<<Date>>

<<Name>>
<<Address>>
<<Address>>
<<Address>>

Subject: Important Information Regarding a Recent Data Event

Dear <<Individual's/Main Contact's Full Name>>,

Please read this letter in its entirety.

Your privacy and the security of your personal information is of the utmost importance to Andros. We are writing to inform you that Andros has determined that your personal information may have been impacted by a recent phishing attack.

What Happened?

On September 22, 2025, Andros discovered that an unauthorized actor gained access to certain information.

What Information Was Involved?

Based on our current investigation, the following information pertaining to you may have been accessed or viewed:

- **Your Name**
- **Bank Account Number**
- **Bank Routing Number**
- **Your Address**

Our investigation also indicates that the unauthorized actor used the compromised email account to send malicious links to several email account contacts. If you were among the recipients of this phishing email, you would have received a follow-up email from infosec-team@andros.co alerting you of the malicious link and advising you to not click on any links that may have been sent by the unauthorized actor.

What Are We Doing

Andros values your privacy and deeply regrets that this event occurred. We have engaged appropriate cybersecurity security personnel to assist us in conducting a review of our security practices and systems to ensure that enhanced security protocols are in place going forward to reduce the risk of this type of event occurring in the future. We are also focused on enhancing our cyber preparedness through additional awareness training.

What You Can Do

There is currently no evidence that your personal information has been misused. However, to protect your information from potential misuse, we encourage you to remain vigilant and to:

1. **Contact Your Bank:** Contact your financial institution and inform them of the circumstances described in this notice.

2. **Monitor Your Bank Statements:** Carefully review your bank statements and transaction history for any unauthorized or suspicious activity. Report any fraudulent charges to your bank immediately.
3. **Place a Fraud Alert or Security Freeze on Your Accounts:** Consider placing a fraud alert on your credit files with the three major credit bureaus (Equifax, Experian, and TransUnion). You can also consider a security freeze, which will prevent new credit from being opened in your name.

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

Experian (1-888-397-3742)	**Equifax (1-800-525-6285)**	**TransUnion (1-800-680-7289)**
P.O. Box 9554	**P.O. Box 740256**	**P.O. Box 2000**
Allen, TX 75013	**Atlanta, GA 30374**	**Chester, PA 19016**
www.experian.com	www.equifax.com	www.transunion.com

Also, should you wish to obtain a credit report and monitor it on your own:

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. Hearing-impaired consumers can access their TDD service at 1-877-730-4204.
- **Upon receipt of your credit report,** we recommend that you review it carefully for any suspicious activity.

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at www.ftc.gov/idtheft.

As a Massachusetts resident, it is required by state law that you are informed of your right to obtain a police report and request a security freeze free of charge. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

For More Information

If you have any questions, please feel free to contact the Andros information security team at infosec-team@andros.co and WellSense Health Plan at joseph.wholley@wellsense.org.

We take our responsibility to protect your personal information very seriously. Andros sincerely regrets any inconvenience or concern this event may have caused you. We thank you for your understanding and continued trust.

Sincerely,

The Andros Information Security Team