

of the sign-up process may include receiving a phone call from Debix soon after you initiate the registration process. You have 120 days from the receipt of this letter to register.

This service will be valid for two years from the date you register for it. Alternatively, if you do not wish to register over the internet, or have questions regarding this incident, we have setup a special hotline at 877-263-7998. Representatives are available 10:00 AM – 6:00 PM. TTY users, please call 877-442-8633. For those wishing to register via the U.S. Postal Service, we have included a mail-in registration form. Additionally, please see the enclosure to learn more about other steps you can take to protect yourself.

Please be assured that steps are underway to further improve the security of our operations and eliminate future risk. Following this incident, AvMed immediately implemented additional security procedures including training and communication about privacy and security for all employees who handle sensitive information. AvMed has policies and procedures in place to ensure the privacy and security of all member health information; however, we will be engaging an external security consultant to work with us as we review all privacy and security practices. Meanwhile, local law enforcement (Alachua County Sheriffs Office, Case #02-12830) and contracted security specialists are actively working the investigation.

AvMed takes your privacy very seriously and we deeply regret any inconvenience and stress this matter may cause you. You may contact our toll free number at 877-263-7998 for additional information. Representatives are available 10:00 AM – 6:00 PM. TTY users, please call 877-442-8633. Please be assured that we take the protection of your personal information very seriously and are taking steps to prevent a similar occurrence.

Sincerely,

Stephen J. deMontmollin
Senior Vice President
Chief Privacy Officer

Complimentary Debix Identity Protection

Activation Code: <<XXXXXXXX>>
Signup Link: <https://www.debix.com/safe>
Priority Hotline: 877-263-7998

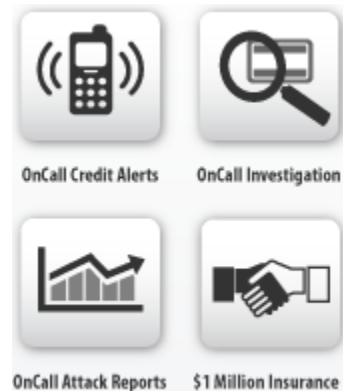
To help safeguard you from misuse of your personal information, **we have arranged for you to receive 24 months of identity protection under the Debix Identity Protection Network at no cost to you.** From the date that you set up your account, Debix will enroll you in OnCall Credit Monitoring and you will receive credit alerts regarding changes in your credit file.

Using your phone, you can review and verify these credit alerts and the Debix OnCall Investigators are there to assist you in the event that you suspect fraud. This service also includes **\$1,000,000** of identity theft insurance coverage, and 12 months of enrollment in Debix Fraud Resolution Services, if needed, to assist you in restoring your credit file. You have **120** days from the receipt of this letter to register and this service will be valid for one year from the date you register.

To register, or if you have questions regarding the incident mentioned in the attached letter, we have setup a special assistance call center at 877-263-7998 staffed with fraud specialists. Support is available Monday through Saturday, 10 AM to 6 PM, Eastern Time. TTY users, please call 877-442-8633.

DEBIX PROTECTION INCLUDES:

- **OnCall Credit Alerts** – You will receive actionable OnCall Credit alerts by phone when there are changes in your credit file.
- **OnCall Investigation Team** – Live OnCall investigators assist you when an attack occurs and help file cases with law enforcement.
- **OnCall Attack Reports** – Allow the sponsor organization providing Debix protection to know if data is being used by identity thieves
- **\$1 Million Insurance** – Comprehensive identity restoration and \$1 million in identity theft insurance coverage to correct fraud and protect your good name.



HOW TO ENROLL:

For one year of free Debix Identity Protection, you may sign up online at www.debix.com/safe, or you can call us toll-free at 877-263-7998. Representatives are available 10:00 AM – 6:00 PM. TTY users please call 877-442-8633.

Additional Information

Even if you do not feel the need to register for the credit monitoring service, we recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 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 30348-5281 (you can print a copy of the request form at <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm>). You can also purchase a copy of your credit report by contacting one of the three national credit reporting companies:

Equifax
(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
(888) 397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion
(800) 916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834-6790

When you receive your credit reports, review them carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or [insert name of applicable state regulatory authority if appropriate] to obtain additional information about avoiding identity theft.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

[Insert contact information for state
regulatory authority if appropriate]

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. An initial fraud alert stays on your credit report for at least 90 days. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An extended fraud alert stays on your credit report for seven years. You can have an extended alert placed on your credit report if you have been a victim of identity theft and you provide the credit reporting company with the documentary proof it requires. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three credit reporting companies provided above.

Credit Freezes: You may put a “credit freeze” (also known as a “security freeze”) on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift, and/or remove a credit freeze. There may be fees for placing, lifting, and/or removing a credit freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies at the numbers above to find out more information.