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Diversified Benefit Services Insurance  
c/o Cyberscout  
555 Monster Rd SW  
Renton, WA 98057  
USBFS2481

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Diversified Benefit Services, Inc.



January 20, 2026

Subject: Notice of Data Breach

Dear 

I am writing to inform you of a recent data security incident experienced by Diversified Benefit Services Insurance Marketing, Inc. (“DBS”) that may have affected your personal information. Please read this letter carefully as it contains details regarding the incident and resources you may utilize to help protect your personal information.

**What Happened?** On or around August 7, 2025, DBS identified suspicious activity associated with our email environment. We took immediate steps to secure the environment and launched an investigation, aided by outside cybersecurity experts, to determine what happened and whether any sensitive information may have been affected. Our investigation determined that an unauthorized actor gained access to our email system and potentially downloaded certain emails and files. Following a comprehensive review of this data, we determined that your personal information may have been impacted in connection with this incident. We then worked diligently to identify mailing addresses and send notification letters as quickly as possible.

**What Information Was Involved?** The information that was potentially involved in this incident includes your name as well as your: Social Security Number, Medical Information, Treatment Information, Health Insurance Information and Health Insurance Policy Number.

**What Are We Doing?** As soon as DBS discovered this incident, we took the steps described above and implemented measures to enhance the security of our email environment going forward. In addition, although we have no evidence that any of the potentially impacted information has been misused, DBS is offering you 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, a TransUnion company specializing in fraud assistance and remediation services. This service helps

detect possible misuse of your information and provides you with identity protection support. The deadline to enroll in these services is 90 days from the date on this letter.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> 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:** We encourage you to enroll in Cyberscout's complimentary identity protection services by using the enrollment code provided above. You may also refer to the recommendations on the following page to help protect your personal information.

**For More Information:** If you have questions or need assistance, please call 1-800-405-6108, Monday through Friday from 5:00 am to 5:00 pm, Pacific Time.

Please know that DBS takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Byron Johnson', with a stylized flourish at the end.

Byron Johnson, President  
Diversified Benefit Services Insurance Marketing, Inc.



## Steps You Can Take To Help Protect Your Personal 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 incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “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 [www.annualcreditreport.com](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 [www.annualcreditreport.com](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)  
877-438-4338

### **California Attorney General**

1300 I Street  
Sacramento, CA 95814  
[www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)  
800-952-5225

### **Iowa Attorney General**

1305 E. Walnut Street  
Des Moines, Iowa 50319  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)  
888-777-4590

### **Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[www.marylandattorneygeneral.gov/  
Pages/CPD](http://www.marylandattorneygeneral.gov/Pages/CPD)  
888-743-0023

### **New York Attorney General**

The Capitol  
Albany, NY 12224  
800-771-7755  
[ag.ny.gov](http://ag.ny.gov)

### **NY Bureau of Internet and Technology**

28 Liberty Street  
New York, NY 10005  
[www.dos.ny.gov/consumerprotection/](http://www.dos.ny.gov/consumerprotection/)  
212.416.8433

### **Oregon Attorney General**

1162 Court St., NE  
Salem, OR 97301  
[www.doj.state.or.us/  
consumer-protection](http://www.doj.state.or.us/consumer-protection)  
877-877-9392

### **Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
[www.riag.ri.gov](http://www.riag.ri.gov)  
401-274-4400

### **Washington D.C. Attorney General**

400 S 6th Street, NW  
Washington, DC 20001  
[oag.dc.gov/consumer-protection](http://oag.dc.gov/consumer-protection)  
202-442-9828

**Kentucky Attorney General**  
700 Capitol Avenue, Suite 118  
Frankfort, Kentucky 40601  
www.ag.ky.gov  
502-696-5300

**NC Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
ncdoj.gov/protectingconsumers  
877-566-7226

**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 [www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf).