

November 6, 2024

Name xxx street City, state, zip

Re: Reference Number: GPI-14887

## **Notice of Data Breach**

Dear Name.

Village Fertility Pharmacy, a Cigna company, is committed to protecting the confidentiality of customer information. The purpose of this letter is to notify you of a potential disclosure of your information.

## What happened?

During internal system monitoring we identified potential unauthorized access to a Village email account. The incident occurred between July 19, 2024 and August 1, 2024 and through our investigation you were identified as potentially impacted on October 14, 2024. Certain elements of your information may have been viewed or accessed during the incident.

## What information was involved:

The information that may have been viewed by the bad actor included your:

 (variable) Medical History, Condition, Treatment, or Diagnosis; Patient Name; Prescription Information

## What is Village Fertility doing?

Village Fertility and its Privacy Office have thoroughly investigated the circumstances surrounding this situation and have taken steps to help mitigate any harm that might result from the disclosure. To prevent this from happening again, Village has implemented additional technical controls.

## What you can do:

We've partnered with Equifax® to provide its Complete Premier identify theft protection product at no cost to you. A description of this product is provided in the attached material, which also contains instructions on how to enroll (including your personal activation code). Please review

the information provided in the attached material and consider enrolling in this product at our expense. You should always remain vigilant for incidents of fraud or identity theft.

While we do not believe this incident likely places you at significant risk, if you have reason to believe that your personal information is being misused, you should contact your local law enforcement authorities to file a police report. You may also periodically obtain credit reports from each nationwide credit reporting agency. 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. In addition, under federal law, you are entitled to one free copy every 12 months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going on the Internet to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies as indicated below.

In addition, you can contact the nationwide credit reporting agencies regarding how you may place a security freeze to restrict access to your credit report. You also have a right to place a security freeze on your credit report. 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, mortgages, employment, housing or other services. There is no charge to place, lift or remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies listed above. In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth:
- Your prior addresses if you have moved in the past several years;
- Proof of current address (e.g., a current utility bill or telephone bill); and
- A legible photocopy of a government issued identification card (e.g., state driver's license or ID card or military identification).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity access to your credit report, you must send a request to the credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of the entity you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your

request to lift the security freeze for the identified entity or for the specified period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone, or online and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

You may also have other rights under the FCRA. For information about your rights under the FCRA, please visit: <a href="http://files.consumerfinance.gov/f/201410">http://files.consumerfinance.gov/f/201410</a> cfpb summary your-rights-under-fcra.pdf

For more guidance on how to protect your personal information, contact the Federal Trade Commission at www.ftc.gov or (877) 438-4338. Additionally, we are including the contact information for the three credit agencies if you wish to consider placing a credit freeze or setting a fraud alert to further protect yourself.

Equifax	TransUnion	Experian
P.O. Box 740241	P.O. Box 6790	P.O. Box 9530
Atlanta, GA 30374	Fullerton, CA 92834	Allen, TX 75013
1-800-525-6285	1-800-680-7289	1-888-397-3742
www.equifax.com	www.transunion.com	www.experian.com

Additionally, you may contact the Federal Trade Commission ("FTC") or state or local law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more about the FTC's services, you can:

- Visit FTC's website at www. ftc.gov/idtheft,
- Call the FTC at (877) IDTHEFT (438-4338) or
- Write to:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580. We take our role of safeguarding your information very seriously. We want to assure you that if a potential disclosure of patient information is brought to our attention, it is investigated and analyzed thoroughly. We regret this situation has occurred and we extend our apologies to you.

## For more information

Please direct any inquiries regarding this matter to 800-321-9956. You may also contact the Privacy Office at Village Fertility Pharmacy, 335 Bear Hill Rd., Ste. 1, Waltham, MA 02451, or email us at <a href="mailto:Privacy@villagepharmacy.com">Privacy@villagepharmacy.com</a>. Please reference the following number when contacting the Privacy Office: GPI-14887.

Sincerely,

Fallon DePina Banks Chief Privacy Officer IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC (see contact information above) or the Maryland Attorney General's Office, which can be reached at:

Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.oag.state.md.us

IF YOU ARE A NEW YORK RESIDENT: You may obtain information about security breach response and identity theft prevention and protection from the FTC (see contact information above) or from the following New York state agencies:

New York Attorney General New York Department of State Consumer Frauds & Division of Consumer Protection

Protection Bureau 99 Washington Avenue

120 Broadway, 3rd Floor Suite 650

New York, NY 10271 Albany, New York 12231

(800) 771-7755 (800) 697-1220 www.ag.ny.gov www.dos.ny.gov

IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC (see contact information above) or the North Carolina Attorney General's Office. These offices can be reached at:

North Carolina Department of Justice Attorney General Josh Stein 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 http://www.ncdoj.com

IF YOU ARE A RHODE ISLAND RESIDENT: You may contact state or local law enforcement to determine whether you can file or obtain a police report relating to this incident. In addition, you can contact the Rhode Island Attorney General at:

Office of the Attorney General 150 South Main Street Providence, RI 02903 (401) 274-4400 http://www.riag.ri.gov/

IF YOU ARE A MASSACHUSETTS RESIDENT: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.



Sarah Abdel Salam Enter your Activation Code: 354824372140

Enrollment Deadline: April 30, 2025

## **Equifax Complete™ Premier**

\*NOTE: YOU MUST BE OVER AGE 18 WITH A CREDIT FILE TO TAKE ADVANTAGE OF THE PRODUCT

## **Key Features**

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</sup> 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 alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before
  extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- 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 theft<sup>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

# **Enrollment Instructions**

Go to www.equifax.com/activate

Enter your unique Activation Code of **354824372140** 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.

1 The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>3</sup>WebScan 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.

<sup>4</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>5</sup>Locking 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

<sup>6</sup>The 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.