

EXHIBIT A



C/O ID Experts
PO Box 10444
Dublin Ohio, 43017

To Enroll, Please Call:
1-800-547-2519
Or Visit:
<https://ide.myidcare.com/flex>
Enrollment Code: <Enrollment Code>

<First Name> <Last Name>
<Address1> <Address2>
<City>, <State> <Zip>

February 14, 2018

RE: Notice of Data Breach

Dear <Proper First Name> <Proper Last Name>:

We are writing to inform you of a recently discovered incident that may impact the security of certain information related to you. We are providing information on the incident, steps we have taken and ways in which you can protect your information, should you feel it appropriate to do so.

What Happened? Flexible Benefit Service Corporation (“Flex”) is a general agency and benefit administrator serving insurance brokers, employers and insurance carriers. In connection with providing this service, we receive certain personal and protected health information through insurance brokers and carriers. On December 6, 2017, we learned of phishing emails being sent from a Flex employee’s email account. We immediately changed the employee’s email account credentials and launched an investigation into this activity to determine what happened. Third party forensic experts were retained to assist with the investigation. We have determined the Flex employee was the victim of a phishing attack that resulted in their email account credentials being used by unknown individual(s) to gain unauthorized access to the employee’s email account. The investigation shows that the unknown individual(s) searched the Flex employee’s email account for emails or attachments containing terms like “wire transfer,” “wire payment,” and “invoice.” This type of information would not generally be in this employee’s email account. While the only unauthorized activity observed in the account were these searches, we cannot rule out the possibility of the individual(s) gaining access to any specific email or attachment in the account.

What Information Was Involved? We determined on January 30, 2018, that the following information related to you may have been contained in the employee’s email account at the time it was accessed by the unknown individual(s): <IMPACTED DATA ELEMENT(S)> and name.

What We Are Doing. Flex takes the security of your information very seriously. In addition to taking the steps detailed above, Flex is providing you with information on how to protect against identity theft and fraud, as well as access to free credit monitoring and identity theft recovery services. We worked with the third-party forensic team to actively investigate this incident and to confirm its nature and scope. Flex is committed to continuing enhancing its ongoing employee training designed to help them identify and properly report potential email phishing scams. Finally, we are providing notice of this event to consumer reporting agencies, state and federal regulators as required.

What You Can Do. Please review the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*, which contains instructions on how to enroll and receive free credit monitoring and identity restoration services, as well as information on what you can do to better protect yourself against the possibility of identity theft and fraud should you feel it is appropriate to do so. Please note the deadline to enroll is May 14, 2018.

For More Information. We sincerely regret any inconvenience or concern this may have caused. If you have questions that are not answered in this letter, please contact ID Experts at 1-800-547-2519, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Standard Time. You can also find additional information by visiting <https://www.flexiblebenefit.com>.

Sincerely,

A handwritten signature in cursive script that reads "David Lindgren". The signature is written in a dark ink and is positioned above the printed name.

David Lindgren
Senior Manager, Compliance and Public Affairs

Steps You Can Take to Protect Against Identity Theft and Fraud

As an added precaution, we have arranged to have ID Experts protect your identity for 12 months at no cost to you. We encourage you to enroll in the free services by using the Enrollment Code provided at the top of this letter and going to <https://ide.myidcare.com/flex>. For enrollment support via phone, ID Experts is available Monday through Friday from 8:00 a.m. – 8:00 p.m. Eastern Time. They can be reached at 1-800-547-2519.

1. Website and Enrollment. Go to <https://ide.myidcare.com/flex> and follow the instructions for enrollment using your Access Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.

2. Activate the credit monitoring provided as part of your membership with ID Experts, which is paid for by Flex. Credit monitoring is included in the membership, but you must personally activate it for it 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, ID Experts will be able to assist you.

3. Telephone. Contact ID Experts at 800-547-2519 to gain additional information about the membership and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your explanation of benefits statements, account statements, and to monitor your credit reports for suspicious activity. If your username or password were affected in this incident, we recommend you promptly change your password or security question to access your online benefit enrollment portal, as well as any other online accounts that may share the same username and password. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, list or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
1-888-909-8872
www.transunion.com/credit-freeze

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 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 crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us.

For North Carolina residents, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov.

For Rhode Island residents, the Attorney General can be contacted by mail at 150 South Main Street, Providence, RI 02903; by phone at (401) 274-4400; and online at www.riag.ri.gov. A total of 1 Rhode Island resident(s) may be impacted by this incident.

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, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above.