

# MICHIANA AREA ELECTRICAL WORKERS' FRINGE BENEFIT FUNDS

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Michiana Area Electrical Workers' Health and Welfare Fund  
Michiana Area Electrical Workers' Plan 4  
Michiana Area Electrical Workers' Pension Fund  
Michiana Area Electrical Workers' Money Purchase Plan

Managed for the Trustees by:  
TIC MIDWEST

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October 17, 2024

TO: ALL ELIGIBLE PARTICIPANTS AND ACTIVE RETIREES OF THE  
MICHIANA AREA ELECTRICAL WORKERS' HEALTH AND WELFARE FUND

RE: CHANGE HEALTHCARE DATA BREACH

Dear Participants and Retirees:

Many of you have received a "Notice of Data Breach" letter from Change Healthcare about a criminal cyber-attack. An example of the letter is attached. Every person whose data may have been seen or taken without permission is supposed to have received the Notice of Data Breach letter from Change Healthcare. To avoid confusion, we are writing to explain how you can protect yourself if you received the letter.

Change Healthcare is a payment management system that is widely used by medical professionals and pharmacies, including several in Michiana, to check patients' eligibility for treatments and process orders for medication. Your personal information was submitted to Change Healthcare as part of this process by your healthcare provider or your pharmacy. The MAEW Health And Welfare Fund does not have an affiliation or a contract with Change Healthcare. As a result, the protections being offered by Change Healthcare due to the cyber-attack are only available to you.

If you received the "Notice of Data Breach" letter, you are eligible for free online credit monitoring and identity theft protection and restoration services from IDX Credit and Identity Monitoring Services, paid for by Change Healthcare, for two (2) years. **But these protections are not automatic. You must enroll for the available services to go into effect, and the monitoring must be activated to be effective.** If you received the letter from Change Healthcare, we encourage you to take advantage of these protections.

(continued on next page)

To enroll in these services, please go to [www.changeybersupport.com](http://www.changeybersupport.com) and click on the link in the purple banner to register online or call IDX at 1-888-846-4705.

Because this potential data breach is from one of your healthcare providers' outside vendors, neither the Fund Office nor Local 153 can answer questions about the extent of the data breach or your potential exposure. If you wish to contact Change Healthcare with any questions or concerns, you may reach them at 1-866-262-5342.

Sincerely,

Board of Trustees  
Michiana Area Electrical Workers' Health & Welfare Fund

enclosure

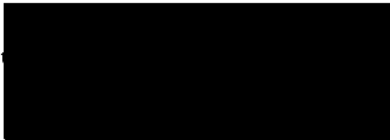
# CHANGE HEALTHCARE

P.O. Box 989728  
West Sacramento, CA 95798-9728



To enroll in free credit monitoring services,  
please visit:  
[www.changeybersupport.com](http://www.changeybersupport.com) and click the link  
to register online with IDX.

September 3, 2024



## Notice of Data Breach

To :

We are sorry to tell you about a privacy event. This letter is from Change Healthcare (“CHC”). We work with many doctors, health insurance plans, and other health companies to help provide health services or benefits. This event may have involved your data.

### What happened?

On February 21, 2024, CHC found activity in our computer system that happened without our permission. We quickly took steps to stop that activity. We began investigating right away and hired a special team to help us. We also called law enforcement. We also turned off CHC’s systems to help protect our business customers and their individuals.

On March 7, 2024, we learned a cybercriminal was able to see and take copies of some data in our computer system. This happened between February 17, 2024 and February 20, 2024. We received files that were safe to look at on March 13, 2024.

### What information was involved?

We have told our business customers about this event. Starting on June 20, 2024, we began notifying our business customers about what data may have been seen and taken. We encourage you to remain vigilant by checking bills and accounts. The data that may have been seen and taken includes contact information (such as name, address, date of birth, phone number, and email) plus one or more of the following:

- Health insurance data (such as health plans/policies, insurance companies, member/group ID numbers, and Medicaid-Medicare-government payor ID numbers)
- Health data (such as medical record numbers, doctors, diagnoses, medicines, test results, images, care, and treatment)
- Billing, insurance claims and payment data (such as claim numbers, account numbers, billing codes, payment cards, financial and banking, and balance)
- Other personal data (such as Social Security number, driver’s license or state ID number, or other ID number)

The data that may have been seen and taken was not the same for everyone. Some of this data may be about the person who paid the bill for health care services.



