

November 4, 2024

<First Name> <Last Name>
<Street Address 1>
<Street Address 2>
<City>, <State> <Zip Code>

Re: Notice of Data Breach

Dear <First Name> <Last Name>,

We are writing to inform you about a security event that occurred at our third-party data hosting provider, PAS-SG/PAS Hosting ("PAS"), that involved some of your personal information. Selman is a third-party administrator for <Full Carrier Name> ("<Short Carrier Name>"). The security event did not impact <Short Carrier Name> or Selman's systems or network.

Please read this notice carefully, as it provides up-to-date information on what happened, our response, and the complimentary credit monitoring and identity theft protection services available to you.

What happened?

On August 15, 2024, PAS discovered that an unauthorized third party accessed and may have acquired certain files on its systems earlier that same day. PAS promptly engaged a third-party cybersecurity firm to conduct an investigation to determine the extent of the security event. On September 13, 2024, PAS informed us that files associated with <Short Carrier Name> were among those that were accessed and potentially acquired by the unauthorized third party. The files contained personal information associated with plan participants, including you.

What information was involved?

A review of the affected files was conducted to determine what personal information was impacted and to whom it belonged. It was determined on October 17, 2024, that the accessed and potentially acquired files contained the following personal information about you: <Data Elements>.

What we are doing:

Upon discovering the incident, PAS promptly implemented additional safeguards and reinforced its security practices. Selman is also taking steps to reduce the risk of a similar event from occurring in the future.

We are offering you a complimentary 24-month membership to Equifax's credit monitoring and identity theft protection services. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **February 28, 2025** (Your code will not work after this date.)
- Visit the Equifax website to enroll: www.equifax.com/activate
- Provide your activation code: (See Attachment A)

You must enroll by February 28, 2025, to receive these services.

Please see Attachment A for additional details regarding these services.

What you can do:

At this time, we are not aware of any misuse of your information. It is always advisable to remain vigilant against attempts at identity theft or fraud, which includes carefully reviewing online and financial accounts, credit reports, and Explanations of Benefits (EOBs) from your health insurers for suspicious activity. You can also enroll in the complimentary Equifax service being offered to you. If you identify suspicious activity, you should contact the company that maintains the information on your behalf.

Additional information about how to protect your identity and personal information is contained in Attachment B in this mailing.

For more information:

A dedicated call center is also being set up to answer your questions about this incident. You may call it toll free at 1-877-323-0377 Monday through Friday from 9:00am to 5:00pm Eastern Time (excluding major U.S. holidays).

Sincerely,

Selman & Company, LLC's Privacy Office
One Integrity Parkway
Cleveland, OH 44143-1500

Attachment A - Identity Monitoring Services

<First Name> <Last Name>

Enter your Activation Code: <Activation Code>

Enrollment Deadline: **February 28, 2025****Equifax Credit Watch™ Gold**

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment InstructionsGo to www.equifax.com/activate

Enter your unique Activation Code of <Activation Code> then click "Submit"

1. Register:

Complete the form with your contact information and click "Continue".

*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.**Once you have successfully signed in, you will skip to the Checkout Page in Step 4***2. Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment B – More Information about Identity Protection

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

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. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze.

To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax	Experian	TransUnion
Consumer Fraud Division	Credit Fraud Center	TransUnion LLC
P.O. Box 740256	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022-2000
(888) 766-0008	(888) 397-3742	(800) 680-7289
www.equifax.com	www.experian.com	www.transunion.com

To request a security freeze, you will need to provide the following information:

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 those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and

6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone +1 (877) 382-4357; or www.consumer.gov/idtheft.

ADDITIONAL RESOURCES

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

Colorado and Illinois residents: You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

Iowa Residents: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164; www.iowaattorneygeneral.gov.

North Carolina Residents: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (877) 566-7226 (Toll-free within North Carolina); +1 (919) 716-6400; or www.ncdoj.gov.

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov.

New York Residents: The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800)-771-7755; or www.ag.ny.gov.

For Arizona, California, Iowa, Montana, New York, North Carolina, Washington and West Virginia residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).