## Return Processing Center <<Vendor Return Address>>

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<<Name>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>
<<Country>>
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Dear <<Name>>:

<<Variable Header>>

<<Date>>

Apex Global Solutions, LLC ("AGS") writes to notify you of an incident that may have involved some of your information as described below. AGS provides financial management services to various nursing facilities and was in possession of certain information in the normal course of business in relation to these services. We take the privacy of information in our care seriously, and while we have no evidence to suggest that any information has been, or will be, misused, we are providing you information about the incident, our response, and steps you can take to protect your information should you feel it is necessary to do so.

What Happened: AGS discovered potentially suspicious system activity and immediately initiated an investigation, engaging third-party specialists to assist with understanding the nature and scope of the activity. As part of our investigation, we have learned that certain information within our systems may have been accessed or acquired by an unauthorized individual between June 18, 2024 and July 2, 2024. Upon discovery, we worked to identify the data at risk and conduct a thorough review to determine whether individuals' information may have been at risk, and if so, identify any such individuals to provide notification. On March 17, 2025, this investigation was completed, and we determined that your information may have been potentially at risk. We then worked to confirm contact information to provide you with this notice.

<u>What Information Was Involved</u>: The types of information contained within the potentially affected data may have included your first and last name, in combination with one or more of the following data elements: date of birth, Social Security number, health insurance information, claims information, patient ID, treatment information, provider name and/or financial account information.

What We Are Doing: We have taken the steps necessary to address the incident and are committed to fully protecting the information entrusted to us. Upon learning of this incident, we took steps to secure our systems and to enhance the security of our network to prevent similar incidents from occurring in the future. As an additional safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring and identity protection services for a period of <<12/24>> months.

What You Can Do: In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

<u>For More Information</u>: Should you have any questions or concerns, please contact our dedicated assistance line at << Phone Number/hours>>. Apex Global Solutions, LLC may also be contacted by mail at 400 Rella Blvd., Suite 200, Montebello, NY 10901.

Sincerely,

Apex Global Solutions, LLC

## **Recommended Steps to Help Protect Your Information**

- **1. Website and Enrollment.** Scan the QR image, go to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. IDX representatives are available Monday through Friday from 8 am 8 pm Central Time. Please note the deadline to enroll is <a href="Deadline">Deadline</a>>.
- **2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- **3. Telephone.** Contact IDX at <TFN> to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your identity.
- **4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

## **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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> 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:

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

## **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; <a href="https://www.identitytheft.gov">www.identitytheft.gov</a>; 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.

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and <a href="https://www.marylandattorneygeneral.gov">https://www.marylandattorneygeneral.gov</a>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and activeduty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to pursuant rights Fair Credit to the Reporting https://files.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <a href="https://ag.ny.gov">https://ag.ny.gov</a>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and <a href="www.ncdoj.gov">www.ncdoj.gov</a>.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and <a href="www.riag.ri.gov">www.riag.ri.gov</a>. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 400 6<sup>th</sup> Street NW, Washington, D.C. 20001; 202-442-9828, and https://oag.dc.gov/consumer-protection.