dear <<Name 1>>:

TRUEbenefits LLC is an insurance brokerage company that provides employee benefit insurance procurement, consultation, and support services for its client employers and health plans. TRUEbenefits understands the importance of protecting personal information. We are writing to inform you that we recently identified and addressed a security incident that may have involved your personal information, which was provided to TRUEbenefits for services that we provided to <<Client>>. This notice explains the incident, measures we have taken, and some steps you can take in response.

What Happened

A phishing email was sent from the email account of an employee of TRUEbenefits on May 19, 2017, without the employee's knowledge. When we determined that the email was sent illegitimately to perpetuate the phishing scheme, we immediately secured the employee's email account, began an investigation, and engaged a leading forensic firm. We conducted a thorough review of the employee's email account and determined on June 26, 2017, that an unauthorized person had access to the employee's email account.

What Information Was Involved

Some of the emails may have contained your name<<Variable Data 1 and Social Security number.>><<Variable Data 2 , Social Security number, and member support services information, which may have included a health insurance number, claims information, date of service, provider name, diagnoses or treatment information, explanation of benefits, invoice amount, or invoice statement. >><<Variable Data 3 and member support services information, which may have included a health insurance number, claims information, date of service, provider name, diagnoses or treatment information, explanation of benefits, invoice amount, or invoice statement. A Social Security number and financial information were not included with the information.>>

What We Are Doing

To help prevent something like this from happening in the future, we have conducted additional training and education for our employees regarding phishing emails, enhanced email security, and amended email retention policies.

What You Can Do

We have no indication that the information in the emails was actually viewed or has been used in any way. However, out of an abundance of caution, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter. We recommend that you regularly review the explanation of benefits received from your health insurer. If you see services that you did not receive, please contact the insurer immediately.

For More Information

If you have any questions or want clarification on what information may have been accessible, please call 1-888-457-2326, Monday through Friday between 6 a.m. and 6 p.m. Pacific Time.

We sincerely regret that this incident occurred and apologize for any inconvenience or concern this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Grant McDonald', with a stylized, looping flourish at the end.

Grant McDonald
Privacy Officer & Managing Principal

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: www.experianidworks.com/3bcredit2
3. PROVIDE the Activation Code: <<Enrollment Code>>

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 877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at www.experianidworks.com/3bcredit2
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

MORE INFORMATION ON WAYS TO PROTECT YOURSELF

Even if you choose not to take advantage of this free credit monitoring, we recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft