Notice of Data Event

PDCM Insurance (“PDCM”) is providing individuals with notice of a cyber incident that may impact the privacy of some information of individuals. On April 28, 2025, we became aware of suspicious network activity involving certain computer systems. Upon learning of this activity, we promptly took steps to secure our network, notified law enforcement, and began an investigation to determine the nature and scope of the activity. PDCM’s investigation determined there was unauthorized access to certain files and folders within its network between April 27, 2025 and April 28, 2025. As a result, PDCM began an extensive review of the involved systems to determine whether they contain protected information.

The investigation determined the following information was present on the involves systems: name, date of birth, Social Security number, driver’s license number, state identification numbers, taxpayer identification number, financial account information, treatment information, diagnosis, treating/referring physician, prescription/medication information, group health insurance/subscriber number, medical policy number, individual health insurance/subscriber number and medical record number. At this time, PDCM has no indication that information was subject to identity theft or fraud as a result of this incident.

PDCM notified law enforcement of this event and is cooperating with their investigation. Individuals who have questions about this incident can contact the dedicated assistance line at 844-958-8900 between 9:00 a.m. to 6:30 p.m. EST, Monday through Friday, excluding U.S. holidays.

PDCM encourages potentially impacted individuals to remain vigilant against incidents of identity theft and fraud, to review account statements, and to monitor their credit reports and explanation of benefits for suspicious activity. PDCM’s investigation and response included confirming the security of its systems, reviewing the contents of relevant data for sensitive information, and, notifying potentially impacted clients and individuals. As part of its ongoing commitment to the privacy of information in our care, PDCM implemented additional security measures and reviewed relevant policies and procedures to reduce the likelihood of a similar future event. 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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

Full name (including middle initial as well as Jr., Sr., II, III, etc.);

Social Security number;

Date of birth;

Addresses for the prior two to five years;

Proof of current address, such as a current utility bill or telephone bill;

A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and

A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/data-breach-help
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	TransUnion 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 P.O. Box 160 Woodlyn, PA 19094

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.