**Why did this happen?**

A cybercriminal accessed our computer system without our permission.

**What is CHC doing?**

We investigated and called law enforcement. We are also making our computer systems even stronger than before. We do not want this to happen again.

We would like to offer you free credit monitoring and identity theft protection services. We will pay for the cost of this service for 2 years so that it is free for you. We have attached steps on how to sign up for this free service.

**What you can do:**

You can sign up for the free credit monitoring and identity protection services. Be sure that bills and accounts look correct. We have attached steps on how to do that. If you learn of a crime against you, you can file a report with law enforcement.

**What if I have a question?**

If you have any questions or concerns, please call us toll-free at 1-866-262-5342, Monday through Friday, 8 a.m. to 8 p.m. CT. You can also go to [www.changecybersupport.com](http://www.changecybersupport.com) and click the link to register online with IDX to enroll in free credit monitoring services. We are sorry for any concern this event may cause.

Sincerely,

Change Healthcare Privacy Office

## REFERENCE GUIDE

### Review Your Account Statements

Carefully review statements sent to you from your healthcare providers, insurance company, and financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider or company with which you maintain the account.

### Provide Any Updated Personal Information to Your Health Care Provider

Your health care provider's office may ask to see a photo ID to verify your identity. Please bring a photo ID with you to every appointment if possible. Your provider's office may also ask you to confirm your date of birth, address, telephone, and other pertinent information so that they can make sure that all of your information is up-to-date. Please be sure and tell your provider's office when there are any changes to your information. Carefully reviewing this information with your provider's office at each visit can help to avoid problems and to address them quickly should there be any discrepancies.

### Order Your Free Credit Report

To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

### How to Enroll in IDX Credit and Identity Monitoring Services

As a safeguard, you may enroll, at no cost to you, in online credit monitoring and identity restoration services provided by IDX for two years. To enroll in these services, please call IDX at 1-888-846-4705 or visit [www.changeybersupport.com](http://www.changeybersupport.com) and click the link to register online with IDX.

Individuals must enroll in order for the available services to go into effect, and the monitoring included in the membership must be activated to be effective. Please note that credit monitoring services may not be available for individuals who have not established credit or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score. If you need assistance, IDX will be able to assist you.

We encourage you to take advantage of these protections and remain vigilant for incidents of potential fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

## **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the following contact information: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/).

## **Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	1-888-766-0008	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9554 Allen, Texas 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

## **Security Freezes**

You have the right to request a credit freeze from a consumer reporting agency, free of charge, 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 security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	<a href="http://www.equifax.com">www.equifax.com</a>
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

<b>For Residents Of</b>	<b>Additional Information</b>
District of Columbia	You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, 1-202-442-9828, <a href="http://www.oag.dc.gov">www.oag.dc.gov</a> .
Iowa	You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, <a href="http://www.iowaattorneygeneral.gov">www.iowaattorneygeneral.gov</a> .
Maryland	You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, <a href="http://www.marylandattorneygeneral.gov/">http://www.marylandattorneygeneral.gov/</a> .
Massachusetts	You have the right to obtain a police report with respect to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.
New Mexico	New Mexico consumers have the right to obtain a security freeze or submit a declaration of removal. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following: (1) the unique personal identification number, password or similar device provided by the consumer reporting agency; (2) proper identification to verify your identity; and (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report. A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone. A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance

	<p>rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act. If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.</p>
New York	<p>You may also obtain information about security breach response and identity theft prevention and protection from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <a href="http://www.ag.ny.gov">www.ag.ny.gov</a>.</p>
North Carolina	<p>You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6000, <a href="http://www.ncdoj.gov">www.ncdoj.gov</a>.</p>
Oregon	<p>State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-877-877-9392, <a href="http://www.doj.state.or.us">www.doj.state.or.us</a>.</p>
Rhode Island	<p>You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Office of the Attorney General, 150 South Main Street, Providence, RI, 02903, 1-401-274-4400, <a href="http://www.riag.ri.gov">www.riag.ri.gov</a>.</p>