

EXHIBIT 1

By providing this notice, McElroy & Associates (“McElroy”) does not waive any rights or defenses regarding the applicability of Nebraska law, the applicability of the Nebraska data event notification statute, or personal jurisdiction.

Nature of the Data Event

On May 30, 2025, McElroy was alerted to suspicious activity in an employee’s email account. McElroy immediately launched an investigation to determine the nature and scope of the activity. The investigation determined that an unauthorized actor gained access to certain emails between May 28, 2025 and May 30, 2025. Following the investigation, McElroy undertook a detailed review of all the files potentially impacted to determine the information present in these files and to whom it was related. On September 3, 2025, McElroy finalized this review and determined that information related to Nebraska residents could be affected. The information that could have been subject to unauthorized access includes name, Social Security number, financial account information, medical information, and health insurance information.

Notice to Nebraska Residents

On October 17, 2025, McElroy provided written notice of this incident to two (2) Nebraska residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, McElroy moved quickly to investigate and respond to the incident, assess the security of McElroy systems, and identify potentially affected individuals. McElroy is also working to implement additional safeguards and training to its employees. McElroy is providing access to credit monitoring services for one (1) year, through TransUnion, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, McElroy is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including information on how to place a fraud alert and security freeze on one’s credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. McElroy is providing written notice of this incident to relevant state and federal regulators, as necessary.

EXHIBIT A

McElroy & Associates
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



October 17, 2025

NOTICE OF SECURITY INCIDENT

Dear _____ :

McElroy & Associates (“McElroy”) is writing to notify you of an incident that may have impacted your information. McElroy obtained your information through its role as the plan administrator for the Oklahoma Public Employees Health & Welfare Plan. This letter provides details of the incident, our response, and steps you may take to help protect against the possible misuse of your information should you feel it is appropriate to do so.

What Happened? On May 30, 2025, McElroy was alerted to suspicious activity in an employee’s email account. McElroy immediately launched an investigation to determine the nature and scope of the activity. The investigation determined that an unauthorized actor gained access to certain emails between May 28, 2025 and May 30, 2025. Following the investigation, McElroy undertook a detailed review of all the files potentially impacted to determine the information present in these files and to whom it was related. On September 3, 2025, McElroy finalized this review and determined that information related to you could have been affected. To date, we have seen no evidence of any fraudulent use of any data as a result of this event.

What Information Was Involved? The information potentially impacted by this incident includes your name and

What We Are Doing. McElroy takes the confidentiality, privacy, and security of information in its care very seriously. Upon discovery of the event, McElroy conducted a diligent investigation to confirm the full nature and scope, took prompt steps to ensure security of its environment, and conducted a comprehensive review of the information potentially affected. McElroy continues to evaluate its policies and procedures related to data privacy and security. In addition to notifying you, McElroy will be notifying applicable state and federal regulators.

As an added precaution, McElroy is providing you with access to Single Bureau Credit Monitoring/ Single Bureau Credit Report/ Single Bureau Credit Score services at no charge. These services provide you with alerts for 12 months from the date of enrollment if changes occur to your credit file. A notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Information regarding these services and instructions on how to enroll can be found in the enclosed *Steps You Can Take to Help Protect Your Personal Information*. Please note that you must complete the enrollment process as we are not permitted to enroll you in these services.

What You Can Do. McElroy encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. McElroy further encourages you to enroll in the complimentary services offered.

For More Information. We understand you may have questions about the incident that are not addressed in this letter. If you have questions, please call 1-833-866-9545 Monday through Friday from 8:00 am to 8:00 pm Eastern time, excluding holidays. You may also write to McElroy at 3851 Tuxedo Blvd., Suite C, Bartlesville, OK 74006.

Sincerely,

McElroy & Associates

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Monitoring Services

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

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:

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 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

Additional Information

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.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. McElroy is located at 3851 Tuxedo Blvd., Suite C, Bartlesville, OK 74006.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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 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. McElroy is located at 3851 Tuxedo Blvd., Suite C, Bartlesville, OK 74006.