

## Frequently Asked Questions (FAQs)

### **What happened?**

NSHEPP became aware of a security issue with our third-party email vendor Accellion and we acted immediately to protect our systems and limit further exposure. We had an in-depth investigation conducted and have been in close communication with Accellion to better understand what information was breached.

We learned that between November 25, 2020 and January 25, 2021 that it was possible for data on the server to be accessed. The type of data stored on the server includes names, addresses, dates of birth, social insurance numbers, salaries, identifier numbers, dates of hire, dates of termination, and dates of retirement. We don't know yet if any data was accessed, but we are working on the basis it could have happened.

### **Should I be concerned?**

We apologize to our members and employers for any concern this incident may cause you.

As soon as we became aware of the incident, we acted immediately to protect your personal information by shutting down the server and implementing a new secure file transfer process.

While no personal information appears to have been accessed or copied, we are taking steps out of an abundance of caution to further protect your information, including contracting with Equifax for credit check protection and strengthening our information security processes and features.

### **What should I do now?**

NSHEPP is contracting with Equifax for credit monitoring to provide one year of credit monitoring and fraud protection in case data was indeed compromised and third parties fraudulently try to use your personal data.

Members have been sent individual letters explaining how to sign up for the Equifax service.

### **What other steps is NSHEPP taking to protect my information?**

We have strengthened our identity validation process and we are continuing the planned update of our software systems, which includes more rigorous security features such as two-factor authentication.

## **Questions about Equifax**

### **Why does Equifax need my SIN and wouldn't NSHEPP already have it?**

We are legally not permitted to give your Social Insurance Number to Equifax. While your Social Insurance Number is not required for the Equifax service, it can assist in the enrollment process and without it you may need to provide additional forms of identification to enroll. There is an additional feature of the Equifax product that scans the internet for your personal information to alert you if it is found and without providing your SIN you will not be able to add it to the scanning criteria for alerts. Full fraud protection is still offered whether SIN is provided or not.

### **Why is only one year of Equifax Monitoring and Fraud Protection being offered?**

One year was recommended as industry best practice by cyber security experts.

### **Why wasn't I signed up for Equifax automatically?**

Although signing members up for Equifax automatically would be more convenient, we cannot sign people up. Each individual must make this decision themselves whether to sign up.

### **Can I trust Equifax with my personal information?**

Equifax is one of the industry recognized firms in providing credit protection services. They have been around for over 120 years and are a leader in the industry and a nation-wide credit reporting agency in Canada, the US, UK, and Australia. The choice is completely yours whether you choose to accept this free credit and fraud protection coverage for a year.

We are recommending all members sign up for the Equifax protection for credit monitoring and fraud protection as NSHEPP is covering this for all individuals for the one-year period.

### **What about the Equifax Incident a few years ago?**

Equifax's response on this is:

"In the three plus years since our cyber-incident we have spent over one billion US dollars enhancing our security infrastructure as well as a complete security focused overhaul of our policies and practices, these efforts have made Equifax the gold standard for cyber security and we are proud to be the leader in the industry."

They continue to be trusted as one of two national credit reporting agencies in Canada and are also a national credit reporting agency in the US, the UK, and Australia.

## **I am having trouble setting up my Equifax protection online. What do you suggest?**

Here are a few things to try if you are having trouble.

- Ensure you are starting with the correct website to sign up:  
[www.myservices.equifax.ca/prem](http://www.myservices.equifax.ca/prem)
- If you got as far as setting up a username and password, try to go to the website: [www.consumer.equifax.ca/personal/](http://www.consumer.equifax.ca/personal/) and click on "Customer Log In" and try to log in with the username and password that you created.
- Call the NSHEPP incident response line at 1-866-349-3177. It is open from 10am -10pm Monday to Friday.
- Call Equifax customer care at 1-800-871-3250

## **What if my name is misspelled or not quite right on the letter? Can I still sign up for Equifax?**

Yes, the Activation Code should still work for you.

## **Why is Equifax asking for additional ID (driver's license, health card, etc.)?**

Equifax may ask for copies of personal identification if they need additional verification of your identity. This is normally required if you do not provide your SIN as they are ensuring to uniquely identify and verify each individual in order to protect you more completely.

## **How do I monitor my credit using the Complete Premier product?**

Once you sign up you the system is monitoring your credit and will send you alerts of any changes. You can log into your account at any time to view your credit report as well.

## **Can you explain the Identity Theft Insurance?**

The insurance covers out of pocket expenses you may incur if you ever have an incident that requires identity restoration. The plan includes Equifax restoration agents that handle the heavy lifting but if you were to have personal expenses those can be claimed against the insurance policy.

Recently the limit on this insurance has automatically increased from \$50,000 to \$1,000,000.

## **Questions about the timeline**

### **Why are we only finding out about this now?**

We notified everyone as soon as we possibly could after we were notified that there was a potential breach in the secure e-mail site. The potential breach was confirmed to NSHEPP in the evening of February 11. We sent out a bulletin to employers and union groups the next day on February 12, 2021 and a follow-up was sent to employers and union groups on February 19, 2021. It took some time to compile addresses for all of our members, set-up the incident response line and contract for the Equifax protection. All letters were sent by February 26, 2021.

### **Why didn't you e-mail everyone sooner?**

We would have liked to be able to e-mail everyone. We did e-mail Employers and Union Groups immediately. Unfortunately, we do not have valid email addresses for most members and pensioners. We are currently working on a new website and login that will allow us to collect all members emails. This will allow NSHEPP to communicate faster with everyone in the future.

### **Will you keep us informed as new information comes to light?**

Yes. Current information and future updates can be found on our webpage page [www.nshepp.ca](http://www.nshepp.ca). We will also provide additional mailings for important communications.

### **Who do I contact for more information?**

Should you have additional questions at this time, please contact the incident response line at 1-866-349-3177 (toll free) or by email at [nsheppinfo@nshepp.ca](mailto:nsheppinfo@nshepp.ca) or visit our website at [www.nshepp.ca](http://www.nshepp.ca) for the latest information.

*June 2021*

**Contact us: Nova Scotia Health Employees' Pension Plan, 2 Dartmouth Road, Bedford, NS B4A 2K7**  
**(902) 832-8500** (local call in the Metro Halifax area) • **1-866-400-4400** (Toll Free) • **(902) 832-8506** (Fax)