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CONSUMER PROTECTION

March 1, 2022

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Consumer Protection Bureau
Office of the New Hampshire Attorney General
33 Capitol Street
Concord, NH 03301

Dear Sir or Madam:

I am a Partner at ArentFox Schiff LLP, and we represent BluePearl Specialty + Emergency Pet Hospital ("BluePearl"). We are reaching out to you to provide notice and information regarding a data incident experienced by BluePearl. Due to an administrative error, the Form 1095-C's ("form(s)") for BluePearl current and former associates were incidentally mailed to the wrong individual on or around February 3, 2022. Namely, the forms were sent to one other individual who was eligible for benefits with BluePearl in 2021, which means an individual that was a BluePearl employee in 2021. BluePearl became aware of this incident on February 3, 2022. The forms contain the following types of personal information: name, mailing address, last four digits of social security number (all other digits were redacted), healthcare coverage information, and if applicable, dependent information (e.g., name of covered dependent, last four digits of social security number of dependent, and/or date of birth of dependent).

Protecting the privacy and security of data is of critical importance to BluePearl. BluePearl has been actively working to conduct a full investigation into this incident, and BluePearl has put in place additional controls to protect against a similar incident in the future.

BluePearl provided notice letters with a free credit monitoring offer for 24 months to affected individuals. A copy of the notice provided to seven New Hampshire residents is attached. The letters were mailed on February 25, 2022.

Please let us know if you have any questions or need anything further. We can be reached through email or phone at any time if there are any questions.

Very truly yours,



Eva J. Pulliam

EJP



2950 Busch Lake Blvd
Tampa, FL 33614

February 25, 2022



H5976-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L01 ALL STATES
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



Data Incident Notification

Dear Sample A. Sample:

As a valued associate, former associate, or dependent who received benefits from BluePearl Specialty + Emergency Pet Hospital (“BluePearl”) during 2021, we write to inform you of an incident that affected your information. We are unaware of any actual misuse of your information; we are providing notice to you about this incident because we care about your privacy.

What Happened?	Due to an administrative error, the Form 1095-C’s (“form(s)”) for BluePearl current and former associates were incidentally mailed to the wrong individual on or around February 3, 2022. Namely, the forms were sent to one other individual who was eligible for benefits with BluePearl in 2021, which means an individual that was a BluePearl Associate in 2021. BluePearl became aware of this incident on February 3, 2022.
What Information Was Involved?	The forms contain the following types of personal information: name, mailing address, last four digits of social security number (all other digits were redacted), healthcare coverage information, and dependent information (e.g., name of covered dependent, last four digits of social security number of dependent, and/or date of birth of dependent).
What Are We Doing?	Protecting the privacy and security of your personal information is of critical importance to BluePearl. BluePearl is conducting a full investigation into this incident, and we have put in place additional controls to protect against a similar incident in the future. Though we have no basis to believe that any of your personal information was misused, BluePearl is informing you of this incident because we respect your privacy. To help protect your identity, we are offering a complimentary 24-month membership of Experian’s® IdentityWorks SM . This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:



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	<ul style="list-style-type: none"> • Ensure that you enroll by: May 31, 2022 (Your code will not work after this date.) • Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit • Provide your activation code: ABCDEFGHI <p>If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at (833) 210-4611 by May 31, 2022. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.</p>
<p>What You Can Do.</p>	<p>We are in the process of sending out new forms to the correct individuals. If you receive(d) a form addressed to someone else, we ask that you do one of the following:</p> <ul style="list-style-type: none"> • Shred it at your home; • Bring it to your local BluePearl hospital and have it placed into the Iron Mountain document shredder; or • If you are unable to do either, please return to the sender. <p>Please destroy the form and not simply throw it in the trash.</p> <p>As a precautionary measure, we encourage you to remain alert to monitor for phishing attacks or other misuse of your personal information. Further, while we have no reason to believe that sensitive financial information was exposed, it is always good practice to monitor your account statements and credit reports to guard against fraud and identity theft. For your convenience, we have provided contact information for the three major credit reporting agencies below. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting agencies listed below. These credit reporting agencies provide a free copy of your credit report, at your request, once every 12 months.</p> <p>Consumers also have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.</p> <p>As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your</p>

credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

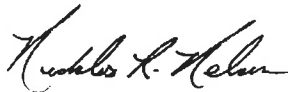
Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

As described above, to help protect your identity, we are offering a complimentary 24-month membership to Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. For those that have the All-State Identity Protection Plan, you will continue to be charged for the optional All-State Identity Protection Plan. Your All-State plan includes additional features beyond credit monitoring. Please see additional information on the following pages.

For More Information

For more information, call (833) 210-4611. For more information, you may also contact the Chief Privacy Officer by emailing [REDACTED] with "BluePearl 1095-C" in the subject line.

Sincerely,



Dr. Nicholas R. Nelson, DVM, MBA, President, BluePearl Specialty + Emergency Pet Hospital

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ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (833) 210-4611. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition). Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL INFORMATION

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may 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. 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. 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 report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

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 bureaus 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.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are two known Rhode Island residents potentially impacted by this incident.

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