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November 1, 2024

Dear 

The privacy and security of the personal information we maintain is of the utmost importance to HealthFund Solutions. We are writing with important information regarding a data security incident. As such, we want to provide you with information about the incident and let you know that we continue to take significant measures to protect your information.

**What Happened?**

On or about August 14, 2024, we learned that an unauthorized individual gained access to an employee email account.

**What We Are Doing**

Upon learning of this issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and comprehensive document review, on October 4, 2024, we determined your personal data may have been subject to unauthorized access, which occurred around August 14, 2024.

**What Information Was Involved?**

The information potentially accessed includes your   


**What You Can Do**

While we have no evidence of financial fraud or identity theft related to this data, we want to make you aware of the incident. This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

## **For More Information**

HealthFund Solutions is committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. HealthFund Solutions continually evaluates and modifies its practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against potential misuse of your minor's information. The response line is available, Monday through Friday from 8:00 a.m to 8:00 p.m. Eastern Time, excluding holidays.

Sincerely,

HealthFund Solutions  
3191 Maguire Blvd #190  
Orlando, FL 32803

**- OTHER IMPORTANT INFORMATION -**

**1. Obtain and Monitor Your Credit Report**

Under federal law, you are entitled to one free credit report every 12 months from each of the three major nationwide credit reporting companies. You can obtain a free copy of your credit report by calling **1-877-322-8228**, visiting **www.annualcreditreport.com**, 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 can access the request form at <https://www.annualcreditreport.com/index.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below.

<b><i>Equifax</i></b> P.O. Box 105069 Atlanta, GA 30348-5069 <a href="https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a> (800) 525-6285	<b><i>Experian</i></b> P.O. Box 9554 Allen, TX 75013 <a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a> (888) 397-3742	<b><i>TransUnion</i></b> Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 <a href="https://www.transunion.com/fraud-alert">https://www.transunion.com/fraud-alert</a> s (800) 680-7289
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Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

**2. Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial 1-year "fraud alert" on your credit files, at no charge. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>.

<b><i>Equifax</i></b> P.O. Box 105069 Atlanta, GA 30348-5069 <a href="https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a> (800) 525-6285	<b><i>Experian</i></b> P.O. Box 9554 Allen, TX 75013 <a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a> (888) 397-3742	<b><i>TransUnion</i></b> Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 <a href="https://www.transunion.com/fraud-alert">https://www.transunion.com/fraud-alert</a> s (800) 680-7289
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**3. Placing a Security Freeze on Your Credit File.**

Following is general information about how to request a security freeze from the three credit reporting agencies at no charge. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. 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. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below). You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

***Equifax Security Freeze***

P.O. Box 105788

Atlanta, GA 30348-5788

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(888)-298-0045

***Experian Security Freeze***

P.O. Box 9554

Allen, TX 75013

<http://experian.com/freeze>  
(888) 397-3742

***TransUnion Security Freeze***

P.O. Box 160

Woodlyn, PA 19094

<https://www.transunion.com/credit-freeze>  
(888) 909-8872

If in order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**4. Protecting Your Medical Information.**

We have no evidence that your medical information involved in this incident was or will be used for any unintended purposes. However, the following practices can provide additional safeguards to protect against medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your “explanation of benefits statement” which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

**5. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.