

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

To The Estate of  
<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

January 13, 2026

### Notice of Data Breach

Dear Estate of <<First Name>> <<Last Name>>,

We are writing to let the estate know that one of our contractors recently experienced a data security event. Please read this notice carefully, as it provides up-to-date information on what happened, what we are doing in response, and how you can protect the decedent's personal information.

#### What happened?

VillageCareMAX ("VillageCare") engaged TMG Health, Inc to provide call center services in support of VillageCare. TMG Health, Inc subsequently discovered that an unauthorized individual had access to VillageCare personal and protected health information stored within its information system from November 20, 2024 to September 19, 2025. Upon learning of this, TMG Health, Inc immediately terminated the individual's access, secured the affected systems, conducted a thorough internal investigation, and notified VillageCare of the incident.

#### What information was involved?

On or about November 14, 2025, we determined that the information affected may have included the decedent's name, social security number, member number, and health information.

#### What are we doing?

VillageCare works with its contractors to ensure that they maintain a comprehensive, enterprise-wide information-security program that is continually reviewed and updated to address the evolving threat landscape. This ongoing effort includes both technological and procedural enhancements designed to anticipate new risks and to strengthen controls across operations. In this particular case, TMG Health, Inc has noted its continued investment in the maturity of its security posture and its commitment to sustained improvement over time.

#### What can you do?

VillageCare is not aware of any reports of fraud or identity theft. The decedent's financial information, such as bank account or credit card numbers, was not involved in this incident. That said, it is always advisable to remain vigilant against attempts at identity theft or fraud, which includes carefully reviewing online and financial accounts, credit reports, and Explanations of Benefits ("EOBs") from private insurers, Medicare, and Medicaid, for suspicious activity. This is a

best practice for all individuals. If you identify suspicious activity, you should contact the company that maintains the estate's account. Additional information about how to protect the decedent's identity is contained in Attachment A.

**For more information:**

VillageCare values the estate's privacy and deeply regrets that this incident has occurred. We are committed to protecting the privacy of personal information—including the information that our contractors access and maintain. If you have any further questions regarding this incident, please call TMG Health, Inc's dedicated and confidential toll-free response line at 1-833-788-9712. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of the estate's information. The response line is available Monday through Friday, 9 am to 9 pm - Eastern Time, excluding holidays.

Sincerely,

VillageCareMAX

## ATTACHMENT A ADDITIONAL INFORMATION

---

### **Protecting Deceased Individuals.**

Notifying any one of the three credit bureaus allows the deceased's credit report to be updated with a deceased notice, which may help prevent theft of their identity. When one bureau adds a deceased notice to the person's credit file, it will notify the other two, eliminating the need for you to contact all three credit bureaus. The following steps are recommended for all deaths, regardless of age. It is best to notify all entities by telephone, but such notifications **must** be followed up in writing. To speed up processing, include all requested documentation specific to that agency in the first letter and send all mail certified, return receipt requested. It is recommended to keep copies of all correspondence, noting the date sent and any response(s) you receive.

1. Obtain copies of the official death certificate when it becomes available. In some cases, you will be able to use a photocopy, but some businesses will request an original death certificate. Since many death records are public, a business may require more than just a death certificate as proof.
2. Immediately contact the Credit Reporting Agencies (CRA) in writing and request a "deceased" alert be placed on their credit report. You should also request a copy of the credit report.
3. Contact all credit issuers, collection agencies, the CRAs and any other financial institutions that need to know of the death using the required procedures for each one. Include the following information on all letters: legal Name and Social Security number of deceased, last 5 years of addresses, date of birth, and date of death.
4. Contact each of the CRAs. Request a copy of the decedent's credit report. A review of each report will let you know of any active credit accounts that still need to be closed, or any pending collection notices. Be sure to ask for all contact information on accounts currently open in the name of the deceased (credit granters, collection agencies, etc.) so that you can follow through with those entities.
5. Request that the report is flagged with the following alert: *"Deceased. **Do not** issue credit. If an application is made for credit, notify the following person(s) immediately: (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship)."*

Friends, neighbors or distant relatives do not have the same rights as a spouse or executor of the estate. They are classified as a third party and a CRA may not mail out a credit report or change data on a consumer file upon their request. If you fall into this classification and are dealing with a very unique situation, you may write to the CRA and explain the situation. They are handled on a case-by case basis. Specific instructions for each CRA are listed below.

