

December 29, 2023

Subject: Notice of Data Security Incident

Dear [REDACTED],

Plumbers & Fitters Local Union 295 Health & Welfare Fund is writing to inform you of a recent third-party data security incident experienced by one of our former benefits providers, Rightway Healthcare (“Rightway”), that may have involved your personal information. Please read this letter carefully as it contains information regarding the incident and steps you can take to help protect your personal information.

**What Happened?** On November 4, 2023, Rightway alerted us that it experienced a data security incident on September 23, 2023, which resulted in potential unauthorized access to or acquisition of Rightway data, including a file containing information related to Plumbers 295 members. Rightway provided us with the list of potentially affected individuals on November 16, 2023, at which time we arranged to provide notification to all potentially affected individuals.

**What Information Was Involved?** The information potentially involved in this incident included your name and Social Security number.

**What Are We Doing?** As soon as we were made aware of this incident, we took the steps described above. We understand that Rightway has deleted the data involved in this incident as we no longer use Rightway’s services. We understand that Rightway has also searched the dark web and did not identify any evidence that the potentially affected information has been publicly posted or disclosed.

In addition, we have arranged to provide 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 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 through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in the Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/pflu> 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.

**What You Can Do:** Please review this letter carefully, along with the guidance included with this letter about additional steps you can take to protect your information. You can also enroll in the identity protection services, which are offered to you at no cost, using the instructions above. Please note you must enroll within 90 days from the date of this letter.

**For More Information:** If you have questions about this letter or need assistance, please call our dedicated team at 1-800-405-6108. Representatives are available Monday through Friday from 8:00 am – 8:00 pm Eastern Time. Representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

Board of Trustees

Plumbers & Fitters Local Union 295 Health & Welfare Fund  
c/o NEBA, Inc.  
8657 Baypine Road, Bldg. 5 - Ste. 200  
Jacksonville, FL 32256

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

**Equifax**  
P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov)  
1-877-438-4338

**Maryland Attorney General**  
St. Paul Plaza  
200 St. Paul Place  
Baltimore, MD 21202  
[marylandattorneygeneral.gov](http://marylandattorneygeneral.gov)  
1-888-743-0023

**New York Attorney General**  
Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
[ag.ny.gov](http://ag.ny.gov)  
1-212-416-8433 / 1-800-771-7755

**North Carolina Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**  
150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
[riag.ri.gov](http://riag.ri.gov)  
1-401-274-4400

**Washington D.C. Attorney General**  
400 S 6th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.