

Flores & Associates, LLC  
c/o Cyberscout  
PO Box 179  
Manchester, NH 03105



P



July 29, 2024

Dear [REDACTED]:

As you may know from prior communications, Flores & Associates, LLC ("Flores") provides certain administrative services to its customers in connection with the employee benefit plans maintained by those customers. For example, Flores is frequently hired to assist customers in meeting their obligations to provide COBRA Continuation Coverage benefits to individuals who lose group health plan coverage under customers' plans (the "COBRA Services").

At this time, Flores is writing to inform you of an incident that involved some of your information, which was collected by Flores in the course of providing COBRA Services to its customer, Epic Games. Flores takes seriously the privacy of data in its care, and Flores has no evidence to suggest any information was misused as a result of the incident. However, Flores would like to explain what happened, outline the responsive actions it has taken, and identify additional steps that you can take to protect your information.

**What Happened:** On May 16, 2024, Flores recognized that it had sent, by mistake, an email attachment containing participant information (the "File") to one unintended recipient. Flores realized its error immediately after sending the File and took prompt action to correct it. Specifically, Flores sought and obtained confirmation from the unintended recipient that the unintended recipient had deleted the File and would not use, access or disclose the information contained in the File. Flores also conducted a thorough review of the contents of the File to determine the type(s) of information included in the File and the individuals to whom that information related. On June 12, 2024, after a thorough analysis, Flores determined that your information was included in the File and that notification to you was appropriate. Flores then worked diligently to prepare this notice.

**What Information Was Involved:** The File included your first and last name, in combination with your Social Security number, birthdate, address, and information related to your plan coverage level and COBRA status.

**What Flores Is Doing:** As an additional safeguard for your information, Flores has arranged for you to enroll in online credit monitoring and fraud resolution services, **at no cost to you**, for a period of twelve (12) months. If you wish to take advantage of these complimentary services, please follow the instructions included in the *STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION* below.

**What You Can Do.** In addition to enrolling in the complimentary credit monitoring and fraud resolution services identified above, you will want to remain alert against incidents of identity theft and fraud by reviewing your credit reports, account statements and EOBs (explanations of benefits) for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the applicable financial institution or company involved in the suspicious or unusual transaction(s). Flores is also providing further information below which identifies additional actions you can take to help protect yourself against fraud and identity theft.

000010102G0400

P

**For More Information:** If you have any questions or concerns about the incident or the information provided in this correspondence, please contact Cyberscout at 1-800-405-6108 between the hours of 8 AM and 8 PM Eastern Time, excluding holidays.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tim Sand".

Tim Sand  
Chief Operating Officer

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### Credit Monitoring Instructions

We are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.



To enroll in Credit Monitoring services at no charge, please log on to <https://www.mytrueidentity.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

### Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<p><b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a> <b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000 <b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094</p>	<p><b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> <b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013 <b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013</p>	<p><b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a> <b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069 <b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788</p>
--	--	---

### **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

Flores & Associates, LLC may be contacted at P.O. Box 31397 | Charlotte, NC 28231-1397.