### **Steps to take if you (surviving spouse or estate executor) suspect fraudulent use of the decedent's information.**

1. Request a copy of the decedent's credit report as outlined above.
2. Place a "deceased alert" on the report as outlined above.
3. Notify the police in the decedent's jurisdiction if you have evidence of fraud (collection notice, bills, credit report). Suspicion (especially of identity theft by a family member) is best when backed with concrete evidence.
4. Notify any creditor, collection agency, credit issuer, utility company that the person is deceased and date of death. Be sure to include a copy of the death certificate. Request an immediate investigation and that they contact you with the results of the investigation. Insist on letters of clearance, which you should keep with the other estate papers.
5. In the event that the thief is a family member or relative, if the family is unable to decide on a course of action, it may be best to seek the advice of an attorney that specializes in estate or family law.
6. Report the identity theft to the Federal Trade Commission and get a copy of an Identity Theft Report. The identity theft can be reported online at [www.identitytheft.gov](http://www.identitytheft.gov).

## **Protecting Medical Information.**

We have no information to date indicating that medical information involved in this incident was or will be used for any unintended purposes. As a general matter, however, the following practices can help to protect oneself from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your “explanation of benefits statement” which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

## **Specific Instructions from the 3 Credit Reporting Agencies.**

**Experian** — P.O. Box 9701, Allen, TX 75013

Ordering Reports: A spouse can obtain a credit report by simply making the request through the regular channels -mail, phone and Internet. The spouse is legally entitled to the report. The executor of the estate can obtain a credit report but must write Experian with a specific request, a copy of the executor paperwork and the death certificate.

Requesting Changes or Voicing Concerns: A spouse or executor may change the file to show the person as deceased via written request. A copy of the death certificate and in the case of the executor, the executor's paperwork must be included with the request. After any changes, Experian will send an updated credit report to the spouse or executor for confirmation that a deceased statement has been added to the credit report. This is important as executors and spouse can request other types of “changes” that we may not be able to honor. If ID Theft is a stated concern, Experian will add a security alert after the file has been changed to reflect the person as deceased. If there are additional concerns, Experian will add a general statement to the file at the direction of the spouse/executor. The spouse/executor must state specifically what they want the general statement to say, such as “Do not issue credit.”

**Equifax** — P.O. Box 105139, Atlanta, GA 30348

Ordering Reports: Equifax requests that the spouse, attorney or executor of the estate submit a written request to receive a copy of the deceased consumer’s file. The request should include a copy of a notarized document stating that the requestor is authorized to handle the deceased consumer’s affairs (i.e.: Order from a Probate Court or Letter of Testamentary). If an executor, the request should include the court order or other document showing that the requestor is an executor.

Requesting Changes or Voicing Concerns: Equifax requests that a spouse, attorney or executor of the estate submit a written request if they would like to place a deceased indicator on the deceased consumer’s file. The written request should include a copy of the consumer’s death certificate, and the request should be sent to the address listed above. Please also include your name, your mailing address to send final confirmation and a copy of your identification, such as a driver's license or other government-issued identification. Upon receipt of the death certificate, Equifax will attempt to locate a file for the deceased consumer and place a death notice on the consumer’s file. In addition, Equifax will place a seven-year promotional block on the deceased consumer’s file. Once Equifax’s research is complete, they will send a response back to the spouse, attorney, or executor of the estate.

**TransUnion (TU)** — P.O. Box 2000, Chester, PA 19016

Ordering Reports: TU requires proof of a power of attorney, executor of estate, conservatorship or other legal document giving the requestor the legal right to obtain a copy of the decedent's credit file. If the requestor was married to the deceased and the address for which the credit file is being mailed to is contained on the decedent's credit file, then TU will mail a

credit file to the surviving spouse. If the deceased is a minor child of the requestor, TU will mail a credit file to the parent upon receipt of a copy of the birth certificate or death certificate naming the parent as requestor.

Requesting Changes or Voicing Concerns: Placing a "decease alert" on reports: TU will accept a request to place a temporary alert on the credit file of a deceased individual from any consumer who makes such a request and identifies themselves as having a right to do so. The requestor's phone number is added to the temporary, three-month alert. Upon receipt of a verifiable death certificate, TU will entirely suppress the decedent's credit file and so note it as a deceased consumer. TU will not mail out a copy of its contents without the requirements mentioned above. If you suspect fraud, TU suggests a call to their fraud unit at 800-680-7289. It will place the temporary alert over the phone and advise the requester of what needs to be sent to suppress the credit file and to disclose a copy of its contents. Requests can also be emailed to [fvad@transunion.com](mailto:fvad@transunion.com).

\* \* \* \* \*

For more information on preventing identity theft, you can contact the following:

**MD Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <https://oag.maryland.gov>, Telephone: 1-888-743-0023.

**NY Residents:** NY Dept. of State Division of Consumer Protection at <http://www.dos.ny.gov/consumerprotection> or (800) 697-1220 or NYS Attorney General at <http://www.ag.ny.gov/home.html> or (800) 771-7755.

