



Extended Credit Monitoring Coverage due to PBI Data Security Incident

Why am I getting another letter about complimentary credit monitoring?

After confirming that information Tennessee Consolidated Retirement System (TCRS) provided to Pension Benefits Information (PBI) via MOVEit Transfer was accessed in the May 29 and 30 data breach, the Tennessee Department of Treasury began exploring resources to offer to help protect those impacted by the May 2023 data security incident. As a result, Treasury has recently contracted with Epiq Global to provide ten years of Identity Defense Complete for retired members and beneficiaries whose information was obtained by unauthorized third parties. Identity Defense Complete includes credit monitoring and up to \$1 million of identity theft insurance.

Has there been a new data security incident?

No. The extended years of coverage are in response to the data security breach experienced by MOVEit Transfer on May 29 and 30, 2023. MOVEit Transfer is a file transfer software utilized by Pension Benefits Information (PBI), a vendor that TCRS contracts for services. Files that contain personal information, including name, Social Security Number, date of birth, and address were accessed by unauthorized third parties as part of this breach. Pension Benefit Information (PBI) is a third-party vendor utilized by TCRS to verify retiree information to prevent overpayments to retirees. Information TCRS submitted to PBI utilizing MOVEit Transfer software was accessed by unauthorized third parties who were able to download data of individuals receiving a TCRS monthly retirement benefit as of May 25, 2023, and certain beneficiaries.

Why is Treasury offering ten years of coverage?

The Tennessee Department of Treasury and the TCRS are offering the extended years of credit monitoring to ensure impacted retirees and their beneficiaries are effectively covered. Identity Defense Complete will provide services including Credit Monitoring with a Monthly Credit Score and tracker, High-Risk Transaction monitoring, Dark Web monitoring, and \$1 million of Identity Theft Insurance. The Identity Theft Insurance can cover unauthorized loss of funds, legal defense fees, and fees associated with restoring your credit.

If I have already signed up for monitoring with Kroll, do I also need to sign up with Epiq for Identity Defense Complete?

Yes, if you have already signed up for the coverage offered through Kroll, you will receive credit monitoring services for one year (12 months) beginning the date you enrolled in the service. You must sign up with Epiq for additional coverage that will run concurrently with the coverage offered through Kroll but the Identity Defense Complete will continue until August 31, 2023.

The letter from Epiq includes a code that you will need to enroll online. The code will expire one year from the date of the letter.



Why is TCRS changing credit monitoring vendors? Is there a problem with the Kroll monitoring?

Kroll is a well-regarded company that PBI contracted with to offer credit monitoring. Treasury opted to contract directly with Epiq to secure ten years of coverage for TCRS retirees and their beneficiaries who were impacted by the MOVEit Transfer data security breach.

Since I have already enrolled for one year of crediting monitoring coverage, can I wait until the end of my existing service to sign up for the ten years of coverage from Epiq?

We encourage you to not wait to take full advantage of the opportunity to receive ten years of Identity Defense Complete provided by the Tennessee Department of Treasury. The ten-year agreement between Epiq and the Tennessee Department of Treasury will end August 31, 2033. The letter from Epiq includes a code you will need to enroll online with the ten years of coverage. The code will expire one year from the date of the letter.

Why didn't TCRS automatically enroll impacted individuals?

TCRS is unable to enroll any members into credit monitoring services. Due to requirements to provide some personal identifiable information upon signing up for the service, you must enroll yourself for coverage.

I never received a letter from PBI, or I have not signed up for the service provided by Kroll. Do I need to be covered by both Kroll and Epiq?

No. If you did not receive a letter from Kroll, or if you have yet to sign up for the services offered by Kroll, you can simply sign up for the ten years of Identity Defense Complete from Epiq. The letter from Epiq includes a code you will need to enroll online to receive the ten years of coverage. The code will expire one year from the date of the letter.

Will I be charged for the credit and identity monitoring service provided by Treasury?

No. You will not be charged for the ten years of credit and identity monitoring services offered by the Tennessee Department of Treasury. You do not need to provide any payment information to enroll in the services.

I don't have an email address or a computer. How can I enroll?

If you do not have access to a computer, you can call Epiq at (844) 718-2705. A representative will provide you the phone number and instructions to call and enroll with the credit agency directly. If requested, Epiq can connect you directly with the credit agency. You will need to provide the code from your letter to proceed with the enrollment process. Phone alerts can be made available for those without internet access. If there is an alert, the agency will contact you via phone and instruct you to call back for more information, or log into your Identity Defense Complete dashboard if connecting to the Internet is possible.

Does the complimentary credit monitoring include all three credit bureaus?

The Identity Defense Complete coverage includes one bureau credit monitoring. You can obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting companies.



I received a letter from my healthcare provider and/or insurance company about the MOVEIt Transfer breach. Should I respond to their offer of credit monitoring as well?

It is possible that you could receive a letter from another company regarding this breach. The incident experienced by MOVEIt Transfer has been called the largest worldwide data security breach in history. News reports estimate that thousands of companies were impacted and the personal data of more than 60 million individuals was accessed through this one data breach.

Many other companies, universities, and government organizations are confirming that their data was also included in the breach, including the U.S. Department of Health and Human Services, the U.S. Department of Energy, and Ernst & Young.

While you can decide to take advantage of multiple offers of credit monitoring, TCRS will cover the expense of Identity Protection Complete by Epiq for ten years.

Who can I call if I have additional questions?

If you have any further questions regarding the data breach incident, please call our dedicated and confidential toll-free response line set up to respond to questions at (844) 718-2705. This response line is staffed with U.S.-based agents familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 8 a.m. to 8 p.m. Central Time.

What should I do if I detect suspicious activity on one of my accounts?

If you ever believe you have been the victim of identity theft or have reason to believe your information is being misused, you should immediately contact the police and file a police report. Obtain a copy of the police report, as you may need to provide copies of the report to creditors to clear up your records. You may also contact the Federal Trade Commission and the Attorney General's Office in your state. You may obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting companies.

To order your annual free report, please visit www.annualcreditreport.com, call toll free at (877) 322-8228, or directly contact the three nationwide credit reporting companies:

Equifax

<https://www.equifax.com/personal/credit-report-services/>
(888) 298-0045

Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069

Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788



Experian

<https://www.experian.com/help/>

(888) 397-3742

Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013

Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013

TransUnion

<https://www.transunion.com/credit-help>

(833) 395-6938

TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016

TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094